



Short-Term Disability Summary of Benefits & Rates

For quick and easy enrollment:
(224) 848-4941 (Mon-Fri 8am-5pm CST)
www.ble-t.org/short-term-disability

Short-Term Disability Base-Plan

- Member's work history from the prior month determines the eligibility for the current month.
- Must have a minimum of 7 total starts in the prior month, with at least 1 of those starts as an engineer.
- **Paid for by the railroad provided the eligibility requirements are met.**
- Pays a \$300 weekly benefit for up to 35 weeks.
- Pays after a 21 day waiting period.
- Covers on and off the job disabilities from injury, surgery or illness.

Short-Term Disability Enhanced-Plan

- Participation in the Enhanced-Plan is voluntary.
 - **Pays a flat \$102 weekly benefit* for up to 35 weeks.**
 - Pays after a 21 day waiting period.
 - Covers on and off the job disabilities from injury, surgery or illness.
- * Benefit increases to \$402 weekly for up to 35 weeks, if Base-Plan eligibility is met.*

Short-Term Disability Enhanced-Plan Plus

- Participation in the Enhanced-Plan *Plus* is voluntary
 - **Pays a flat \$102 weekly benefit* for up to 52 weeks.**
 - Pays after a 21 day waiting period.
 - Covers on and off the job disabilities from injury, surgery or illness.
- * Benefit increases to \$402 weekly for up to 52 weeks, if Base-Plan eligibility is met.*

Options & Rates

COVERAGE	MONTHLY COST
Enhanced-Plan	\$25.00
Enhanced-Plan Plus	\$40.00

IMPORTANT NOTE: This is a summary of benefits and makes no guarantee or warranty on the processing of claims. To obtain a copy of the Group Basic Short-Term Disability Income Insurance Certificate and/or the Group Insurance Policy, please contact Union One at 224.848.4941 or blestdclaim@unionone.com. It is the responsibility of the Member to read and understand all policy documents.



