



Benefits are made available only to full time, actively working members of the IBEW Railroad

**NEW NEEDED INCOME PROTECTION BENEFITS  
GUARANTEED COVERAGE THAT PROTECTS AGAINST THE UNEXPECTED**

**Voluntary Long-Term Disability Protection (LTD)**

- Pays a flat monthly benefit of \$2,000 for up to 2 or 5 years
- Stackable with your other disability benefits up to 70% of your pre-disability earnings
- 24/7 coverage for on and off the job disabilities resulting from injury or illness
- Includes \$10,000 of Life/AD&D coverage
- Pays after 365 day waiting period (starts when IBEW Aetna benefit ends)
- Monthly benefits are non-taxable
- Pre-existing conditions are covered after 12 months

**Long-Term Disability with \$10,000 of Life/AD&D**

Monthly Benefit	0 - 29	30 - 39	40 - 49	50 - 59
\$2,000 for up to 2 Years	\$13.70	\$14.57	\$18.31	\$25.29
\$2,000 for up to 5 Years	\$16.87	\$19.19	\$29.47	\$57.09

**Voluntary LTD Can Pay in Addition to:**

- IBEW Aetna Benefit
- RRB Sickness Benefits
- RRB Occupational Disability Annuity

**LAST DAY TO ENROLL IS 11/30/2019**

**For quick and easy enrollment, call Cornerstone at 224-770-5312 (M-F 8am-5pm CST)**