



**INTERNATIONAL
BROTHERHOOD
OF ELECTRICAL
WORKERS®**

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September 18, 2019

To: All IBEW Railroad Members in the United States

**Re: Cornerstone Benefits-Supplemental Disability and Life
Insurance**

Dear Sisters and Brothers:

I am pleased to announce new benefits for all IBEW Railroad members. This voluntary group insurance plan will provide you the option to enroll in Long Term Disability (LTD), Life and Accidental Death and Dismemberment (AD&D) Insurance without answering any medical questions or being denied.

Disability benefits are important because too many IBEW Railroad members become seriously injured or suffer from a debilitating illness that keeps them out of work for an extended period of time. Often these disabilities occur on the job as a result of inadequate supervision or manpower, unsafe work environments, and improper equipment. Because IBEW Railroad members are not covered by Worker's Compensation, they must seek compensation by filing a lawsuit against the railroad under the Federal Employers' Liability Act (FELA). These lawsuits can take up to 36 months or more to get resolved, leaving our members in a difficult financial situation.

To level the playing field, the IBEW has negotiated a disability benefit which will protect your income for up to five years after the Aetna Disability benefit ends. This Voluntary Disability benefit can be combined with any other disability benefits you receive to replace up to 70% of your pre-disability income.

This coverage is particularly helpful for members who do not have 20 years (240 months) of service on the railroad who are often cut off from Railroad Retirement Board (RRB) benefits once the Aetna benefit ends. These members are left with no disability benefits to replace their income while they fight for the lost wages they are entitled to. Members who are eligible for the RRB Occupational Disability Annuities (20+ years of service), find that their RRB benefits are taking an average of 15 to 18 months to start paying and provide only a smaller portion of what they are used to making. This is devastating to our members who cannot work for more than 12 months due to a serious on or off the job injury or illness.

This guaranteed approved disability benefit along with the option to get up to \$200,000 of preapproved Life and AD&D Insurance provides you with an important opportunity to ensure your family's financial future in the case of injury, illness or death. Remember the railroad does not provide any long-term





Voluntary Long-Term Disability (LTD)

www.ibewrail-insurance.com

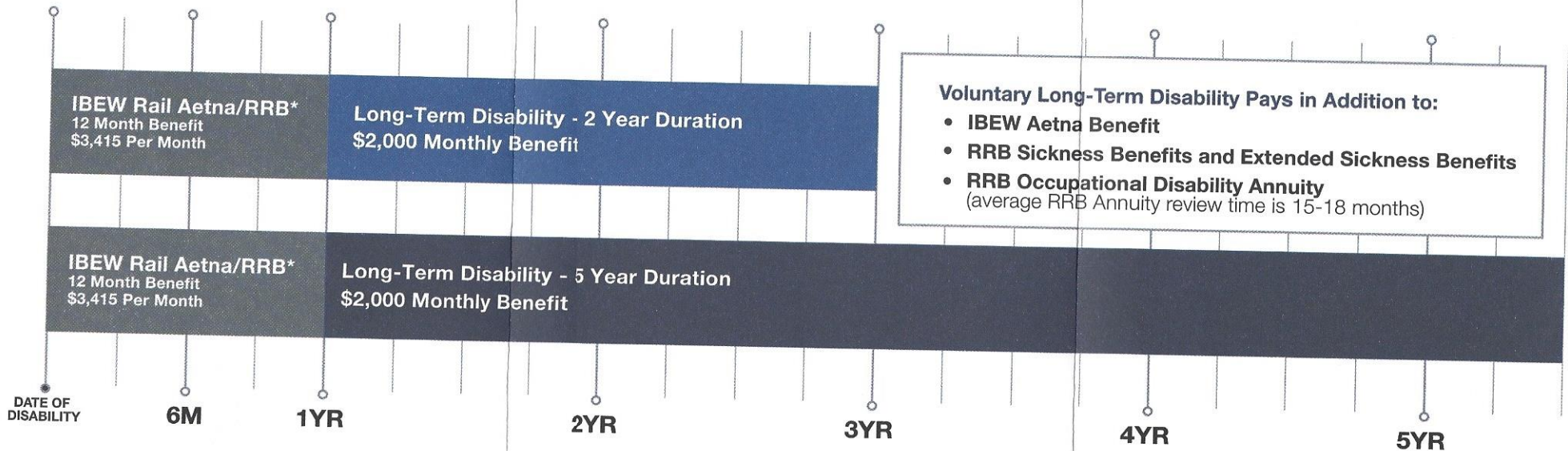
 IBEW Rail Aetna - 12 Month Benefit

 LTD - 2 Year Benefit Option

 LTD - 5 Year Benefit Option

- What if you were burdened with a serious **INJURY** or developed a debilitating **ILLNESS**?
- What if that disability lasted a year or longer?
- Worse, what if you died unexpectedly?

Bills add up... For less than \$4.00 per week, you can be prepared



Voluntary Long-Term Disability Pays in Addition to:

- IBEW Aetna Benefit
- RRB Sickness Benefits and Extended Sickness Benefits
- RRB Occupational Disability Annuity (average RRB Annuity review time is 15-18 months)

The time to learn and enroll is now. To enroll, call 224-770-5312

*** Aetna Benefit:** Benefit amounts shown are for illustrative purposes only and actual benefit amounts may vary. You may or may not be eligible for these benefits. More information on the Aetna benefit is available by calling their office at 800-205-7651.

*** RRB Benefit:** You may or may not be eligible for Railroad Retirement Board (RRB) sickness or disability benefits after 26 weeks. RRB benefit amount is for illustrative purposes only; actual amounts may vary. More information is available by calling an RRB office toll-free at 877-772-5772.



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disability security and just a small amount of life insurance, so we strongly encourage you to learn more and be informed. The decision to enroll is the member's responsibility, and all coverage is voluntary. Please carefully review the enclosed information. The IBEW does not make any endorsement or recommendations regarding these benefits. It is solely the member's decision to enroll and learn about the benefits being offered. This program is completely voluntary, and benefits can be elected on an a la carte basis.

To provide you more information, the IBEW has created a dedicated website and have partnered with Cornerstone Benefits Management to manage these benefits. Please visit www.ibewrail-insurance.com or call (224) 770-5312 to learn more and enroll.

With best wishes, I am

Fraternally yours,

Lonnie R. Stephenson
International President

LRS:rmd

Copy to All International Vice Presidents in the United States