

Voluntary Disability Insurance Provided by Reliance Standard Life Insurance Company

Short Term Disability Insurance Provided for transportation employees who are members of the Brotherhood of Locomotive Engineers.

Plan Highlights

Short Term Disability Coverage

- \$462/Week Benefit tax free (approx. \$2,000 per month)
- Annual Rate Guarantee
- Full Maternity Benefits
- 12/12 Pre Existing Condition
- Guaranteed Enrollment for any Eligible Member
- Cost is \$91 per month. Payroll deduction is available on most railroads.
- 30 day Elimination Period
- 52 Week Benefit Period
- 24 Hour Coverage (you are covered for both on the job and off the job disabilities - accident and illness)
- Does not offset by any Group Insurance Plan except a plan underwritten by Reliance Standard. No offsets by Individual Coverage, Sick benefits or Railroad Retirement
- Waiver of Premium while receiving Benefit Payments

This is a summary of benefits only. For a complete description of benefits and limitations, refer to the policy booklet

Railroad Marketing Insurance Services
888-696-9951

