

# DISABILITY PROTECTION

**Can you live on your basic railroad benefits?**

**PROBABLY NOT!**



## Short Term and Long Term Disability Plans

- Receive \$400 per month in short term disability benefit, with no offsets until retirement benefits are received.
- \$3,500 in long term disability benefit until retirement benefits are received.
- Coverage is 24 hrs a day, on or off the job, sickness or accident.
- Optional accident benefits pays you cash for ER visits, hospital stays, ambulance visit, physical therapy, etc...
- Plan pays in addition to Railroad Sickness Benefit, (RUIA), & supplemental sickness benefit for the first year.
- Guarantee issue available during open enrollment period.
- Benefits paid weekly for Short Term Disability Plans.

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 quote 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](http://www.railroadmarketing.com)  
P.O. Box 911630 St. George, UT 84791

*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.*

## 24-Hour Accident & Sickness Disability Benefit

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

\$400 per month for both on-the-job and off-the-job injury for short term disability and up to \$ 3,500 per month for LTD.

Coverage begins after 60 days of a covered Sickness or accident on the STD plan. Maximum Disability Benefit Period including Both STD and LTD is 22 months.

## 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 American Rail Systems Federation.

## RATES & PLANS

### Short & Long Term Disability

#### Monthly Disability Benefit

Accident & Sickness

**\$400 for the first 10 months**

**\$3,500 for the next 12 months**

#### Benefit Period Begins

60 Day Elimination Period

#### Maximum Benefit Period

22 Months

#### Rate

**\$24.00 Monthly (under 60yrs old)**

**\$94.00 Monthly (60yrs +)**

#### Additional Supplemental Coverages Available:

**\*Term Life Insurance up-to \$200,000**

**\*Critical Illness Insurance up-to \$30,000**

**\*Crew Van/Commuting Coverage**

**\*Accident Indemnity Insurance**

**\*Hospitalization Insurance**

### Benefits are Received Tax FREE

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

This plan is offered guarantee issue as long as you are actively at work during open enrollment.

Pre-existing conditions are covered after 12 Months of continuous coverage.

Payroll deductions is available on most railroads.

**Benefits are paid weekly.**

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



**Railroad Marketing  
Insurance Services**

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## OPTIONAL ACCIDENT BENEFITS

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

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

AMSF-05/2023