



Enrollment Ends: 12/14/2017
To Enroll Call 224-770-5322
www.uniondisability.com

September 1, 2017

Dear Member,

We are pleased to inform you that the Brotherhood of Locomotive Engineers and Trainmen is making available a new portfolio of voluntary group insurance plans to all active, dues paying members. These group plans include Critical Illness Insurance (CI), Accident Insurance (ACC), and Universal Life Insurance (UL) with a Long-Term Care Rider.

Important: To enroll, simply call Cornerstone Benefits Management at 224-770-5322.

Critical Illness (CI) coverage underwritten by Aflac provides:

- Guaranteed Approved - during Open Enrollment you cannot be denied coverage.
- Lump sum payment directly to the member if any of the following occur: Heart Attack, Stroke, Cancer, Major Organ Transplant, End-Stage Renal Failure, and Coronary Artery Bypass Surgery.
- No pre-existing condition limitations.
- Member can elect either \$10,000 or \$20,000 of coverage.
- Members may elect spouse coverage up to 50% of their elected amount (\$5,000 or \$10,000).
- All eligible children are automatically covered at 50% of member's election (no additional cost).
- Premium never changes and members can keep coverage at the same rate after retirement.

The Accident (ACC) coverage underwritten by Aflac provides:

- Guaranteed Approved - during Open Enrollment you cannot be denied coverage.
- Lump sum payment for covered services and injuries paid directly to the member when an accident occurs.
- Covered services include: ambulance, ER visit, x-ray/MRI/surgery/anesthesia, wheelchairs/crutches, stitches/casts, and others.
- Covered Injuries include: fractures, burns, concussion, dislocation, torn ligament, lacerations, and others.
- Member can elect coverage on themselves, spouse and/or child(ren).
- No limit to the number of claims that can be filed.
- Premium never changes and members can keep coverage at the same rate after retirement.



The Universal Life (UL) with Long Term Care underwritten by Trustmark provides:

- Simplified medical underwriting—only 2 simple medical questions
- Up to \$100,000 of member coverage.
- Can elect coverage for spouse and child(ren).
- Accrues cash value and provides member with flexible premium payment options.
- Industry leading Long-Term Care (LTC) rider included for no additional cost.
 - 4% of Life insurance benefit paid to member monthly for up to 50 months.
 - Covers expenses for assisted living, home healthcare, adult day care or skilled nursing home care.
 - LTC payments do not decrease the Life benefit.
- Premium never changes and members keep coverage if they leave the union for any reason.

Protecting your family when the unexpected accident, illness or death occurs ensures your family's financial well-being. The decision to elect any/all of these coverages is the member's responsibility. We encourage you to carefully review the enclosed information and decide if the plan fits your family's needs.

The BLET does not make any endorsement or recommendations regarding these benefits. It is solely the member's decision to enroll. This program is completely voluntary and benefits can be elected on an a la carte basis.

Call the Cornerstone Benefits Management office at 224-770-5322 to enroll over the phone by December 14, 2017.

Please note, if you enroll before the 14th of October, November, OR December, coverage will begin on the 1st of the following month.

If you have any questions regarding the plan, please feel free to contact Cornerstone listed below.

Cornerstone | Contact Information

Office 1: 224-770-5322

Office 2: 847-387-3555

Email: admin@uniondisability.com

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www.uniondisability.com



Enrollment Instructions

www.uniondisability.com

How to Enroll

1. Call Cornerstone at 224-770-5322 to enroll over the phone
OR text 224-770-5300 with the date and time you would like to be called
2. Visit www.uniondisability.com/aflac to enroll online using the secure electronic enrollment form*
3. Request a paper enrollment form by calling the Cornerstone office at 847-387-3555 or emailing admin@uniondisability.com*

*this option is only available for the Aflac Critical Illness and Accident coverages

Enrollment Rules

- If you enroll before the 14th of October, November, or December, you will be covered on the 1st of the following month
- You must be a member of the BLET at the time of enrollment in order to be eligible to enroll.
- You must be actively at work to be eligible to enroll.
- If you leave the union for any reason other than retirement, you are no longer eligible for Aflac Critical Illness or Accident coverage. It is your responsibility to contact Cornerstone immediately at (847) 387-3555.



Summary of Benefits & Rates

Critical Illness / Cancer Plan

BLET - Active Member

Enrollment Ends: 12/14/2017

Benefits are made available to actively working members and officers.

Note: If you enroll before the 14th of October, November, or December your coverage will begin on the 1st of the following month

To Enroll Call 224-770-5322

www.uniondisability.com

High Option \$20,000 - Low Option \$10,000

Coverage Benefits

- Guaranteed issue coverage
- Fast claims payment
- Lump sum benefits paid directly to individual
- \$50 Health screening benefit

Critical Health Events

- Heart Attack
- Cancer
- Stroke
- Coronary Artery Bypass
- Major Organ Transplant
- End-Stage Renal Failure

MONTHLY RATES

Member/Officer Coverage

Rates are locked at the age you enroll

High Option - \$20,000	
Age	Monthly Premium
18-29	\$11.43
30-39	\$17.38
40-49	\$31.36
50-59	\$58.94
60-69	\$108.97

Low Option - \$10,000	
Age	Monthly Premium
18-29	\$7.48
30-39	\$10.45
40-49	\$17.44
50-59	\$31.23
60-69	\$56.25

Spouse Coverage

Rates are locked at the age you enroll

High Option - \$10,000	
Age	Monthly Premium
18-29	\$7.48
30-39	\$10.45
40-49	\$17.44
50-59	\$31.23
60-69	\$56.25

Low Option - \$5,000	
Age	Monthly Premium
18-29	\$5.50
30-39	\$7.00
40-49	\$10.48
50-59	\$17.38
60-69	\$29.88

*Member/Officers must enroll in order to elect spouse coverage

**Each dependent child covered at 50% of member at no additional cost

IMPORTANT:

In order to be eligible for benefits you must be an active member or officer of the BLET or retired from the BLET at the time of your Critical Illness. Please note that coverage is for BLET members, officers and employees only. If you leave the union for any reason other than retirement, you are no longer eligible for coverage and it is your responsibility to contact our office immediately at (847) 387-3555. The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

The BLET does not make any endorsement or recommendations regarding these benefits. It is solely the members decision to enroll. This program is completely voluntary and benefits can be elected on an a la carte basis.



Summary of Benefits & Rates

Accident Insurance

BLET - Active Member

Enrollment Ends: 12/14/2017

To Enroll Call 224-770-5322

www.uniondisability.com

Benefits are made available to actively working members and officers.

Note: If you enroll before the 14th of October, November, or December your coverage will begin on the 1st of the following month

Accident Coverage

Coverage Benefits

- Guaranteed issue coverage
- No pre-existing limitations
- Fast claims payment
- Lump sum benefits paid directly to individual

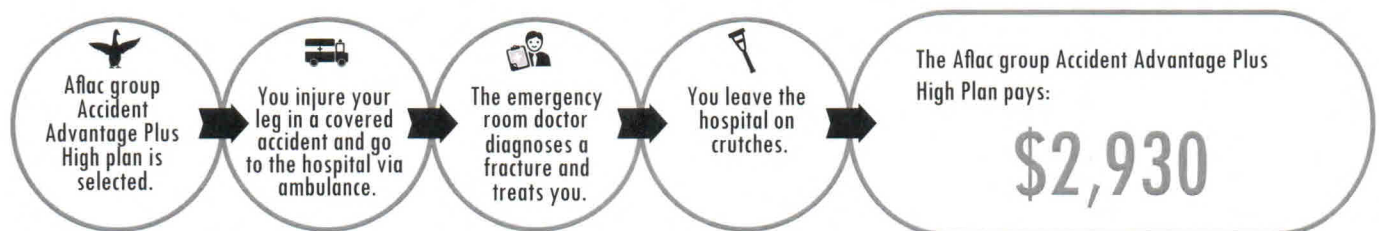
Options and Rates

Coverage	Monthly Premium
Members/Officers	\$16.77
Members/Officers & Spouse	\$25.23
Members/Officers & Child	\$29.36
Family	\$37.82

The Aflac group Accident Advantage Plus plan benefits:

- A Wellness Benefit for covered preventive screening (\$50 per covered person)
- Transportation and Lodging benefits
- An Emergency Room Treatment
- A Rehabilitation Unit Benefit
- A Dismemberment Benefit
- An Accidental-Death Benefit

HOW DOES IT WORK?



Amount payable was generated based on benefit amounts for: Closed-Reduction Leg Fracture (\$2,400), Emergency Room Treatment (\$200), one Follow-Up Treatment (\$30), Ambulance (\$200) and Appliance (\$100)

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Summary of Benefits & Rates

LifeEvents (Universal Life Insurance / Long Term Care)

To Enroll Call 224-770-5322
www.uniondisability.com

BLET - Active Member

Enrollment Ends: 12/14/2017

Benefits are made available to actively working members & officers

Universal Life Insurance

Universal Life Coverage

- Modified Guaranteed Issue up to \$100,000
- Spousal Modified Guaranteed Issue up to \$25,000
- Accrues cash value

With LifeEvents, your benefits can be paid as a Death Benefit, as Living Benefits for long-term care, or as a combination of both.

Lifelong protection — Provides coverage that will last your lifetime.

Guaranteed renewable — Guaranteed coverage, as long as your premiums are paid.

Family coverage — Apply for your spouse even if you choose not to participate. Dependent children and grandchildren can be covered under a Universal Life policy.

Long Term Care

(included at no additional cost)

How it works?

- Pays 4% of elected life amount per month (Example: \$100,000 policy pays up to \$4,000 per month)
- Pays for up to 50 months
- Covers assisted living, home healthcare, adult day care or skilled nursing home care
- Long Term Care payments do not decrease life insurance benefit

Living Benefits

Long-term care can be expensive, but living benefits help pay for home healthcare, assisted living, and adult day care or nursing home services, should you or your covered spouse ever need them.

IMPORTANT:

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions. Once your coverage is issued, you may keep it regardless of employment or union status.

The BLET does not make any endorsement or recommendations regarding these benefits. It is solely the member's decision to enroll. This program is completely voluntary and benefits can be elected on an a la carte basis.

Coverage provided by **Trustmark**



Trustmark Insurance Company

Universal LifeEvents - Monthly Premiums

Enroll or questions? Call us at 224-770-5322

Non-Smoker Rates

Benefits	\$25,000	\$50,000	\$75,000	\$100,000
Age	Premium	Premium	Premium	Premium
18	\$16.04	\$28.41	\$40.78	\$53.15
19	\$16.17	\$28.67	\$41.17	\$53.68
20	\$16.37	\$29.07	\$41.76	\$54.46
21	\$16.65	\$29.63	\$42.62	\$55.60
22	\$16.96	\$30.25	\$43.53	\$56.82
23	\$17.18	\$30.68	\$44.19	\$57.70
24	\$17.31	\$30.95	\$44.58	\$58.22
25	\$17.57	\$31.47	\$45.37	\$59.27
26	\$17.85	\$32.04	\$46.22	\$60.41
27	\$18.25	\$32.82	\$47.40	\$61.98
28	\$18.57	\$33.48	\$48.39	\$63.29
29	\$18.90	\$34.14	\$49.37	\$64.60
30	\$19.62	\$35.58	\$51.53	\$67.49
31	\$20.28	\$36.89	\$53.50	\$70.11
32	\$20.83	\$37.98	\$55.14	\$72.30
33	\$21.35	\$39.03	\$56.71	\$74.40
34	\$21.96	\$40.26	\$58.55	\$76.84
35	\$22.90	\$42.10	\$61.31	\$80.52
36	\$23.86	\$44.04	\$64.21	\$84.38
37	\$24.68	\$45.66	\$66.65	\$87.64
38	\$25.77	\$47.86	\$69.95	\$92.03
39	\$26.90	\$50.10	\$73.31	\$96.52
40	\$29.04	\$54.24	\$79.44	\$104.64

Benefits	\$25,000	\$50,000	\$75,000	\$100,000
Age	Premium	Premium	Premium	Premium
41	\$30.41	\$56.98	\$83.55	\$110.12
42	\$31.80	\$59.76	\$87.73	\$115.69
43	\$33.58	\$63.28	\$92.99	\$122.69
44	\$35.10	\$66.32	\$97.54	\$128.77
45	\$36.84	\$69.80	\$102.77	\$135.73
46	\$38.65	\$73.40	\$108.16	\$142.91
47	\$40.43	\$76.95	\$113.48	\$150.01
48	\$42.18	\$80.46	\$118.74	\$157.02
49	\$44.05	\$84.19	\$124.34	\$164.49
50	\$47.63	\$91.30	\$134.97	\$178.64
51	\$50.17	\$96.38	\$142.59	\$188.80
52	\$53.28	\$102.60	\$151.92	\$201.23
53	\$57.67	\$111.25	\$164.84	\$218.43
54	\$61.12	\$118.17	\$175.21	\$232.26
55	\$64.81	\$125.55	\$186.29	\$247.02
56	\$68.86	\$133.64	\$198.42	\$263.20
57	\$73.07	\$142.06	\$211.05	\$280.04
58	\$76.83	\$149.58	\$222.33	\$295.09
59	\$81.25	\$158.42	\$235.60	\$312.77
60	\$86.07	\$168.06	\$250.06	\$332.05
61	\$91.31	\$178.55	\$265.79	\$353.02
62	\$97.29	\$190.50	\$283.71	\$376.91
63	\$103.52	\$202.96	\$302.40	\$401.84
64	\$110.60	\$217.11	\$323.6	\$430.15

* For members 65 and older please call 224-770-5322

IMPORTANT:

All death benefits and target premiums are for quoting purposes only.

* Smoking status is determined by cigarette smoking within the prior 12 months.



Trustmark Insurance Company

Universal LifeEvents - Monthly Premiums

Enroll or questions? Call us at 224-770-5322

Smoker Rates

Benefits	\$25,000	\$50,000	\$75,000	\$100,000
Age	Premium	Premium	Premium	Premium
18	\$20.83	\$37.98	\$55.14	\$72.30
19	\$21.07	\$38.46	\$55.86	\$73.26
20	\$21.28	\$38.90	\$56.52	\$74.13
21	\$21.61	\$39.56	\$57.50	\$75.44
22	\$21.94	\$40.21	\$58.48	\$76.76
23	\$22.22	\$40.78	\$59.34	\$77.89
24	\$22.42	\$41.17	\$59.93	\$78.68
25	\$22.73	\$41.79	\$60.84	\$79.90
26	\$23.43	\$43.18	\$62.94	\$82.70
27	\$23.99	\$44.32	\$64.65	\$84.97
28	\$24.48	\$45.28	\$66.09	\$86.90
29	\$25.11	\$46.55	\$67.99	\$89.43
30	\$26.09	\$48.52	\$70.94	\$93.37
31	\$27.14	\$50.62	\$74.09	\$97.56
32	\$27.91	\$52.15	\$76.38	\$100.62
33	\$28.76	\$53.85	\$78.94	\$104.03
34	\$29.83	\$55.99	\$82.15	\$108.32
35	\$31.05	\$58.41	\$85.77	\$113.13
36	\$32.39	\$61.09	\$89.79	\$118.49
37	\$34.17	\$64.65	\$95.13	\$125.61
38	\$35.86	\$68.03	\$100.21	\$132.38
39	\$37.44	\$71.20	\$104.95	\$138.71
40	\$40.82	\$77.80	\$114.79	\$151.77

Benefits	\$25,000	\$50,000	\$75,000	\$100,000
Age	Premium	Premium	Premium	Premium
41	\$43.10	\$82.36	\$121.62	\$160.88
42	\$45.93	\$88.02	\$130.11	\$172.20
43	\$48.92	\$93.97	\$139.02	\$184.07
44	\$51.47	\$99.06	\$146.66	\$194.25
45	\$54.44	\$105.00	\$155.57	\$206.13
46	\$57.65	\$111.39	\$165.14	\$218.89
47	\$61.56	\$119.21	\$176.87	\$234.53
48	\$65.49	\$127.08	\$188.67	\$250.27
49	\$69.96	\$136.03	\$202.09	\$268.16
50	\$76.49	\$149.01	\$221.54	\$294.06
51	\$82.73	\$161.50	\$240.26	\$319.03
52	\$88.79	\$173.61	\$258.44	\$343.26
53	\$96.98	\$189.9	\$282.79	\$375.69
54	\$103.73	\$203.38	\$303.03	\$402.69
55	\$111.16	\$218.24	\$325.33	\$432.41
56	\$119.30	\$234.51	\$349.73	\$464.95
57	\$127.24	\$250.41	\$373.58	\$496.74
58	\$135.47	\$266.87	\$398.27	\$529.66
59	\$143.94	\$283.80	\$423.66	\$563.52
60	\$151.68	\$299.27	\$446.87	\$594.47
61	\$161.72	\$319.35	\$476.99	\$634.63
62	\$173.05	\$342.02	\$510.99	\$679.96
63	\$184.10	\$364.12	\$544.15	\$724.17
64	\$196.94	\$389.80	\$582.66	\$775.52

* For members 65 and older please call 224-770-5322

IMPORTANT:

All death benefits and target premiums are for quoting purposes only.

* Smoking status is determined by cigarette smoking within the prior 12 months.



CRITICAL ILLNESS

Chances are you know someone who's been diagnosed with a critical illness such as cancer, a heart attack (myocardial infarction), or stroke. You can't help but notice the strain it's placed on the person's life—both physically and emotionally. What's not so obvious is the impact on that person's personal finances. While the person is busy getting well, the bills may continue to pile up.

WOULD YOU HAVE THE MONEY TO COVER THE OUT-OF-POCKET EXPENSES SUCH AS:

- Transportation to a distant medical facility.
- Specialized treatment costs.
- Living expenses like rent, mortgage, and utility bills.

IT'S INSURANCE FOR DAILY LIVING:

Aflac pays cash benefits directly to you, unless otherwise assigned. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group critical illness insurance plans* are designed to provide you with cash benefits, such as the following:

- Pays a lump sum benefit for a covered critical illness: cancer, heart attack, and stroke.

ENROLL TODAY!

Call Cornerstone at (847) 387-3555 M-F 8AM-5PM CST to enroll. Or, text (224)770-5300 with the date and time you would like to be called and we'll call you then.



*This is a brief product overview only. The plan has limitations and exclusions that may effect benefits payable. Refer to the plan for complete details, limitations, and exclusions.

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

Continental American Insurance Company • Columbia, South Carolina

AC^G

ACCIDENT

Accidents happen to all kinds of people every day.

What would the financial impact of an injury mean to you? Are you prepared for high medical costs in addition to everyday household expenditures and lost wages? Out-of-pocket expenses associated with an accident are unexpected, but an accident's impact on your finances and your well-being certainly can be reduced.

Aflac is here to help. If you have an accident, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. You could also lose pay while you're out of work. And you can be sure that the bills will keep coming.

IT'S INSURANCE FOR DAILY LIVING:

Aflac pays cash benefits directly to you, unless otherwise assigned. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group accident insurance plans* are designed to provide you with cash benefits throughout the different stages of care, such as the following:

- Emergency treatment
- Hospital admission
- Intensive care unit
- Ambulance transportation
- Travel expenses to distant treatment centers
- Everyday living expenses, like your rent or mortgage, utility bills, groceries, and more



ENROLL TODAY!

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Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

Continental American Insurance Company • Columbia, South Carolina



Universal LifeEvents[®] Insurance



How does LifeEvents work?

LifeEvents combines two important benefits into one affordable product.

permanent life insurance
+ **long-term care**
LifeEvents

With LifeEvents, your benefits can be paid as a Death Benefit, as Living Benefits for long-term care, or as a combination of both. Let's take a closer look.

Death Benefit

Most people buy life insurance for the financial security of the death benefit. And it's easy to see why. A death benefit puts money in your family's hands quickly when they need it most. It's money they can use any way they want to help cover short- and long-term expenses like these:

- Funeral costs
- Rent or mortgage payments
- College tuition for children or grandchildren
- Debt
- Retirement and more



Living Benefits

Long-term care can be expensive. Living Benefits make it easy to accelerate the death benefit to help pay for home healthcare, assisted living, adult day care or nursing home services, should you or your covered spouse ever need them.

The LifeEvents Advantage

LifeEvents is unique. It's designed to match your needs throughout your lifetime, so you have the benefits you need, when you need them most. See for yourself:

Working years

LifeEvents pays a higher death benefit during working years when expenses are high and your family needs maximum protection. Then at age 70, when expenses typically reduce, LifeEvents reduces the death benefit amount to better fit your needs.¹

Throughout retirement

LifeEvents pays a **consistent level of living benefits** throughout the life of your policy, so you have long-term care benefits when you are most likely to need them.

Let's see LifeEvents in action

(Example: 35-year-old, \$8/week premium, \$75,000 benefit)

	Before Age 70	Age 70+
Death Benefit	\$75,000	Death Benefit \$25,000 ¹
LTC Benefit	\$75,000	LTC Benefit \$75,000

¹Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary. Issue age is 64 and under.

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You care. We listen.

Features you'll appreciate



Lifelong protection - Provides coverage that will last your lifetime.



Family coverage - Apply for your spouse even if you choose not to participate. Dependent children and grandchildren can be covered under a Universal Life policy.



Terminal Illness Benefit - Accelerates up to 75 percent of your death benefit if your doctor determines your life expectancy is 24 months or less.



Guaranteed renewable - Guaranteed coverage, as long as your premiums are paid. Your premium may change if the premium for all policies in your class changes.

Separately priced benefits:



Accidental death benefit - Doubles the death benefit if death occurs by accident prior to age 75.



Waiver of premium - Waives policy payments if your doctor determines you are totally disabled.

Let's see how Living Benefits add up

\$100,000
Death Benefit

Maximum Benefit
Amount

Long-Term Care Benefit (LTC)²

Pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The LTC benefit accelerates the death benefit and proportionately reduces it.

\$100,000

Benefit Restoration

Restores the death benefit¹ that is reduced to pay for LTC, so your family receives the full death benefit amount when they need it most.

\$100,000

Extension of LTC

Extends the LTC benefit up to an additional 25 months.

\$100,000

Total Maximum Benefit

Living Benefits can triple the value of your life insurance.

\$300,000

²The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance. It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. Pre-existing condition limitation may apply. Living Benefits may not be available in all states or may be named differently. Please consult your policy for complete details.

Why buy LifeEvents at work?



Portability - Take your coverage with you and pay the same premium if you change jobs or retire.



One-on-one guidance - You'll get personalized benefit advice and assistance with the application process.

You care. We listen.



Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best¹

400 Field Drive • Lake Forest, IL 60045
trustmarksolutions.com

Trustmark
Voluntary Benefit Solutions[®]
PERSONAL. FLEXIBLE. TRUSTED.[®]

This provides a brief description of your benefits. Your representative can provide you with costs and complete details. See Plan GUL.205/IUL.205; HH/LTC.205; BRR.205; EOB.205; BXR.205; ABR.205; ADB.205 and WP.205 for exact terms and provisions. Benefits, exclusions and limitations may vary by state and may be named differently. Please consult your policy for complete information.

In Oregon, this policy features a no-lapse guarantee that ensures coverage will not lapse for 14 years as long as premiums are paid as planned. If you make changes to policy benefits during this period or pay only the minimum premium, you may be foregoing the advantage of building cash value or reducing the benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain the policy with a higher premium than the one you paid to satisfy the no-lapse guarantee.

¹ An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).