

Jeff:

Attached is some information pertaining to our STD Plans. The information is supposed to be on the BLET Web Site too. The Voluntary Plan for conductors and non-eligible engineers is \$29.50 a month providing \$1,100.00 a month of tax free benefits after the first 30 day elimination period. For engineers the plan pays \$1,516.00 a month of taxable income after the first 30 day elimination period.

If you have conductors that want to sign up for the voluntary plan they need to call 877-646-9951 and ask for Brittney or Janice. The engineers become automatically eligible for that plan if they meet the preponderance of earnings in the 12 month period that runs from July 1st of each year to June 30th of the following year. If they meet the preponderance of earnings they are automatically put on the list to become effective January 1st of the following year. I just received the eligibility list to become effective January 1, 2011.

If you have any other questions, please call me at 724-695-3435 or 412-848-1289.

Members under the voluntary plan need to contact my office so I can prepare and mail the Claim Form to them. Engineers need to call 866-783-2255 to file a claim with Lincoln Financial Group.

Take care.

William A. Thompson

May 12, 2009

All Local Chairmen  
Norfolk Southern Railroad

**PLEASE POST ON BULLETIN BOARDS**

Dear Sir & Brothers:

This letter is to provide updated information pertaining to our short term disability plans for all locomotive engineers and BLET non-eligible engineers and conductor members (Voluntary Plan).

As you all know, we presently have Lincoln Financial Group for our locomotive engineers plan. (Policy #10099947-000) Please remind all engineers to call the following telephone numbers if they need to file a claim or if they have any questions concerning their claim. Mr. Woody Taylor and Staff at Railroad Marketing Specialist have been doing a great job since taking over as our Broker of Record. Please advise your members to call their office if they have any problems or questions regarding their claims or issues with the plan in general. My office is working with Mr. Taylor's staff to resolve any issues our members may have.

Filing Claims @ LFG:	<b>866-783-2255</b>
Mr. Keith Day @ LFG:	<b>FAX 800-922-3503</b>
Railroad Marketing Specialist:	<b>877-646-9951</b>
	<b>888-696-9951</b>
	<b>FAX 435-688-1338</b>

Following our September 1, 2008 Agreement the Carrier increased their portion of the premiums from \$13.00 to \$44.00. Since the Carrier would not reduce our contribution below the original \$13.68 we paid we have an excess amount of \$10.48 that we had planned on using to off set future premium increases. After further consideration and discussion among the General Chairmen and Mr. Taylor from Railroad Marketing Specialist it was agreed to enhance the program by adding the following:

**\$50,000.00 Life Insurance (Policy # 01-0114878)**

**\$112,000.00 Accidental Death & Dismemberment (AD&D) Insurance**

The above enhancements are in addition to the \$500,000.00 of AD&D coverage we have if an engineer is killed in a third party conveyance. (Taxi/Jitney)

Attached please find a copy of the Beneficiary Designation Form for all locomotive engineers to complete and forward by fax to Railroad Marketing Specialist at the fax number listed at the top of the form. **(435-688-1338)** Mr. Taylor's office will handle the forms with LFG. **Make sure you talk to all of the engineers to insure they complete this form and fax it to Mr. Taylor's office as soon as possible.**

If there is a future premium increase we will have to decide whether to reduce the amount of AD&D protection or simply raise our contribution to the premium. The policy will be up for renewal on January 1, 2010.

We have still had a few issues with engineers that have been released by their treating physician but the NS Medical Department has refused to allow the engineer to mark up. I submitted a blank copy of the "Attending Physician Statement" to the Medical Department so that they can fill it out and advise LFG why the engineer is unable to return to duty. If any of you have a member in this situation please ask them to contact the NS Medical Department and ask them to forward the completed Attending Physician Statement to LFG for continued benefits. According to Mr. Keith Day at LFG, if the employee will call him and explain the situation, in most cases he will continue to pay the benefit. The employee should notify Mr. Day as soon as the NS Medical releases him/her for return to duty to avoid any over payments.

Regarding our voluntary short term disability plan, we are happy to announce that we extended the policy for another two (2) year period effective May 1, 2009 without any increase in the premiums. Please let the members know that they should still call my office to file a claim. For those of you that I may not have notified, my address has changed to the following:

**513 Route 30, Suite C  
Imperial, PA 15126-1173**

If any of you have any questions about our plans, please call me at 724-695-3435 or 412-848-1289.

Fraternally yours,  
W. A. Thompson

Cc: BLET General Chairmen      Mr. W. E. Knight, Vice President  
Mr. Woody Taylor              UTU General Chairmen

## Short Term Disability Plan

wat1976@comcast.net On: May 05/13/09 2:56 PM

To: Dave W. Martin; Mark E. Monroe; W. M. Overton; F. M. Cox; Douglas E. Baughman; Greg Bradberry; J. B. Lee; G. A. Gardner; M. L. Wallace; M. D. Frank; S. M. Schelling; M. D. Frank; Allen White; Dave W. Mixon; R. D. Carter; Cecil E. Dubberly; Hugh L. Sawyer; Dave Holcombe; Scott St. Onge; D. Frank Norton; Eddie Mathes; Tom Brennan; Doug E. Fern; P. L. Wingo; David W. Stone ; Christopher J. Crawford; Keith D. Holley; Richard L. Snapp; R C Wallace; G. Scott Brown; L. M. Futrell; Chris Dubois; Mark E. Monroe; Al J McElwee; L. Watkins; Brad M. Lipford; Rodney A. Noakes; Mike G. Parks; Joseph F Walder; D. M. Beloit; R. W. "Dick" Stainbrook; J. G. Sturdivant; Steve Beamon; J. G. Mason; Duane C Lance; Ron J. Williams; Eddie Petrozzi  
Cc: P. L. Wingo; Dave Holcombe; Kent A Kline; Tom Caruso; Robert Krosky; Bob T. Woodruff; P. J. Kubatka; Sean Simon; Gene E. Imler  
Bcc: Rusty Jones

Download all attachments as zip file

STD Letter of 5-12-09 POSTED.doc (29.7 KB, download)

LFG Beneficiary...m 5-13-09.jpg (227.7 KB, download, Save to Comcast photo center)

Beneficiary RMIS-1.pdf (97.8 KB, download)

Brothers:

Attached please find a copy of a letter I have mailed to each of the local chairmen along with a copy of Beneficiary Designation Form from Lincoln Financial Group for the Life Insurance policy we now have. Please make copies of the beneficiary form and distribute it to every engineer member. Only those engineers that are on the eligibility list for the engineers STD plan will be entitled to the benefit of the life insurance. Questions have been raised about engineers that are now being set back due to the down turn in business. Please advise the members that anyone on the eligibility list effective January 1, 2009 will remain on the list for the calendar year (January-December) regardless of whether they get set back during the year. Remember the eligibility period runs from July 1st to June 30th of the following year.

**Another issue I forgot to mention in my letter that is important concerns the "WAIVER OF PREMIUM" for the STD plan and the Life Insurance. The "Waiver Of Premium" applies for the STD plan if a member is off due to a disability from day one.**

**Engineers MUST pay the first six (6) months of the premium at \$8.00 per month to continue the Life Insurance. Thereafter the "Waiver of Premium" will kick in and pay the premiums until the engineer returns to duty, dies or turns 65 years of age. If we change from Lincoln Financial Group while an engineer is covered by the "Waiver of Premium", LFG will continue to pay the premium until one of the (3) issues occurs. (Return to Duty, Dies or turns 65 years of age)**

William A. Thompson