

BLET Short-Term Disability Summary of Benefits & Rates



BLET Short-Term Disability - Sun Life

Call to Enroll: 224-848-4941
www.unioninsurance.com

“Base-Plan” Short-Term Disability

- Your work history from the prior month determines your eligibility for the current month
- You must have a minimum of 7 total starts in the prior month, with at least 1 of those starts as an engineer
- **Paid for by the railroad provided you meet the eligibility requirements**
- Covers on and off the job disabilities from injury or illness
- Pays a \$300 weekly benefit
- Pays after a 21 day waiting period
- Pays for up to 52 weeks

“Enhanced-Plan” Short-Term Disability

- Participation in the Enhanced-Plan is voluntary
- **Pays an additional \$102 weekly benefit** for a total combined weekly benefit of **\$402 (\$1,742 monthly)**
- In order to remain eligible for the Enhanced-Plan coverage, you must maintain your Base-Plan coverage eligibility
- Covers on and off the job disabilities from injury or illness
- Pays after a 21 day waiting period
- Pays for up to 52 weeks

“Enhanced-Plan” Short-Term Disability Monthly Premium

\$20.00

Cost for Enhanced Benefit

IMPORTANT NOTE:

This is a summary of benefits and makes no guarantee or warranty on the processing of claims. To obtain a copy of the Group Basic Short Term Disability Income Insurance Certificate and/or the Group Insurance Policy, please contact Cornerstone at 224-848-4941 or blet-stdclaim@uniondisability.com. It is the responsibility of the member to read and understand all policy documents.