



# RAILROAD CUSTOM CHOICES SUPPLEMENTAL BENEFITS

## NEW for ALL Crafts!



**No one plans on losing their paycheck . . .  
but just in case, we've got you covered.**

With Railroad Custom Choices Disability Income insurance, you can receive a monthly benefit check to help replace your income if you have a sickness, injury or pregnancy that causes you to miss work.

Railroad Custom Choices Disability Income insurance goes to work when you can't.

1 in 4 young workers will become disabled before they retire.<sup>1</sup>

Over 40% of adults can't pay an unexpected \$400 bill.<sup>2</sup>

50% of working adults can't cover 3 months of living expenses.<sup>2</sup>

### Current Railroad Disability Benefits

Months 1 - 12	Months 13 - 24
\$750 per week	\$0
• Base Weekly Income: Weekly <b>\$1,320</b> • Current RR Disability \$350 per week + Aetna Sickness Plan \$400 per week = <b>\$750 per week total</b> • \$750 = <b>56.8% of Base Income</b> • Current Disability Benefit ends after 12 months: <b>Months 13 – 24: Benefit \$0</b>	

### Railroad Custom Choices Supplemental Disability Plan

Months 1 - 3	Months 4 - 12	Months 13 - 24
Waiting Period	\$400 per month	\$3,500 per month

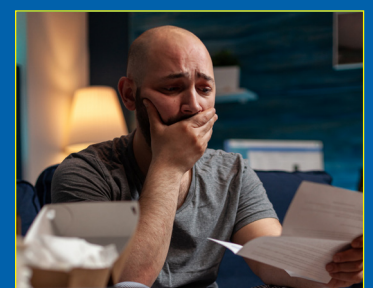
### Combined Coverage - Current Railroad Disability + Railroad Custom Choices

	Months 1 - 3	Months 4 - 12	Months 13 - 24
Current	\$750 per week	\$750 per week	No Benefits
RR Custom Choices	Waiting Period	\$400 per month	\$3,500 per month

## EXPENSES ADD UP QUICKLY

If you can't earn a paycheck due to disability, your savings might not be enough to cover household expenses plus healthcare and recovery costs that can continue for months. Railroad Custom Choices Disability Income insurance can help to keep you in your home and better able to cover regular bills or out-of-pocket expenses, such as:

- Car Payments
- Credit Card Debt
- Student Loans
- Necessary Household Expenses
- College Tuition
- Preplanned Retirement Saving
- Prescriptions
- Physical Therapy Expenses
- Rehabilitation Programs
- Medical Travel
- Extra Childcare or Parent Care



## Railroad Custom Choices Disability

Plan Employee Disability Income Benefits	
Benefit Period	Up to 21 months \$400 for the first 9 months of disability \$3,500 for the remaining 12 months of disability
Injury Elimination Period	90 days
Sickness Elimination Period	90 days
Maximum Benefit Amount	\$3,500/month
Minimum Benefit Amount	\$400/month
Waiver of Premium	After disabled for 5 or more consecutive days following the elimination period
Mental or Nervous Disorders	Covered at 100%
Substance Abuse	Covered at 100 %
Pre-Existing Condition Limitation, except pregnancy	3/12
Pre-Existing Conditions Credit for Takeovers	Takeover
Additional Benefits	
<b>Rehabilitation Program</b> Increases disability benefits for employees who participate in a rehabilitation program.	Additional 10%
<b>Pre-existing Condition Limited Benefit</b> Designed to cover conditions excluded by the pre-existing conditions limitation. It pays a reduced disability benefit after satisfying the elimination period.	Included at 100% of the total disability benefit (After satisfying the elimination period, this pays 100% of the \$400 monthly benefit for up to 3 months for a pre-existing condition.)
<b>Survivor Benefit</b> If an employee passes away during their disability, this benefit provides a benefit to help their family.	3 x the disability benefit amount
<b>Advanced Survivor Benefit</b> The survivor benefit can be advanced if an employee is diagnosed as terminally ill.	3 x the disability benefit amount
<b>Best Doctors Physician Referrals</b> Ask the Expert Hotline provides 24-hour advice from experts about a particular medical condition. In-Depth Medical Review offers a full review of diagnosis and treatment plan.	Included
<b>Health Champion Resources</b> Provides Claims Navigation, Medical Travel Assistance and Financial Advice to insureds following a critical illness diagnosis.	Included

## RAILROAD CUSTOM CHOICES DISABILITY RATES

AGE	MEMBER Semi-Monthly Rate
18-59	<b>\$11.82</b>
AGE	MEMBER Semi-Monthly Rate
60+	<b>\$46.54</b>

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