

## **Short-term disability insurance coming in October**

**CLEVELAND, June 24 --** Members of the Brotherhood of Locomotive Engineers and Trainmen will soon be able to take advantage of a short-term disability program obtained by the National Division through MetLife.

The effective date of the plan is October 1. However, those who become disabled after July 1 will be able to collect benefits after October 1. The benefits are not retroactive to July 1. Participants will receive benefits for the period in which they are disabled up to the maximum of 52 weeks.

The benefit rate is \$402 per week for up to 52 weeks. This benefit level is guaranteed for three years from October 1, 2004. The plan's premium is paid for by the railroads participating in the last national contract.

Some of the plans details are as follows:

- Engineers and Trainmen actively employed by a participating railroad are eligible to receive benefits under the plan if they are disabled on or off the job while assigned to a classification covered by a BLET collective bargaining agreement. Full-time representatives and employees of the BLET are also eligible to participate.
- MetLife will not offset benefits received by a participant under the Railroad Unemployment Insurance Act or under a disability retirement from the Railroad Retirement Board against benefits paid under the insurance contract.
- Surgery that is recommended by an employee's physician as an element in a continuing course of treatment, or is intended to improve and/or facility an employee's performance of an essential function he regularly performs in his occupation, shall be a covered condition under the Plan and not considered "elective surgery."
- Participants are not required to provide proof of insurability and preexisting conditions are not taken into account in determining eligibility for payment of initial claims.

- Employers may not offset benefits paid under the Plan against an award paid to an employee under the Federal Employers Liability Act.

BLET National President Don M. Hahs lauded the plan, which was mandated by the last national contract.

"This is definitely a step in the right direction toward providing our members much-needed protection in the unfortunate event they should become disabled and can't provide a living for themselves and their families.

President Hahs also commended Vice President Lee Pruitt and Special Representative Jim Bradford for the work they did in establishing the plan.

"They did an excellent job in finding the best plan available for the dollars available," President Hahs said.

BLET members with questions on this new Plan should contact:  
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