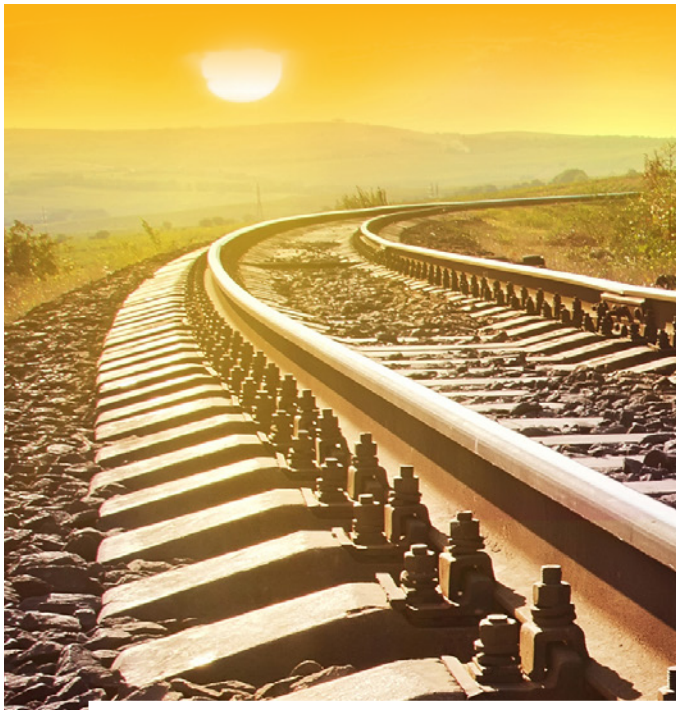
PROTECT YOUR LEGACY

BLET NS Northern Divisions

Benefits are available to all full-time Members who are actively working.

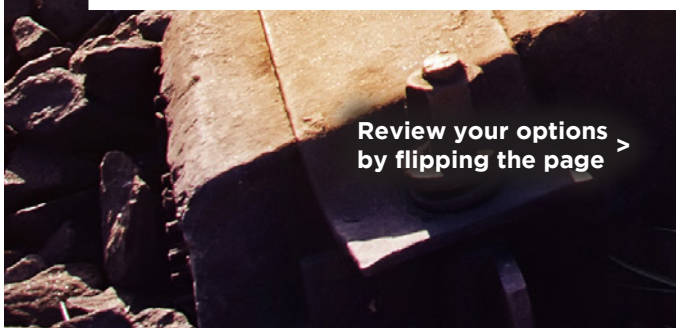


LIFE & DISABILITY INSURANCE

Take advantage of the following coverage opportunities to protect your income:

- Life insurance
- Short-term disability
- Long-term disability

Your income is one of the most valuable assets. In fact, most railroad workers are the primary income earner for their family. Take advantage of this enrollment opportunity that allows you to supplement the standard benefits provided by the railroad. This helps ensure you and your loved ones are protected from any unexpected income loss.



QUESTIONS? READY TO ENROLL?

(224) 770-5307
info@unioninsurance.com
www.unioninsurance.com/blet

LIFE COVERAGE

with Accidental Death & Dismemberment (AD&D)

- Members currently not enrolled can elect coverage up to $200,000 in $10,000 increments with no medical questions asked.
- Coverage includes an equal amount of Accidental Death and Dismemberment.
- Life coverage is convertible and portable.
- Spouse and child Life coverage available when Member Life is elected (up to 50% of Member election).
  - Spouses can be covered up to $50,000 in $5,000 increments.
  - Children can be covered at $15,000.

MEMBER			
COVERAGE	<40	40-49	50+
$50,000	$13.00	$21.00	$25.50
$100,000	$25.00	$41.00	$50.00
$150,000	$37.00	$61.00	$74.50
$200,000	$49.00	$81.00	$99.00

SPOUSE*			
COVERAGE	<40	40-49	50+
$5,000	$1.70	$2.50	$2.95
$25,000	$6.50	$10.50	$12.75
$50,000	$12.50	$20.50	$25.00

*Spouse premiums based on Member age

CHILD(REN) DEPENDENTS	
COVERAGE	MONTHLY PREMIUM
$15,000	$3.00

Chart rates are for illustrative purposes only; actual rates may vary.

ENROLL NOW

Help protect your future today! See cover page for enrollment contact information.

IMPORTANT INFORMATION: If you leave the union or retire it is your responsibility to contact our office immediately at (847) 387-3555. Failure to do so within 30 days will forfeit your ability to keep coverage and receive any premium refunds. Premium is determined by your age on the coverage effective date, and will increase on the next policy anniversary date after you enter the next age band. Benefit effective dates are subject to change. Your Union does not make any endorsement or recommendations regarding these benefits. This program is voluntary and is solely the Members' decision to enroll. This is a basic summary of benefits and makes no guarantee or warranty on the processing of claims. Other limitations may apply. It is recommended that each enrolled Member obtain a copy and read the entire policy booklet. All non-banking administrative and transaction fees are included in the enclosed premiums.

Prudential

CORNERSTONE BENEFITS MANAGEMENT

SHORT-TERM DISABILITY (STD)

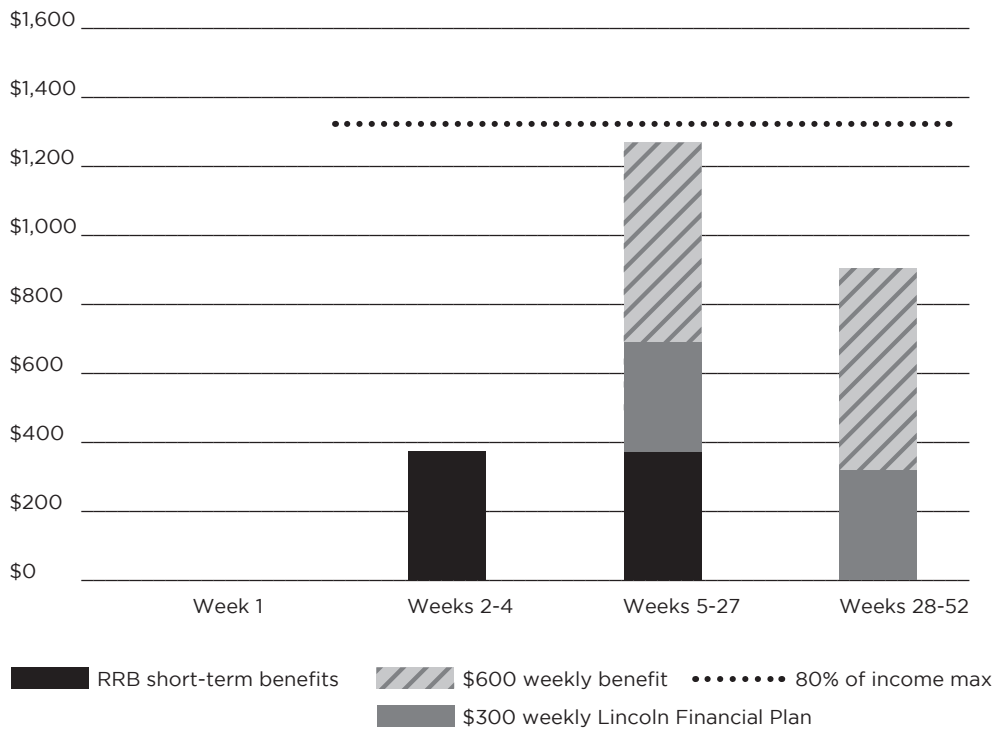
with 24/7 coverage

STD OPTIONS			
WEEKLY BENEFIT	<40	40-49	50+
$200	$49.60	$57.80	$60.60
$400	$97.20	$113.60	$119.20
$600	$144.80	$169.40	$177.80

- Pays a flat weekly benefit of either $200, $400, or $600.
- Benefit pays for up to 48 weeks.
- Pays on day 30 for injury or illness.
- Pre-existing conditions are covered after 12 months.
- Coverage is not offset (reduced) by other benefits until 80% of pre-disability earnings are attained.
- Benefits paid are tax free.
- Covers on and off the job disabilities resulting from injury or illness.

HOW THE STD PLAN WORKS

Illustration based on a $90,000/year income • $7,500/month ($1,730/week).
Max benefit: $1,384/week (80% of pre-disability income)



ENROLL NOW

Help protect your future today! See cover page for enrollment contact information.

IMPORTANT INFORMATION: This is a summary of benefits; other limitations may apply. For more detailed information, please contact Cornerstone at info@unioninsurance.com or (224) 770-5307.

*RRB: You may or may not be eligible for Railroad Retirement Board (RRB) sickness or disability benefits after 26 weeks. RRB benefit amount is for illustrative purposes only; actual amounts may vary. More information is available by calling an RRB office toll-free at (877) 772-5772.

Prudential

CORNERSTONE BENEFITS MANAGEMENT

LONG-TERM DISABILITY (LTD)

with 24/7 coverage

- Pays after 365 day waiting period (starts when STD ends).
- LTD option A pays a flat $2,000 monthly benefit for up to 2 years.
- LTD option B pays a monthly benefit of 60% of your pre-disability earnings for up to 5 years.
- Pre-existing conditions are covered after 24 months.
- Covers on and off the job disabilities resulting from injury or illness.
- LTD option A is stackable with other benefits up to 70% of pre-disability earnings.
- LTD option B is directly offset by other benefits.
- Benefits paid are tax free.

LTD OPTION A - PAYS A FLAT MONTHLY BENEFIT OF $2,000 FOR UP TO 2 YEARS

MAX MONTHLY BENEFIT	<40	40-49	50+
$2,000	$39.40	$50.80	$60.60

LTD OPTION B - PAYS 60% OF YOUR EARNINGS FOR UP TO 5 YEARS

ANNUAL EARNINGS	MAX MONTHLY BENEFIT	<40	40-49	50+
$40,000	$2,000	$43.20	$55.60	$58.60
$50,000	$2,500	$53.50	$69.00	$72.75
$60,000	$3,000	$63.80	$82.40	$86.90
$70,000	$3,500	$74.10	$95.80	$101.05
$80,000	$4,000	$84.40	$109.20	$115.20
$90,000	$4,500	$94.70	$122.60	$129.35
$100,000	$5,000	$105.00	$136.00	$143.50

* Annual earnings include your total compensation for the year including overtime. Call (224) 770-5307 to get premiums for annual earnings amounts not listed above. Benefits are subject to offsets.

ENROLL NOW

Help protect your future today! See cover page for enrollment contact information.

IMPORTANT INFORMATION: This is a summary of benefits; other limitations may apply. For more detailed information, please contact Cornerstone at (224) 770-5307 or via email at info@unioninsurance.com.

OFFSET EXPLANATION: Long-Term Disability (LTD) benefits are offset (reduced) if the combination of your monthly Railroad Retirement Board payments in combination with your Prudential LTD monthly benefits exceed the offset percentage for the benefits you select.

*RRB: If you're unsure about how many years of retirement you have, you can contact the Railroad Retirement Board (RRB) by calling an RRB office toll-free at (877) 772-5772.

Prudential

CORNERSTONE BENEFITS MANAGEMENT