

BROTHERHOOD of LOCOMOTIVE ENGINEERS AND TRAINMEN

STEPHEN J. BRUNO
National Secretary-Treasurer

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Dear BLET Member:

As you may know, the BLET provides all active and retired members an Accidental Death and Dismemberment (AD&D) benefit at no cost to the member. This benefit is provided through Berkley Insurance Company, a top-rated insurer with an AM Best Rating of A+ (Superior). The Accidental Death and Dismemberment benefit remains \$4,000 for every active and retired Member. This benefit is administered by Cornerstone Benefits Management (Cornerstone). If you want to designate or change a beneficiary, you must complete and return the enclosed card, respond online at www.uniondisability.com/blet-add or call Cornerstone at (224) 770-5325.

We recommend designating a beneficiary; otherwise, the \$4,000 benefit would be paid to your estate and may be taxable. Completing and returning your beneficiary designation card will not result in any contact from Cornerstone, unless you request additional information.

In addition to the \$4,000 AD&D benefit, the BLET through Cornerstone offers active members a new suite of voluntary income replacement products. These products can help cover expenses when unexpected health conditions arise, protecting your income and your family. Until now this type of insurance has not been available to you, and access to the product offerings are a benefit of your BLET membership. Your health and ability to earn an income are your most valuable assets. The decision to elect any/all of the additional coverages is the individual responsibility of each member. These benefits are available strictly on a voluntary basis and you are under no obligation to purchase them.

The BLET and Cornerstone are currently working to create a new suite of voluntary insurance products for all **retired members**. Once these product lines are in place, retired members will receive a packet at their home address on file with the National Division. This packet will include detailed information about the additional insurance products available to retired members, as well as information on how to enroll and whom to call with questions.

If you have questions, please call Cornerstone at (224) 770-5325. As always, I remain

Fraternally yours,

Stephen J. Bruno
National Secretary-Treasurer

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