

Most railroaders don't know that ... railroad sickness benefits paid under RUIA (Railroad Unemployment Insurance Act) cease after you have been disabled for either 6 months if you have less than 10 years of railroad service or 9 months after 10 or more years of railroad service. You then become ineligible for any other railroad sickness benefits for the remainder of your disability. As of 2006, the benefit that you will lose amounts to \$56 per day (\$1,140 taxable RUIA benefit), and this is when you can least afford to lose any type of benefit.

If you have a supplemental group disability plan, these benefits cease after 12 months of continuous disability.

What is the solution? The **Supplemental Disability Insurance Reinforcer Plan** made available through Railroad Marketing Specialists. This group insurance program has been created exclusively with railroaders in mind to extend their benefits period another 2+ years if you are unable to work due to a covered injury or sickness, on or off the job!!

If you enroll on or before the enrollment deadline, coverage is available to you without answering any medical questions or providing evidence of insurability as long as you are currently at work full time at the time of enrollment.

For most, this will provide you with valuable disability protection at competitive rates with the ease of payroll deduction.

**Get on Board,
NOW!**



Railroad Marketing Specialists is an independent insurance general agency working exclusively with railroaders and their families. Since we are independent, we can offer you insurance coverage from some of the largest insurance carriers in the country using insurance products that will best fit the needs of railroaders

For an exact quote to meet your own individual needs, please call Railroad Marketing and we will be please to provide you with all the information you need to customize your own disability income program.



**Railroad Marketing
Specialists, LLC**

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RUIA-SUPP

CA Lic #0611293

Supplemental Disability Insurance Reinforcer

has arrived ...
with all the bells & whistles!!



What would happen if you exhausted your railroad sickness and group disability benefits?

Would you still be able to cover your monthly expenses, without your disability benefits?

Your income is your most valuable asset. Act now to help protect it with this unique enrollment opportunity.

Benefit Summary

<i>Disability Benefit Amount</i>	\$276.00 per week for 3 or 6 months (depending upon years of service) ,then \$2,000 per month
<i>Elimination Periods:</i>	Begins after you have exhausted your Railroad RUIA benefit after 6 months or 9 months depending upon years of service.
<i>How long will this benefit pay?</i>	Benefits will be paid up to a maximum period of 2 years plus 3 or 6 months depending upon years of service, (as long as you continue to qualify for benefits based on the de-finition of disability in your policy).
<i>Is there a pre-existing condition limitation?</i>	Yes. If you received medical treatment , consultation, care or services including diagnostic measures or took prescribed drugs in the 3 months prior to effective date, pre-existed condition will not be covered the first 12 months after your effective date.
<i>Is this 24 hour coverage?</i>	Yes, you are covered 24 hour a day, 7 days a week for sickness or accident, on and off the job.
<i>Is this a guarantee Issued program?</i>	Yes, as long as you enroll on or before the enrollment deadline, you will not need to answer any medical questions.
<i>Is the benefit tax free?</i>	YES

This is intended as a summary of benefits only. Please consult your individual policy for specific details regarding benefits.

<i>When does my coverage begin?</i>	Effective date on your policy is assigned by the insurance company depending upon underwriting. Normally the 1st day of the month following two payroll deductions.
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<i>Are premiums waived when I am on claim?</i>	Yes, you will not be required to pay premiums as long as you are receiving LTD benefits.
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Sample Rates*: Benefit of \$276 per Week for 3 or 6 months Then \$2,000 per month for an additional 2 years**

Age/ Years of Service	Waiting Period (RUIA Enhancer)	Benefit Period	Premium Twice a month	Plan Selection
18-29 less than 10yrs	6 Months	2yrs 6mos	\$6.42	A
30-34 less than 10yrs	6 Months	2yrs 6mos	\$7.33	B
35-39 less than 10yrs	6 Months	2yrs 6mos	\$8.11	C
40-44 less than 10yrs	6 Months	2yrs 6mos	\$10.43	D
45-49 less than 10yrs	6 Months	2yrs 6mos	\$13.81	E
50-54 less than 10yrs	6 Months	2yrs 6mos	\$17.85	F
55-59 less than 10yrs	6 Months	2yrs 6mos	\$24.80	G
60-64 less than 10yrs	6 Months	2yrs 6mos	\$33.73	H
18-29 <i>more</i> than 10yrs	9 Months	2yrs 3mos	\$6.00	I
30-34 <i>more</i> than 10yrs	9 Months	2yrs 3mos	\$6.92	J
35-39 <i>more</i> than 10yrs	9 Months	2yrs 3mos	\$7.69	K
40-44 <i>more</i> than 10yrs	9 Months	2yrs 3mos	\$9.88	L
45-49 <i>more</i> than 10yrs	9 Months	2yrs 3mos	\$12.98	M
50-54 <i>more</i> than 10yrs	9 Months	2yrs 3mos	\$16.88	N
55-59 <i>more</i> than 10yrs	9 Months	2yrs 3mos	\$23.56	O
60-64 <i>more</i> than 10yrs	9 Months	2yrs 3mos	\$32.21	P

* Assuming underwriting criteria has been met. **Benefit and rates may vary depending upon years of service.