

September 15th, 2017



**Brotherhood of Maintenance of Way Employees Division
Illinois Central Gulf Federation
Coverage Begins: November 1st, 2017**

Dear Member,

We are pleased to inform you that open enrollment for the **BMWED Illinois Central Gulf Federation** Voluntary Short Term Disability, Long Term Disability, and Life and AD&D Insurance plan has begun. You are eligible to enroll in these coverages and your participation in one or all of the benefits is voluntary and strictly your choice. The purpose of this group insurance plan is to give you access to benefits that supplement your income in the event you cannot work due to an injury or illness.

It is important to note: During the open enrollment period, **which ends October 31, 2017**, you are **pre-approved and cannot be declined**. To take advantage of these coverages, please **call our office at 224.770.5332** or visit our website at www.uniondisability.com. In addition to the plan highlights below, enclosed is more information.

Voluntary STD coverage:

- Pays a flat rate per week of \$250
- Starts **paying on either DAY 15 or DAY 60** if you can't work due to injury or sickness
- Stackable up to 100% of pre-disability earnings with RRB and contract benefits
- **Pre-existing conditions are covered after 12 months of continuous coverage**

Voluntary LTD coverage:

- Pays a monthly benefit of **\$3,000**
- Starts paying after 52 weeks (STD covers) for a maximum of 2 or 5 years
- **Pre-Existing conditions are covered after 12 months of continuous coverage**

Voluntary Life and AD&D Insurance:

- You may elect up to \$100,000 **without a medical exam**
- **No Pre-Existing Condition Limitations**

Your ability to earn an income and provide for your family is the most important asset you have. This plan helps you protect that asset if you cannot work due to a disability. While your Union Officers have reviewed the policies and believe them to be the best coverages for your membership, the decision to take advantage of these benefits is your responsibility. We encourage you to study the enclosed information and select the benefits that best fit the needs of your family.

To enroll, either call the Cornerstone office at 224.770.5332 or visit our website at www.uniondisability.com before **October 31st, 2017. If you meet the above deadline, your coverage will begin on November 1st, 2017.**

If you have any questions, please feel free to contact the Cornerstone team.

Enrollment Line (224) 770-5332
Cornerstone Office (847) 387-3555