

Summary of Benefits & Rates - Disability

BLET Division 71 SEPTA - Member
Coverage Effective Date: 2/1/2019

Enroll or questions? Call us at 224-770-5319
www.uniondisability.com

Benefits are made available to full-time, actively working members of the BLET.



Voluntary Short-Term Disability Option

Short-Term Disability

Benefit Duration: Pays for up to 24 weeks

Elimination Period: Pays on day 15 for injury or illness

Pre-existing conditions: Covered after 12 months on the plan

Benefits are stackable to 80% of pre-disability earnings

Pregnancy is a covered medical condition

- Maximum duration of 6 weeks (vaginal delivery) or 8 weeks (C-section)
- Duration can be extended if there are complications
- Pregnancy is subject to Pre-Existing Condition limitations

Total Weekly Benefit	Monthly Premium
\$200 (\$800 monthly)	\$38.00
\$400 (\$1,600 monthly)	\$76.00
\$600 (\$2,400 monthly)	\$114.00



Carrier Provided Benefit (automatically provided to each member)

Long-Term Disability

Benefit Duration: Pays for up to 2 years

Elimination Period: Pays after 180 days

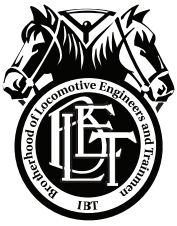
Pre-existing conditions: Covered after 24 months on the plan

Benefits are stackable to 70% of pre-disability earnings

Total Monthly Benefit	Monthly Premium
\$2,500 max	Paid for by Septa

RRB: You may or may not be eligible for Railroad Retirement Board (RRB) sickness or disability benefits after 26 weeks. More information is available by calling an RRB office toll-free at 1-877-772-5772.

NOTE: The BLET does not make any endorsement or recommendations regarding these benefits. It is solely member's decision to enroll. This program is completely voluntary and benefits can be elected on an a la carte basis.



Summary of Benefits & Rates - Life AD&D

BLET Division 71 SEPTA - Member

**Enroll or questions? Call us at 224-770-5319
www.uniondisability.com**

Coverage Effective Date: 2/1/2019

Benefits are made available to full-time, actively working members of the BLET.



Life and Accidental Death & Dismemberment (AD&D)

- If you are currently enrolled in coverage:
 - You can increase your benefit by \$10,000 or \$20,000
 - If you have spousal life coverage, you can increase that benefit by \$5,000 or \$10,000
- If you are not currently enrolled in coverage
 - You can enroll in up to \$20,000 of coverage
 - You can enroll in up to \$10,000 of spousal life coverage
- Member Life coverage includes an equal amount of AD&D if death is caused by an accident
- Accelerated death benefit is available for a life expectancy of 12 months or less
- Life coverage is convertible & portable
- No pre-existing condition limitations

Member		Spouse	
Coverage	Monthly Premium	Coverage	Monthly Premium
\$10,000	\$5.20	\$5,000	\$2.60
\$20,000	\$10.40	\$10,000	\$5.20



Life and AD&D for New Members of the BLET:

(a new member is anyone who joined the BLET on or after 1/1/2018)

You may elect up to \$250,000 of member life, \$50,000 of spousal life and \$15,000 of dependent life coverage.

Member		Spouse		Child(ren)/Dependents*	
Coverage	Monthly Premium	Coverage	Monthly Premium	Coverage	Monthly Premium
\$250,000	\$130.00	\$50,000	\$26.00	\$15,000	\$3.00

*Child Life does not include AD&D

IMPORTANT NOTE :

Please note that coverage is for BLET SEPTA members only. If you leave the union, you are no longer eligible for coverage and it is your responsibility to contact our office immediately at (847) 387-3555.

If you retire you are no longer eligible for group coverage.

In order to prevent losing premium payments notify our office upon retirement. Life insurance conversion may be an option within 31 days after retirement.

If you are suspended or dismissed, you are no longer eligible for disability coverage and should contact our office immediately to adjust premium payments. You may retain your life insurance while suspended or dismissed for up to 12 months (as long as premiums are paid).

The BLET does not make any endorsement or recommendations regarding these benefits. It is solely the members decision to enroll. This program is completely voluntary and benefits can be elected on an a la carte basis.

This is a basic summary of benefits and makes no guarantee or warranty on the processing of claims. It is recommended that each member with coverage obtain a copy and read the entire policy booklet.