

24-hour Accident & Sickness Short-term Disability Benefit

Covers you 24 hours per day - even while you're at work.

Up to \$3,500 per month for both on-the-job and off-the-job injuries for short term disability.

Coverage begins after either 15 or 30 days of a covered sickness or accident on the STD plan. Long Term Disability is available. Please call for quote

Optional Coverage

Optional, additional, accident benefits are available to include accident coverage for 33 different treatment expenses. These benefits are paid in addition to your disability benefits.

Buy With Confidence

- Your benefits are paid directly to you.
- Your rates have an annual rate guarantee.
- Railroad Marketing will provide you with claims assistance in the event you become disabled.
- Railroad Marketing has been working with railroaders and their families for over 60 years.
- This is group insurance. This plan is sponsored through Railroad Worker Benefit Foundation, a foundation dedicated to helping railroad families in times of crisis.

Plan Sponsor:
Railroad Worker Benefit Foundation
1382 E. Nichols Ave • Centennial, CO 80122

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 life, cancer or additional disability insurance to meet your own individual needs, please call Railroad Marketing and we will be pleased to provide you with all the information you need to customize your own insurance program.



Railroad Marketing Insurance Services

888-646-9951
866-646-9951

www.railroadmarketing.com
P.O. Box 787 • Santa Clara, Utah 84765

This brochure is not the contract and is only intended to be a brief, general description of coverage available. Benefits described are a combination of policies from multiple companies and have limitations. For costs and complete details of coverage, contact Railroad Marketing.

DISABILITY PROTECTION

and CREW VAN COVERAGE

Can you live on your basic railroad benefits?

PROBABLY NOT!



Short Term Disability & Crew Van Coverage

- Choose up to \$3,500 (\$807 weekly) in short term disability benefit, with no offsets.
- Plan pays in addition to Railroad Sickness Benefit (RUIA), for the first year.
- Disability coverage is 24/7. On or off the job, for sickness or accident.
- Optional accident benefits pays you cash for ER visits, hospital stays, ambulance visit, physical therapy, etc...
- Crew Van coverage provides \$500,000 in accidental death and \$250,000 in commuting to and from work.

RATES & PLANS MONTHLY/BI-MONTHLY • 24 HOUR COVERAGE

Short Term Benefits

MONTHLY/BI-MONTHLY RATE 24 Hour Coverage
30 DAY ELIMINATION PERIOD/12 MONTH BENEFIT PERIOD (1 Year)

COVERAGE		\$ 1,000.00	\$ 1,500.00	\$ 2,000.00	\$ 2,500.00	\$ 3,000.00	\$ 3,500.00
Age 18-49	Monthly	\$ 57.00	\$ 78.00	\$ 102.00	\$ 127.00	\$ 152.00	\$ 177.00
BI-MONTHLY RATE		\$ 28.50	\$ 39.00	\$ 51.00	\$ 63.50	\$ 76.00	\$ 88.50
Age 50-64	Monthly	\$ 69.00	\$ 100.00	\$ 132.00	\$ 165.00	\$ 196.00	\$ 228.00
BI-MONTHLY RATE		\$ 34.50	\$ 50.00	\$ 66.00	\$ 82.50	\$ 98.00	\$ 114.00

MONTHLY/BI-MONTHLY RATE 24 Hour Coverage
30 DAY ELIMINATION PERIOD/24 MONTH BENEFIT PERIOD (2 Year)

COVERAGE		\$ 1,000.00	\$ 1,500.00	\$ 2,000.00	\$ 2,500.00	\$ 3,000.00	\$ 3,500.00
Age 18-49	Monthly	\$ 74.00	\$ 108.00	\$ 144.00	\$ 179.00	\$ 213.00	\$ 249.00
BI-MONTHLY RATE		\$ 37.00	\$ 54.00	\$ 72.00	\$ 89.50	\$ 106.50	\$ 124.50
Age 50-64	Monthly	\$ 107.00	\$ 159.00	\$ 209.00	\$ 261.00	\$ 312.00	\$ 363.00
BI-MONTHLY RATE		\$ 53.50	\$ 79.50	\$ 104.50	\$ 130.50	\$ 156.00	\$ 181.50

Rates are available for a 14 day elimination period.

Crew Van Coverage

Benefit Amount

- \$500,000 Accidental Death Benefit is paid while being transported.
- \$250,000 Accidental Death Benefit is paid while your commute in your personal vehicle between home and work.
- \$550 Weekly Benefit is paid with a maximum benefit period of 26 weeks if you are disabled due to a van accident or personal vehicle while commuting between home and work

Rate \$8.50 per month

Benefits Are Received Tax Free

Premiums for the disability coverage are waived while you are receiving benefits after 90 days.

Pre-existing conditions are covered after 12 Months of continuous coverage if not specifically excluded.*

Payroll deductions are available on most railroads.

Benefits are paid twice monthly.

To learn how to protect your financial future contact us for your personal consultation:



Railroad Marketing
Insurance Services

888-646-9951
866-646-9951
RailRoadMarketing.com

OPTIONAL ACCIDENT BENEFITS

Cost: Add \$18 monthly or \$9 twice monthly

Family Options Available

Accidental death	\$40,000
Common carrier death	\$100,000
Dismemberment	up to \$40,000
Fractures or Dislocations	up to \$4,000
Lacerations	\$50
Named Injuries Requiring Surgery	up to \$1,000
Burns	up to \$500
Paralysis	up to \$15,000
Inpatient Hospital Confinement <small>(Admitted to a hospital for 24 hours or more, up to 90 days per covered accident)</small>	\$200 per day
Intensive Care Unit (ICU) <small>(Up to 90 days per covered accident)</small>	\$400 per day
Initial Hospitalization Confinement	\$1,000
Medical Expense	\$500
Transportation <small>(More than 100 miles from site of accident or insured's residence, three trips per calendar year per insured)</small>	\$400
Family Lodging <small>(One hotel room for an immediate family member for up to 30 days if insured is confined more than 100 miles from residence)</small>	\$100 per day
Physician's Follow-up Office Visits <small>(Includes two visits per covered accident, per insured)</small>	\$30 per visit
Physical Therapy <small>(Eight visits per covered accident, per insured)</small>	\$30 per visit
Ambulance Benefit	
Ground:	\$200
Air:	\$600
Hospital Admission Benefit <small>(Must be obtained within three years of the covered accident, maximum benefit per device per insured per covered accident)</small>	\$500

A total of 33 benefits are included in the accident benefit rider. Reference your policy to see complete details of coverages, including exclusions and limitations.

*See policy for pre-existing condition limitations and exclusions.