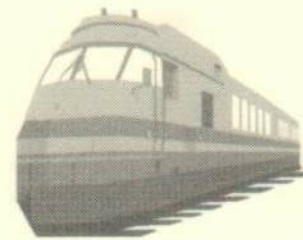


# Locomotive Disability Specialists



July 2007

James N. DiDonato

Dear Local Chairman:

Several years ago, your General Chairmen negotiated an insurance plan, similar to the Engineer's, that Conductors could participate in on a voluntary basis. In May of 2005, we were able to offer a terrific plan for a very low premium. It was only available to Conductors who are members of the BLET and Engineers who DID NOT make the Preponderance of Earnings list. The program included disability insurance and "Dead Head" coverage for third party van transportation, similar to the Engineer plan. The insurance company allowed us to enroll any eligible member without answering any medical questions for the first 60 days. After the initial open enrollment period, anyone who wished to enroll was required to provide medical information and many were declined.

In May of 2007, we moved the plan to Reliance Standard Life Insurance Company and were able to lock the rate in for another 2 years. The monthly disability benefit amount remained the same but the plan was improved by changing it to a short-term disability plan. That means that the benefit is paid out faster! (Weekly instead of monthly)

**Reliance Standard has agreed to allow us a new open enrollment period. Any BLET Conductor or Engineer who didn't make the Preponderance of Earnings List can enroll, no questions asked! This open enrollment period will not last long.**

This is a terrific opportunity that may never happen again. As far as we know, there is nothing like this for any conductor group anywhere in the country! We have enclosed 5 highlight sheets, outlining the plan, along with 5 enrollment forms. Please tell all of your members about this open enrollment period. We're sure many of them already know about the plan because so many members have tried to enroll since the initial open enrollment. *Your members who are already enrolled in the plan do not need to sign up again as they were automatically transferred to Reliance in May.*

The premium is paid through convenient payroll deduction on an after-tax basis. Therefore, the disability benefit is tax free. Please note that although this plan pays on top of a claimant's sick pay, it is offset by other group disability plans. Additional forms can be downloaded from our website at <http://locomotivedisabilityspecialists.com>. Click on the link for NS Conductors.

If you have any questions about the plan, please call us at 1-800-596-6445.

Sincerely,

James DiDonato

Christy Del Pizzo

Regina Cione

Fairview Village Office Plaza ■ 2933 W. Germantown Pike, Suite 201 ■ Norristown, PA 19403

1-800-596-6445 ■ Fax: 610-539-0962 ■ [jndidonato@comcast.net](mailto:jndidonato@comcast.net)

# Voluntary Disability Insurance and "Dead Head" Coverage For Norfolk Southern Railroad Provided by Reliance Standard Life Insurance Company

Short Term Disability Insurance Provided for Norfolk Southern (1) Conductors who are members of the BLET and (2) Engineers who don't make the list of Engineers with preponderance of earnings as an Engineer each year who are members of the BLET

## Plan Highlights

### Short Term Disability Coverage

- \$255/Week Benefit tax free (approx. \$1,105 per month)
- 2 Year Rate Guarantee
- Full Maternity Benefits
- 12/12 Pre Existing Condition
- Members that switch from the UTU to the BLET will never be asked medical questions as long as they sign up for the plan immediately upon switching
- Short open enrollment period starting May 1, 2007 in which any eligible person may enroll without answering medical questions. Medically underwritten after that.
- Cost is \$29 per month (\$27 Disability, \$2 Dead Head)
- 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)
- Offset by any group Insurance Plan. Not offset by Individual Coverage, Sick benefits or Railroad Retirement
- Waiver of Premium while receiving Benefit Payments

### Third Party Accident Insurance "Deadhead" Coverage

- 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

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

# ENROLLMENT FORM

*Voluntary Disability Insurance and "Dead Head" Coverage  
through Reliance Standard Life  
Norfolk Southern Railroad*

Member Name (Please print) \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone Number \_\_\_\_\_

BLET Division # \_\_\_\_\_ Employee ID # \_\_\_\_\_

Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_ Sex \_\_\_\_\_

Annual Income last year (including all overtime) \_\_\_\_\_

Occupation \_\_\_\_\_ Date of Hire \_\_\_\_\_

Effective Date of Coverage \_\_\_\_\_

E-mail address \_\_\_\_\_

I wish to enroll in the disability insurance program and the "Dead Head" coverage through Reliance Standard Life and authorize Norfolk Southern Railroad to make the necessary deduction.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Mail or fax the completed form to:**

**Locomotive Disability Specialists  
2933 W. Germantown Pike, Suite 201  
Norristown, PA 19403  
(800) 596-6445  
Fax (610) 539-0962**