

Summary of Benefits & Rates



BNSF MRL

22333 Classic Court • Lake Barrington, IL 60010
(847) 387-3555 • www.railroaddisability.com

SHORT TERM DISABILITY (STD) - 24 hour coverage / on and off the job

- Pays on the 15th day of injury and illness
- Pre-existing conditions are covered after 12 months
- Benefits are stackable to 80% of pre-disability pre-tax earnings

Option A

- Pays a flat rate per week for a maximum of 50 weeks

Option B

- Pays 60% of income per week
- Pays for 50 weeks

Income	OPTION A		Income	OPTION B	
	Weekly Max Benefit Amount	Monthly Premium		Weekly Max Benefit Amount	Monthly Premium 50 Week Benefit
Any Income	\$400.00	\$72.00	\$70,000	\$807.69	\$143.35
			\$75,000	\$865.38	\$153.44
			\$80,000	\$923.08	\$163.54
	\$500.00	\$89.50	\$85,000	\$980.77	\$173.63
			\$90,000	\$1,038.46	\$183.73
			\$95,000	\$1,096.15	\$193.83
			\$100,000	\$1,153.85	\$203.92
\$600.00	\$107.00				

LONG TERM DISABILITY (LTD) - 24 hour coverage / on and off the job

- Pays after 12 month waiting period
- Pre-existing conditions are covered after 24 months or 12 months treatment free

Option A

- Pays \$2,000 per month for a maximum of 5 years
- Stackable to 70% of pre-disability pre-tax earnings

Option B

- Pays 60% of income per month to a maximum of \$5,200
- Pays for 5 years OR

Income	OPTION A		Income	OPTION B	
	Monthly Max Benefit Amount	Monthly Premium		Monthly Max Benefit Amount	Monthly Premium 5 Year Benefit
Any Income	\$2,000.00 for 5 years	\$22.40	\$70,000	\$3,500.00	\$45.75
			\$75,000	\$3,750.00	\$48.88
			\$80,000	\$4,000.00	\$52.00
			\$85,000	\$4,250.00	\$55.12
			\$90,000	\$4,500.00	\$58.25
			\$95,000	\$4,750.00	\$61.37
			\$100,000	\$5,000.00	\$64.50

Please See Reverse Side for Life/AD&D Benefits

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LIFE AND AD&D

- Elect life insurance up to the guaranteed issue amount of \$200,000
- Elect spouse coverage up to the guaranteed issue amount of \$25,000
- Elect \$15,000 of dependent coverage

MEMBER LIFE INSURANCE AND AD&D	
Insurance Amount	Monthly Premium
\$10,000	\$4.60
\$20,000	\$8.20
\$30,000	\$11.80
\$40,000	\$15.40
\$50,000	\$19.00
\$60,000	\$22.60
\$70,000	\$26.20
\$80,000	\$29.80
\$90,000	\$33.40
\$100,000	\$37.00
\$110,000	\$40.60
\$120,000	\$44.20
\$130,000	\$47.80
\$140,000	\$51.40
\$150,000	\$55.00
\$160,000	\$58.60
\$170,000	\$62.20
\$180,000	\$65.80
\$190,000	\$69.40
\$200,000	\$73.00

SPOUSE LIFE INSURANCE AND AD&D	
Insurance Amount	Monthly Premium
\$5,000	\$2.30
\$10,000	\$4.10
\$15,000	\$5.90
\$20,000	\$7.70
\$25,000	\$9.50

DEPENDENT LIFE INSURANCE AND AD&D	
Insurance Amount	Monthly Premium
\$15,000	\$3.00