

# SafetyNet Resources

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Dear BMWED Brother/Sister,

BMWED members are instinctively optimistic. They perform demanding work for long hours under the most difficult conditions, confident that disabling injury or sickness will spare them.

But that is not realistic as many families have discovered too late. Over the course of a career the odds of prolonged disability is significant and it comes with crushing financial burdens. And irrespective of cause or place, the effect on your ability to pay bills and support your family is the same.

These materials are offered in the alleviation of the distress and suffering experienced by too many members, caused by events that can happen to anyone, anytime, anyplace and for any reason. I offer them not as a lawyer--which I am in other circumstance. I am instead a witness to unacceptable suffering and despair affecting members.

*The Preamble to the BMWED By-laws provides, "The objectives of the Brotherhood are: 4) to alleviate distress and suffering caused by sickness and disability among our members."*

BMWED has stood for collective security, safety and fairness since its founding in 1887, and generations of trackmen have enjoyed its many successes. In furtherance of the above-mentioned objective, in 1972, the union attained Supplemental Sickness Benefits which have since provided some income for injured or sick members for up to a year. But as helpful as they are, after 12 months these benefits terminate completely leaving the disabled member and his family without any means of support.

The "distress and suffering" of BMWED families facing the financial devastation of prolonged disability is unhappily reflected in the attached words of BMWED members and wives.

The need for relief is inescapable and it is here.

Recent actions taken by your system Executive Board and Joint Protective Board, culminating over four years of effort, assures every member easily afforded, extended and increased sickness and disability benefits crafted to meet the specific needs of BMWED members and their families. After years in the making, I hope that you and your spouse will carefully review these materials.

***"Meeting Members' Needs Anew"***

A more detailed benefit plan outline is attached. But briefly, after receiving fully taxed and “repaid” SSB benefits for a year, the typical member would receive greatly increased benefits:

- \$3,000 per month, tax-free, for the entire second year of disability;
- Additional benefits of \$300 per month on top of SSB benefits from the fourth through the first twelve months of disability.

And the plan is priced to fit most budgets:

- Virtually all track workers earn more than \$25 per hour.
- For members 49 and under, the monthly cost of these critical benefits is \$24.95, or about 15 cents per hour.
- For those aged 50 and above it amounts to \$46.50 per month, or about 29 cents per hour.

These high benefits and low cost are possible because of several unprecedented steps taken by your union:

- First, your national union constitutes a “group” which keeps costs low and provides other important advantages.
- Secondly, your system Executive Boards and Joint Protective Boards have voted to enroll every member in the plan automatically with the proviso that any member desiring to do so, can easily cancel it before it takes effect and before any premium is paid.
- Finally the union has made the timely payment of premiums easy and virtually invisible by collecting premiums via its dues structure.

The payment of these modest costs via union dues follows a statement by a BNSF official that, “. . . our Topeka payroll has been encouraging the Unions to administer through their Secretary/Treasurer. Several unions are doing so which means the Secretary/Treasurer is making the remittance to insurance carrier. There is no desire on the part of our Payroll group to open the door for such deductions.” This invitation precipitated the attached letter from General Counsel Bill Bon.

This payment process is for your convenience. It functions like traditional payroll slots which are ending. It prevents inadvertent missed payments caused by difficult travel schedules and keeps administrative costs low. Importantly, your union is taking nothing itself.

Attached to this letter are various submissions provided your system officers, Executive Boards and Joint Protective Boards as they considered these new benefit coverage. Please read them carefully as they did.

#### HOW CAN I BE INCLUDED?

You are included by doing nothing. You have been automatically enrolled in the plan subject to your right to cancel participation.

#### HOW DO I CANCEL MY COVERAGE?

Although every active member of your system is automatically enrolled at the beginning by virtue of your JPB's actions, your participation in the Plan remains voluntary. We have provided several easy ways to cancel your participation in the Plan. We ask that you call or email us before September 30. You can cancel in the following ways:

- At this email address, [cancelmyplan@gmail.com](mailto:cancelmyplan@gmail.com).
- A toll free number, 1-888-690-1101.
- Either way, simply leave your name, address, phone number or email address.
- We will confirm your cancellation to avoid mistakes.
- Your cancellation will occur before the effective date and before any premiums would be due and your net pay will remain whatever it would otherwise have been.
- You can also cancel your plan at any time, even after September 30th, in the same manner.
- Members refusing the Plan now will have the opportunity to enroll later. We will never slam the door on you!

We hope that this modest inconvenience is more than offset by helping to keep benefits high and costs low for those who want to participate.

**If you simply do nothing as recommended:**

- You will remain automatically enrolled in the benefit plan.
- The effective start date is October 1st.
- You will receive a Certificate and materials from Aflac confirming your benefits and providing relevant information.
- The first premium payment will be paid out of the second paycheck of October. It will be reflected in the dues section of your payroll stub.
- The union will transfer your premium to Aflac keeping the plan in force. This process designed for your convenience.

There are many important and beneficial terms set forth in the attached plan outline but the issue of pre-existing conditions deserves special mention. The company will not reduce or deny a claim for benefits for any disability that was diagnosed more than 12 months after the member's effective date. See your plan Certificate for complete details.

Over the next months, I as well as system officers will be at local, regional and gang meetings continuing to explain the need, benefits and cost of these new and precedent-setting extended sickness and disability benefits. The initial enrollment process will be closed after this initial 60 days, except for newly eligible members.

We will also have a future website up for your easy reference and information.

Very truly yours,

Russell Ingebritson  
For SafetyNet Resources