



TRANSPORTATION DIVISION

I have contacted the **UTUIA** about the insurance offer that the BLET is putting out and here are the consolidated comments and concerns from the UTUIA Insurance Field Supervisors regarding the Cornerstone Assurance Group insurance plans being offered the BLET. Though I'm sure there are more, here are a few of the concerns observed. They are in the process of putting together some comparisons of what UTUIA has to offer.

SHORT TERM DISABILITY:

- * It only pays 13 weeks
- * You must verify your income to acquire the 60% (that's getting into your personal business)
- * It appears that you are still required to make your monthly premium payments while out (sick, injured, discipline even FMLA)
- * It does not specify if you're compensated for sickness or injury on duty or off duty
- * It says there's no offset (cut in \$\$) until you've reached 100% of your income before your loss of work, says RRB and other coverage is included, they are not specific as to how they attain those income numbers, sounds like it's in their opinion.



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LONG TERM DISABILITY:

- * The long term coverage has a ninety day wait, therefore if you do not have the short term in place you'll go 3 months without compensation
- * You must verify your income to acquire the 60%
- * The long term compensation is offset by RRB and/or any other coverage's you may have. Which means benefits from other means of coverage you may possess will decrease the \$\$ you can collect.
- * The same as the short term, it appears you are responsible for your monthly premium while out and not working. Also does not state whether or not you're covered while you are out for discipline, leave of absence, FMLA, etc.
- * It does not specify if you are covered for on duty/off duty or both

LIFE INSURANCE:

- * The premiums are not fixed it appears that they will increase with age in 5 year increments
- * If you're out sick / injured, discipline or FMLA, you're still responsible for your monthly premiums
- * There is nothing stating you can convert this to permanent coverage
- * Doesn't state how the premiums will be affected if you separate from the railroad or if you can even keep it
- * If you attempt an amount of coverage greater than the guaranteed issue amount and are denied due to health concerns, will you still be granted the guaranteed issue amount after their findings?

*** THE COVERAGE'S MENTIONED ARE ALL GROUP POLICIES, WHICH TYPICALLY MEANS THEY ARE NOT PERMANENT. THE PREMIUMS ARE NOT FIXED AND CAN BE CHANGED BY NOTIFICATION OF THE PROVIDER FOR ANY REASON, AT ANY TIME, WITHIN THEIR GUIDELINES. ALSO TYPICALLY YOU WILL NOT RECEIVE AN ILLUSTRATION OR AN ACTUAL POLICY PROBABLY JUST A CERTIFICATE WITH AN OUTLINE OF THE COVERAGE. ***