

NS Engineers Disability Insurance Administered by Railroad Marketing

Short Term Disability Insurance for all Qualified NS Engineers (Meeting Earnings Requirements)

Plan Highlights

Short Term Disability and Life Insurance Coverage

- \$300 per Week Benefit (approx. \$1,300 per month)
- Benefit begins after 30 consecutive days of disability
- No Pre-Existing Condition Exclusion
- 52 Week Benefit Period
- Own Occupation coverage for the entire 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, Individual Coverage, Sick benefits or Railroad Retirement
- Full Maternity Benefits
- \$50,000 Life Insurance coverage is included
- Additional benefits are available. Call Railroad Marketing for more details

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

