



**Income Protection for
Your Peace of Mind**

TRANSIT EMPLOYEES

»»» LECMPA
Protecting transportation workers **since 1910.**

The only job insurance available for transit employees.

How would you cover your household expenses if you were disciplined and without pay?

Let LECMPA protect you with a simple, cost-effective policy to help you recover from wage loss due to disciplinary action.

Help us share the peace of mind that LECMPA job insurance provides to our union brothers and sisters.





LECMCA was established in 1910 as a cooperative assessment insurer. Our first policyholders were Locomotive Engineers, Conductors and Streetcar Motormen, who pledged to financially protect each other from the perils inherent in their hazardous occupations.

A Proud Past, A Faithful Future

Today, LECMPA provides wage loss protection and other benefits to 25,000 union transportation workers throughout the United States and Canada. We are a tax-exempt, member-owned association regulated by the Michigan Department of Insurance and Financial Services, which routinely reviews our performance.

We differ from our competitors because we are owned by our members, and don't have to satisfy shareholders who aren't union transportation workers. That means every decision is made with our members' best interests in mind. Our funds are used for member claims and to safeguard their future financial security.

We Know Transportation

LECMCA includes members employed across a range of crafts and trades at railroads, airlines, transit authorities, trucking and logistics companies, and UPS. They belong to 30 different transportation labor unions, making our one-of-a-kind insurance cooperative the very essence of labor solidarity in action. LECMPA and the Amalgamated Transit Union enjoy a long history of mutual cooperation and friendship. Both organizations were founded in Detroit, Michigan, at the turn of the 20th century. Soon thereafter, the Association grew to include a large contingent of members from the Amalgamated Association of Street, Electric Railway and Motor Coach Employees of America, as the ATU was then known.

Covering Your Wages

LECMPA offers several ways for you to replace your wages when you are disciplined and without pay. Our policy options allow you to insure up to your average daily wage, with benefits ranging from \$60 to \$180 in increments of \$3. Our Transit 180 policy covers you for up to six months' worth of lost wages.

While no wage loss provider covers all claims, at LECMPA we give members the benefit of the doubt. Our experienced claims handlers review each claim individually. They review the entire record and carefully consider all the facts. Should a claim be deemed not payable, members can make an appeal and our trusted, independent appeals board will take a second look. As a mutual protective association not organized for profit, LECMPA is structured differently than most insurance companies. We serve our members, not outside shareholders.

Who is eligible?

LECMPA members come from many different areas of the transportation industry.

Requirements for membership:

- You must be a union transportation worker in good standing and subject to discipline.
- Program eligibility determined by your previous incidents and discipline history.
- Must not be on any type of probation.

**Serving
ATU members
for more than
80 years.**

**Incidents
covered
on or off
the clock**

\$100 Million
in claims paid
out over the
last 10 years

Close to \$10M in Loyalty Awards



Retirees benefit from our **Loyalty Appreciation Program**

Convenient Payroll Deduction

paid back to Members since 2010.

Transit Employees

Typical claims that we cover (must not be a knowing or intentional act):

- Accidents
- Traffic violations
- Damaging a city bus
- Customer complaints
- Improper use of equipment
- Run through switches
- Operating outside track and time authority limits
- Vehicle collision
- Failure to obtain permission to enter work area
- Failure to conduct air brake and/or safety inspections
- Collision resulting in property damage
- Failure to report mechanical issues
- Improper job briefings

Transit Occupations*

- Body Technician
- Bus Operator
- Conductor
- Custodian
- Electro Mechanic, Light Rail Vehicle
- Electronic Technicians
- Fare Inspector
- General Repair Mechanic
- Journeyman Electrician
- Light Rail Operator
- Locomotive Engineer
- Material Handlers
- Office Clerks/Practitioners
- Parts Clerk
- Public Safety Dispatcher
- Service Worker
- Signal Maintainer
- Signal/Traction Power Maintainer
- Support Vehicle Mechanic
- Track Maintainer
- Unit Shop Technician
- Welder

* Not a comprehensive list of covered occupations

LECMFA provides individual attention to each and every claim.

Providing Financial Security to Our Member-Owners for Generations

Workers who are employed in a hazardous transportation craft or trade live with the constant prospect of discipline. You've seen the financial hardship that occurs when a coworker is put out of service. Even when you think you're doing everything right, things can go wrong. LECMPA is here to provide financial security when you and your family need it most.

Payroll Deduction

We offer convenient payroll deduction with several public transit employees as a hassle free and automatic way to pay your monthly premium and keep your policy current.

Claims Processing

One practice that sets LECMPA apart from other wage loss providers is the individual attention given to each and every claim.

Payment Methods

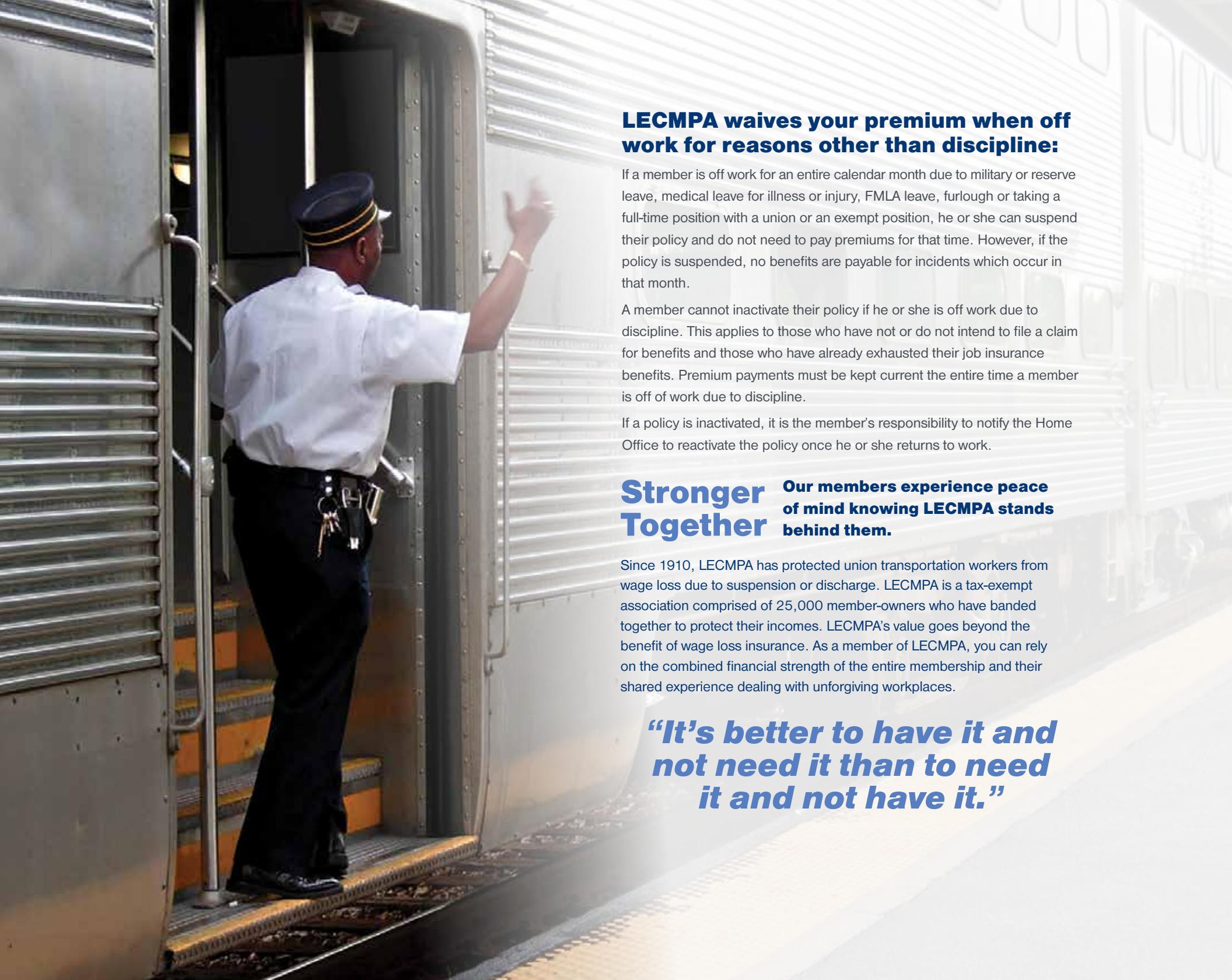
LECMPA offers a full suite of convenient payment options to satisfy your premium, including debit, check, or credit card. Discounts are offered for semi-annual and annual payments.

Loyalty Appreciation Program

Since the start of our Loyalty Appreciation Program, thousands of members have earned a generous, tax-free cash award at retirement.

Thousands of union transportation workers are held out of service **without pay** for violating rules, regulations and orders that govern their professions.





LECMMA waives your premium when off work for reasons other than discipline:

If a member is off work for an entire calendar month due to military or reserve leave, medical leave for illness or injury, FMLA leave, furlough or taking a full-time position with a union or an exempt position, he or she can suspend their policy and do not need to pay premiums for that time. However, if the policy is suspended, no benefits are payable for incidents which occur in that month.

A member cannot inactivate their policy if he or she is off work due to discipline. This applies to those who have not or do not intend to file a claim for benefits and those who have already exhausted their job insurance benefits. Premium payments must be kept current the entire time a member is off of work due to discipline.

If a policy is inactivated, it is the member's responsibility to notify the Home Office to reactivate the policy once he or she returns to work.

Stronger Together

Our members experience peace of mind knowing LECMPA stands behind them.

Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a tax-exempt association comprised of 25,000 member-owners who have banded together to protect their incomes. LECMPA's value goes beyond the benefit of wage loss insurance. As a member of LECMPA, you can rely on the combined financial strength of the entire membership and their shared experience dealing with unforgiving workplaces.

“It’s better to have it and not need it than to need it and not have it.”

The best coverage. The best benefits. The best rates.

Transit 180

Coverage length per claim or per calendar Year: 180 days.

You choose the daily amount of coverage, and the number of days will never change. You will be covered for 180 days per claim or per year when the policy becomes effective. Choose from daily rates from \$60.00 to \$180.00 in increments of \$3.00.*

Benefit	Monthly Premium	Minimum Monthly Income*
\$30/day	\$15.00	\$900
\$45/day	\$22.50	\$1,350
\$60/day	\$30.00	\$1,800
\$90/day	\$45.00	\$2,700
\$102/day	\$51.00	\$3,060
\$120/day	\$60.00	\$3,600
\$150/day	\$75.00	\$4,500
\$180/day	\$90.00	\$5,400

*Daily rate based on 30-day month.



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