

BLET VOLUNTARY

DISABILITY & LIFE INSURANCE

GCA PLAN



- SHORT-TERM DISABILITY
- LONG-TERM DISABILITY
- LIFE AND AD&D INSURANCE

Enrolling in these benefits helps to ensure your paycheck is protected, but you must act to be insured on this plan. Coverages are guaranteed approved during open enrollment for **actively working/full dues paying Members of the BLET.**

INCOME PROTECTION PLAN

QUESTIONS? READY TO ENROLL?

(224) 770-5307
www.bletinsurance.com



SCAN TO ENROLL

SHORT-TERM DISABILITY (STD)

Guaranteed approved, with 24/7 coverage.

Choose between a weekly benefit of \$200, \$400, or \$600. Benefit pays for up to 48 weeks.

- Pays after a 30 day waiting period.
- Pre-existing conditions are covered after 12 months.
- Coverage is not offset (reduced) by other benefits until 80% of pre-disability earnings are attained.
- Pays for on and off the job disabilities for covered injuries, surgeries or illnesses.
- Benefits paid are tax-free.

STD OPTIONS	MONTHLY COSTS		
	WEEKLY BENEFIT	AGE <40	AGE 40-49
\$200	\$49.60	\$57.80	\$60.60
\$400	\$97.20	\$113.60	\$119.20
\$600	\$144.80	\$169.40	\$177.80

ENROLL NOW Help protect your future today!



This program is voluntary and it is solely the Members' decision to enroll. Members are responsible for paying their own costs. All non-banking administrative and transaction fees are included in the enclosed costs. This is a basic summary of benefits and makes no guarantee or warranty on the processing of claims. Other limitations may apply. It is recommended that each enrolled Member obtain a copy and read the entire policy booklet. A copy of the policy booklet will be available online or you may request a copy by email to info@bletinsurance.com.

Coverages are underwritten by Prudential. Cost is determined by your age on the coverage effective date, and will increase on the next policy anniversary date after you enter the next age band. Like most insurance policies, insurance policies offered by Prudential and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting your plan administrator. Please contact Prudential or your plan administrator for complete details.

IMPORTANT: If you leave the union or retire, it is your responsibility to contact our office immediately at (224) 770-5307. Failure to do so within 90 days will forfeit your ability to keep coverage and receive any refunds.

For more detailed information, call (224) 770-5307 or email at info@bletinsurance.com

LONG-TERM DISABILITY (LTD)

Guaranteed approved, with 24/7 coverage.

LTD OPTION A: Pays a flat \$2,000 monthly benefit for up to 2 years.

- Pays after 365 day waiting period (starts when STD ends).
- Pre-existing conditions are covered after 24 months.
- Benefit is stackable with other benefits up to 70% of pre-disability earnings.
- Pays for on and off the job disabilities for covered injuries, surgeries or illnesses.
- Benefits paid are tax-free.

LTD OPTION A COVERAGES	MONTHLY COSTS		
MAX MONTHLY BENEFIT	AGE <40	AGE 40-49	AGE 50+
\$2,000	\$39.40	\$50.80	\$60.60

LTD OPTION B: Pays a monthly benefit of 60% of your pre-disability earnings for up to 5 years.

- Pays after 365 day waiting period (starts when STD ends).
- Pre-existing conditions are covered after 24 months.
- Benefits directly offset by other benefits.
- Pays for on and off the job disabilities for covered injuries, surgeries or illnesses.
- Benefits are paid tax-free.

LTD OPTION A COVERAGES		MONTHLY COSTS		
ANNUAL EARNINGS*	MAX MONTHLY BENEFIT	AGE <40	AGE 40-49	AGE 50+
\$40,000	\$2,000	\$43.20	\$55.60	\$58.60
\$50,000	\$2,500	\$53.50	\$69.00	\$72.75
\$60,000	\$3,000	\$63.80	\$82.40	\$86.90
\$70,000	\$3,500	\$74.10	\$95.80	\$101.05
\$80,000	\$4,000	\$84.40	\$109.20	\$115.20
\$90,000	\$4,500	\$94.70	\$122.60	\$129.35
\$100,000	\$5,000	\$105.00	\$136.00	\$143.50

* Annual earnings include your total compensation for the year including overtime. For additional benefit amounts not shown, please call (224) 770-5307.

OFFSET EXPLANATION: Long-Term Disability (LTD) benefits are offset (reduced) if the combination of your monthly Railroad Retirement Board payments and your Prudential LTD monthly benefits exceed the offset percentage for the benefits you select.

RRB: If you're unsure about how many years of retirement you have, you can contact the Railroad Retirement Board (RRB) by calling an RRB office toll-free at (877) 772-5772.

LIFE COVERAGE

with Accidental Death & Dismemberment (AD&D)

- **Member coverage available up to \$200,000 in \$10,000 increments.**
- No medical questions or tests.
- Coverage includes an equal amount of Accidental Death and Dismemberment.
 - If death is caused by an accident, the benefit doubles.
- Life coverage is convertible and portable.
- **Spouse and Child Life coverage available when Member Life/AD&D is elected.**
 - Spouse can be covered up to \$50,000 in \$5,000 increments.
 - Children are eligible for a flat \$15,000 of coverage.
 - Spouse and Child(ren) elections cannot exceed 50% of Member election.
- Coverage is 24/7 on and off the job.

MEMBER	MONTHLY COSTS		
COVERAGE	AGE <40	AGE 40-49	AGE 50+
\$50,000	\$13.00	\$21.00	\$25.50
\$100,000	\$25.00	\$41.00	\$50.00
\$150,000	\$37.00	\$61.00	\$74.50
\$200,000	\$49.00	\$81.00	\$99.00

* For additional benefit amounts not shown, please call (224) 770-5307.

SPOUSE	MONTHLY COSTS		
COVERAGE	AGE <40	AGE 40-49	AGE 50+
\$5,000	\$1.70	\$2.50	\$2.95
\$25,000	\$6.50	\$10.50	\$12.75
\$50,000	\$12.50	\$20.50	\$25.00

* Spouse costs are based on Member's age. For additional benefit amounts not shown, please call (224) 770-5307.

CHILD(REN)	MONTHLY COSTS
COVERAGE	UNDER 26 YEARS OLD
\$15,000	\$3.00

* One cost covers all dependents.

Monthly cost is determined by your age on the coverage effective date, and will increase on the next policy anniversary date after you enter the next age band. Benefit effective dates are subject to change.

For more detailed information, and to get costs for amounts of coverage not listed here, please contact the Enrollment Center at (224) 770-5307 or email at info@bletinsurance.com

