

**BMWED GROUP-PRICED DISABILITY, HOSPITAL, ACCIDENT, and CRITICAL ILLNESS**  
**ENROLLMENT AVAILABLE UNTIL MARCH 17<sup>TH</sup>**

Dear BMWED Brother/Sister/Colleague,

A core mission of our Unified System Division is to provide you ways to better the quality of your lives. This letter is crucial because it describes how BMWED has worked with an outside insurance vendor to help you protect yourself and your family from the dire financial consequences of unexpected accident, injury, disease, or illness. For peace of mind, we urge you to take advantage of this opportunity. BMWED's takes nothing for our efforts.

Several years ago, we along with several other subordinate BMWED organizations, offered members a disability benefit plan created for us by Aflac. That plan was intended to support members after other benefits terminated, leaving families essentially destitute. **Since its inauguration, over 2,500 claims have paid members millions in previously non-existent benefits.**

Please take this opportunity to protect yourself. These benefits save families from the unexpected.

To this end, National Division Executive Board member, Joe Letizia, states this disability plan, "is 100% worth it and has saved marriages, homes and likely even lives from certain disaster."

Consistent with these first principles, our new BMWED slate of Brotherhood officers embrace the aspiration voiced by President Tony Cardwell of **"Bettering Members' Quality of Life."** As an active BMWED member, you can now assure yourself and your loved ones a better quality of life with union sponsored benefits paid to you directly regardless of other plans you may have.

**To that end, you have until March 17, 2023 to easily enroll in the existing disability plan as well as in any or all of three other highly beneficial plans offered at BMWED group cost.** Coverages will begin on April 1, 2023. There is no pre-existing condition in any of the three new plans.

To enroll, simply call Benefit Harbor at 800-226-1621 to confirm what you want and how you want to automatically cover premiums. Members can also enroll online at [www.memberbenefitlogin.com/BMWEDIBT](http://www.memberbenefitlogin.com/BMWEDIBT).

Descriptions of these four benefit plans follow.

### **DISABILITY BENEFIT PLAN**

This plan remains the same as that previously offered. The cost is age dependent: \$24.90/month for age 18-49, \$46.50/month for age 50-59. \$81.60 for age 60-69.

Benefits begin with the fourth month of disability--\$300/month from months 4-12, and \$3,000/month from months 13-24. The total available benefit is therefore \$38,700.

Hundreds of BMWED members and families have survived on these benefits after all other benefits have terminated. Both lives and livings have been saved. An Outline and Brochure is available for more details.

### **ACCIDENT BENEFIT PLAN**

This Accident Plan pays rich benefits for both on and off the job accidents, injuries, procedures as well as significant hospitalization benefits. It is intended to cover the high direct and indirect costs of accidental injuries. The combined Hospital and Accident hospitalization benefits alone are extremely substantial. The list of cash benefits to members is difficult to summarize, they are so many.

Members' cost is \$16.42/month. Member and spouse cost is \$27.41/month. Coverages for children and families are available as noted.

### **Important Features of Accident Plan**

- Pays non-taxed, cash benefits on a 24-7 basis (work and non-work) for each accidental injury, diagnosis, service, and treatment.
- Offers affordable protection against out of pocket, deductibles, and other costs associated with injury.
- Hospital benefits described below are paid on top of Hospital Plan benefits.

- No liens, offsets, pay-backs, or subrogation interests.
- No waiting or elimination period.
- Available for individual member, spouse, family, single parent family.
- Acceptance is guaranteed without questions or exams.
- No age-related reductions in benefits.
- Rates guaranteed for two years. (only 2 increases in other plans since 1955)
- 2019 portable.
- Successor insured included, so a successor may take over the policy but must continue paying premiums.
- Available for persons aged 18 and children less than 26.
- **Cash Benefits pay on a lengthy menu of occurrences, procedures, diagnoses and injuries. The benefits range from hundreds to many thousands of dollars per covered event, including the following:**

- Initial Treatment

- ER, physician office, ambulance, diagnostic testing, ER observation period, prescriptions, pain management, blood plasma.

- Diagnosed conditions/injuries as described in plan, include:

- Concussion, traumatic brain injury, coma, burns, emergency dental, removal of foreign object from eye, Dislocations, open and closed reductions, lacerations, fractures, out and in-patient surgery/anesthesia, and transportation costs.

And \$200/day for 30 days for family lodging. (100 miles)

- Hospitalization admission and confinement:

- \$1250 upon Admission.
- \$300/day for 365 days.
- \$400/day for 30 days intensive care.
- \$200/day for 30 days intermediate intensive care.
- Maximum payout--\$109,500.

- The combined Hospital and Accident hospitalization benefits add up quickly.

### **CRITICAL ILLNESS BENEFIT PLAN**

Railroad track work is hazardous and is associated with many occupational diseases. This Plan addresses the direct and hidden costs suffered as due to critical illnesses. It does so by paying a lump sum cash benefit selected by members, \$10,000, 20,000 or 30,000.

The cost is dependent upon the amount of coverage selected above, smoking status, and age at enrollment.. Coverage is available for spouses. Coverage for dependent children under 26 is provided free of cost.

To calculate your own costs based upon member or spouse, benefit level desired, tobacco use, and age, refer to the Cost Worksheet at the end of this letter and follow the simple directions. That premium will never increase

Compensated illnesses include: cancer, heart attack, cardiac arrest, by-pass surgery, stroke, kidney failure, type I diabetes, major organ and bone marrow transplants and other conditions enumerated in the Brochure, including various childhood conditions and hospitalizations due to coronavirus.

### **HOSPITAL BENEFIT PLAN**

The **Hospital Plan** is modest in cost and pays significant cash benefits beginning with admission. The cost for an individual member is **\$20.36/month**. The cost of member with spouse is \$40.74. Additional coverages children and families are available. It pays irrespective of the cause of hospitalization:

- Upon admission \$1,000.
- \$150/day for 31 days.
- \$150/day for 10 days in ICU.
- Maximum benefits paid is \$7,150.
- The Accident Plan described below also pays concurrent hospitalization benefits.

## **HOW TO ENROLL**

Enrollment is simple. Just call Benefit Harbor toll free at **800-226-1621**. Speak with a licensed agent to confirm your identity, the coverages/benefits you want.

For those more computer literate, you can also enroll online at [www.memberbenefitlogin.com/BMWEDIBT](http://www.memberbenefitlogin.com/BMWEDIBT). The selected protection will begin on the Effective Date of April 1, 2023.

We all want a payment system that completely avoids missed payments or resulting inadvertent lapses of coverage. Accordingly, you will also select the manner of automatic payment desired. Premiums will be automatically drawn from the credit card or bank account that you select.

Another company, Paylogix, is administering the automatic payment process at no cost to BMWED members. Should a member want to update or change their payment method, they can either visit <https://aflac-pay.plgx.com> or call Paylogix at 866-988-5674. In addition, members may contact Benefit Harbor at 800-226-1621, for assistance.

Members may also address questions to Russ Ingebritson at [russ@ingebritson.com](mailto:russ@ingebritson.com), or by calling his cell at 612-251-7715.

## **FINALLY**

We include with these materials the following Cost Worksheet and Example Cost Sheet to help you decide what plans you want at what cost.

Fraternally yours,



Brian Rumler  
General Chairman  
Unified System Division

## PLAN COST WORK-SHEET

### DISABILITY

Ages 17-49: \$24.90/month.

Ages 50-59: \$46.50/month.

Ages 60-69: \$81.60/month.

### HOSPITAL

Individual member: \$20.36/month.

Member and Spouse: \$40.74/month.

Member and Child(ren): \$32.46/month.

Members' Family: \$52.84/month.

### ACCIDENT

Individual member: \$16.42/month.

Member and Spouse: \$27.41/month.

Member and Child(ren): \$36.48/month.

Family: \$47.47/month.

## **CRITICAL ILLNESS**

Refer to the Premium Rate Sheet below.

Select Member or Spouse,

Select Tobacco or not.

Select your Age.

Select the benefit Amount Desired. (\$10,000, 20,000, or 30,000)

The rate then indicated is your monthly premium which will never change.

Children under age 26 are covered free

# Group Critical Illness Insurance

## Premium Rates

Employee Non-Tobacco Monthly Premiums			
Age	\$10,000	\$20,000	\$30,000
18-29	\$4.28	\$8.54	\$12.80
30-39	\$6.89	\$13.76	\$20.63
40-49	\$13.28	\$26.55	\$39.81
50-59	\$25.66	\$51.31	\$76.95
60+	\$49.07	\$98.13	\$147.18

Spouse Non-Tobacco Monthly Premiums			
Age	\$5,000	\$10,000	\$15,000
18-29	\$1.86	\$3.71	\$5.55
30-39	\$3.17	\$6.32	\$9.46
40-49	\$6.36	\$12.71	\$19.05
50-59	\$12.55	\$25.09	\$37.62
60+	\$24.26	\$48.50	\$72.74

Employee Tobacco Monthly Premiums			
Age	\$10,000	\$20,000	\$30,000
18-29	\$5.98	\$11.93	\$17.89
30-39	\$10.70	\$21.39	\$32.07
40-49	\$20.88	\$41.75	\$62.61
50-59	\$41.56	\$83.11	\$124.65
60+	\$76.87	\$153.71	\$230.56

Spouse Tobacco Monthly Premiums			
Age	\$5,000	\$10,000	\$15,000
18-29	\$2.71	\$5.40	\$8.09
30-39	\$5.07	\$10.13	\$15.18
40-49	\$10.16	\$20.31	\$30.45
50-59	\$20.51	\$40.99	\$61.48
60+	\$38.16	\$76.29	\$114.43

### EXAMPLES OF MONTHLY COST

By way of example, the cost for various combinations of coverages for individual members under 49 is the following (coverages for spouses and family are also available):

- Disability. Age 18-49 --- \$24.90/month.  
Age 50-59 --- \$46.50/month.
- Disability and Hospital---Age 18-49 --- \$45.26/month.



Age 50-59 --- \$66.86/month.

- Disability and Accident---Age 18-49 --- \$41.32/month.  
Age 50-59 --- \$62.92/month.
- Disability, Hospital and Accident---Age 18-49 --- \$61.68/month.  
Age 50-59 --- \$83.28/month.
- Accident and Hospital (No Disability) --- \$36.78/month.  
(See Plan Cost Worksheet above for spouses, children, and family.)
- Critical Illness --- refer to the following Critical Illness Cost sheet above for the cost of protection desired based upon age and tobacco status.  
Examples of **never-changing** premiums illustrating how it works:
  - Age 29 Employee, non-tobacco, \$10,000 benefit --- \$4.28/month.
  - Age 29 Employee, tobacco, \$30,000 benefit --- \$17.89/month.
  - Age 49 Employee, non-tobacco, \$20,000 benefit --- \$26.55/month.
  - Age 49 Employee, tobacco, \$20,000 benefit --- \$41.75/month.
  - Age 38 Spouse, non-tobacco, \$10,000 benefit --- \$6.32/month.
  - Age 38 Spouse, tobacco, \$15,000 benefit --- \$15.18/month.

**REMEMBER --- TO ENROLL**

Just call Benefit Harbor at 800-226-1621. Confirm desired benefit plans and how you prefer that premiums be automatically drawn from a card or bank account.

And you are set to go!