

**Third Party Accident "Dead Head" Coverage
For BLET Members
Underwritten by Reliance Standard Life Insurance Company**

Plan Highlights

Third Party Accident Insurance "Deadhead" Coverage: Plan A

- \$550 of Weekly Benefit not to exceed 75% of Annual Base Salary for Maximum Period of 26 weeks with a 15 day elimination period
- Coverage applies while "Dead Heading" if you cannot claim through FELA
- \$500,000 Accidental Death and Dismemberment
- 10 times Earnings Cap
- \$10,000 Extra Seatbelt Coverage
- \$5,000,000 Aggregate per Accident
- Pays an additional benefit of \$10,000 if a covered accidental death occurs while operating or riding as a passenger in an automobile if it is verified that the person was wearing a properly-fastened, originally factory-installed seat belt
- Premium is \$2.55 per month per member*

Optional To and From Home Commuting \$250,000 Accidental Death Coverage: Plan B

- Premium is \$4.55 per month per member** (All other *Plan A* benefits are included in *Plan B*)

*This is a summary of benefits only. For a complete description of benefits and limitations, refer to the policy booklet
Monthly Billing fee of \$5.00 per division is charged unless premium is paid annually.*

*** Entire division must select either Plan A or Plan B. 100% participation is required.*

For enrollment or additional information contact Railroad Marketing 888-646-9951



Third Party Accident Insurance "Deadhead Coverage" Underwritten by Reliance Standard Life

\$500,000 Accidental Death and Dismemberment

\$10,000 Extra Seatbelt Coverage

\$550 per Week Accident Disability

14 Day Wait

26 Week Benefit

Paid on top of Disability and all other Policies

\$5,000,000 Aggregate per Accident

Only paid if no FELA Settlement

Accidental Death, Dismemberment and Paralysis

Losses Paid at 100%

Losses Paid at 75%

Losses Paid at 50%

Losses Paid at 25%

Reduction Schedule

The maximum amount used to determine the amount payable for a loss will be reduced if an insured person is age 70 or older on the date of the accident causing the loss with respect to any of the following benefits provided by the plan: Accidental Death Benefit, Accidental Dismemberment Benefit, Paralysis Benefit or Seat Belt Benefit. The maximum amount is reduced to a percentage of the maximum amount that would be used if the insured person were under age 70 on the date of the accident according to the following schedule:

Seat Belt Benefit

Pays an additional benefit of \$10,000 if a covered accidental death occurs while operating or riding as a passenger in an automobile if it is verified that the person was wearing a properly-fastened, originally factory-installed seat belt

Weekly Accident Indemnity Benefit

Pays an additional benefit if as the result of a covered accident the insured person is rendered totally disabled within 30 days of the accident that caused the injury.

No benefit is provided for the first 15 days of total disability. The amount of the Life

Both Hands or Both Feet

Sight of Both Eyes

One Hand and One Foot

One Hand and the Sight of One Eye

One Foot and the Sight of One Eye
Speech and Hearing in Both Ears
Quadriplegia
Paraplegia
The Sight of One Eye
One Hand or One Foot
Speech or Hearing in Both Ears
Hemiplegia
Thumb and Index Finger of the Same Hand

Seat Belt Benefit

Pays an additional benefit of \$10,000 if a covered accidental death occurs while operating or riding as a passenger in an automobile if it is verified that the person was wearing a properly-fastened, originally factory-installed seat belt

Weekly Accident Indemnity Benefit

Pays an additional benefit if as the result of a covered accident the insured person is rendered totally disabled within 30 days of the accident that caused the injury. No benefit is provided for the first 15 days of total disability. The amount of the benefit per week is the lesser of the benefit plan amount selected or 75% of weekly earnings. It is payable weekly as long as the injured person remains totally disabled due to that injury up to a maximum of 26 weeks. Only one benefit is provided for any one day, regardless of the number of injuries causing the total disability. No benefits are payable under this benefit if the insured person had no earnings at the time of the accident causing the injury from an occupation, job or work being performed at the time.

Railroad Marketing Insurance Services

888-646-9951

