



**R. C. WALLACE**  
General Chairman

# Brotherhood of Locomotive Engineers and Trainmen

*A Division of the Rail Conference—International Brotherhood of Teamsters*

GENERAL COMMITTEE OF ADJUSTMENT • Norfolk Southern Railway Systems Lines (former Southern)  
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**W. M. OVERTON, JR.**  
*1st Vice-Chairman / Secretary-Treasurer*

**W. A. THOMPSON**  
*2nd Vice-Chairman*

December 29, 2004

All Local Chairmen  
NS General Committees  
(NSR-NKP-NW)

Dear Sir & Brothers:

As you should all know by now, I have been assigned as the Plan Administrator for our new Long Term Disability Plan that becomes effective January 1, 2005. We have had a slight delay in sending each member the plan policy so I decided to send you additional information you can use to discuss the plan at your respective division meetings. Enclosed please find another copy of the benefit synopsis that you previously were sent when we voted on the plan. In addition, I am enclosing a copy of a letter we will have posted on the BLE&T web page answering some basic questions for our members. This letter provides the necessary telephone numbers for my office as Plan Administrator, UNUM Provident's Benefits Center and Mr. Jim DiDonato's office.

As explained in the letter, when any of our members are injured or become sick and will be out of work in excess of thirty (30) days (UNUM Provident) or fourteen (14) days (Reliant Standard) they will have to call my office to obtain a "Claim Form". I will provide all the necessary information for the "Employer" portion of the form and send it to the member. The member will then have to fill out all the information as "Employee" and send it on to their private physician so the "Doctor" can fill out their portion. The doctor would then send the completed form to UNUM Provident or Reliant Standard for processing. If the member has any problems or delays in receiving their benefits they can call UNUM Provident at the (800) number listed to determine the status of the claim. If they have any other problems they can call Disability Specialists at the (800) number provided and discuss the matter with Mr. DiDonato or any of his staff. I will assist in any way I can to expedite a members' claim being paid.

A few of you have asked questions about the plan so I am providing the questions and the answers I received for all of your files:

Q. Will the plan cover me if I am already out of work prior to January 1, 2005?

A. No, only injuries or illness after January 1, 2005 will be covered.

Q. If I had an old football related injury or was diagnosed previously with carpal tunnel and did not have surgery until after January 1, 2005, is it covered?

A. Yes, as noted on the synopsis of the plan, pre-existing conditions are covered.

Q. If a member is being transported in a jitney for qualifying purposes but for some reason was not being paid; would he/she be covered by the Reliant Standard policy?

A. Yes.

Q. If a member is determined to be in violation of "Rule G" would he/she be covered by UNUM Provident during the period of rehabilitation in the DARS Program and being held out of service?

A. No, a member would only be entitled to benefits if he/she voluntarily entered a rehabilitation program and was marked off sick. This is something everyone should discuss at the union meetings and on the property if you suspect a member is having a problem. It provides an incentive for the member to seek assistance before violating "Rule G".

Q. When will the premium payment be deducted from my pay?

A. The company will deduct the premium in a pay period other than when your union dues are deducted. It should be in the same period when your H&W premiums are to be deducted.

Q. What is the breakdown of the premium on this policy?

A. The cost per month is \$26.68 per member with UNUM Provident receiving \$24.13 and Reliant Standard receiving \$2.55. Norfolk Southern Corporation (NS) will pay \$13.00 and the members will pay \$13.68.

Q. Are the benefits taxable income?

A. Yes, since the company is paying a portion of the plan and the portion we pay is with pre-tax dollars the benefits are taxable. The life insurance benefit provided by Reliant Standard for Third Party "Deadhead Coverage" is not taxable.

I dealt with an issue involving a member that had a voluntary policy with UNUM Provident that I feel needs to be addressed. Apparently the member was off work due to a broken wrist. Subsequently his doctor approved a return to service. However NS Medical Department had a routine return to duty physical done because the member was off in excess of thirty days. On review, the Medical Department found that the member had an elevated blood sugar level. The member was held off pending further review of the medical documentation to determine fitness for service whenever the blood sugar level was lowered. Because the member's personal physician indicated that he felt the employee could perform his duties as a locomotive engineer, UNUM denied continued payment of benefits. Apparently there is a dispute between the NS Medical Department,

the member's personal physician, and UNUM's Claim Department concerning whether the elevated blood sugar level was sufficient reason for holding the member out of service.

This matter is still under review, but I wanted to point out to all of you that if a member is off for one thing and attempts to return to service and the NS Medical Department finds something else to preclude the member from returning to duty, the member must make sure that he/she has their personal physician provide sufficient medical documentation to support a continued claim for benefits. If the personal physician indicates the member is approved for service and the NS Medical Department refuses to allow the member to return to duty we will need for Dr. Prible or Dr. Lina to contact UNUM Provident to explain why they feel the member is unable to perform the "material and substantial duties of regular occupation" to qualify the member for continued benefits. I have personally dealt with cases where the NS Medical Department held members out of service after it was disclosed, on a return to service physical examination, that they were previously treated for "sleep apnea". The Medical Department wanted documentation to prove the member had the condition treated and was under control. It has taken a few weeks to get these members back to service after jumping through all the hoops and providing all the medical documentation that the member is medically fit to perform service. Unfortunately, we will have to deal with cases of this nature on an individual basis because the circumstances will be different in each case.

We are still attempting to secure a plan for our members who were not on the eligibility list. This would have to be a voluntary plan with the member paying the premium without any contribution from NS. Whenever any information about this comes available I will let everyone know.

If any of you have any questions, please call me.

Fraternally yours,



W. A. Thompson

cc: P. L. Wingo, Vice President  
R. C. Wallace, General Chairman-NSR  
W. E. Knight, General Chairman-NW  
R. H. Linsey, General Chairman-NKP  
J. N. DiDonato, Disability Specialists

## **Important Information Regarding the Norfolk Southern Disability Coverage**

Effective January 1, 2005, we have determined that there are 4821 Engineers on the eligibility list qualifying for benefits from the plan predicated by the preponderance of their earnings. Each year, a review of all engineer's earnings will be made from July 1 through June 30 to determine who is eligible. Coverage will be updated every January 1.

Coverage begins January 1, 2005

### **What should I do if I become disabled?**

Call the plan administrator, Vice General Chairman W.A. "Billy" Thompson, at his office (724) 695-3435 or his cell 412-848-1289 as soon as possible if you believe that you will be out of work longer than 30 days. You don't need to wait until 30 days goes by. This way the process will start sooner, getting you paid quicker.

Vice General Chairman Thompson will complete the employer section of a claim form and verify eligibility. He will mail you the claim form. Fill out the employee section and have your doctor complete the doctor section. Mail or fax the completed form and medical records to UNUMProvident at the following address. The address is also at the top of the claim form.

The Benefits Center  
P.O. Box 100158  
Columbia SC 29202-3158  
Phone: 800-858-6843  
Fax: 800-447-2498

### **How is my claim processed by UNUMProvident once they receive my claim form?**

Your claim starts out in the Intake Department. A representative of the Intake Department will review your claim to make sure that all sections are included and that all of the required fields have been filled out. Then the Intake Specialist will route your claim to the appropriate benefit specialist, based upon your diagnosis, in one of five impairment units (cardiac, cancer, orthopedic, behavioral health or general medical) for management or payment. Your benefits specialist will then review the claim and may request additional medical records from your physician. Once the benefit specialist has received all of the requested information, the file will be reviewed and a decision will be determined. You must be considered medically disabled and unable to perform the material and substantial duties of your regular occupation according to your policy.

### **How do I check on the status of my claim once it has been received by UNUM Provident?**

Call the UNUM Provident Contact Center at (800) 858-6843. The Contact Center cannot make a decision about your eligibility to collect benefits but can answer many of the questions that you might have about your claim i.e. "What is needed to complete my claim?" Your claims specialist requested the MRI report from your Physician, once he receives that; we can make a decision on your claim.

**What should I do if I have a question or concern that I feel UNUM Provident can't help me with or if I have a question regarding the plan benefits?**

Call Locomotive Disability Specialists at 1-800-596-6445, Regina Cione, Christy Del Pizzo or Jim DiDonato will assist you with any questions you may have.

# Income Protection and Accidental Death Benefits

Negotiated by the General Committees of Adjustment  
Brotherhood of Locomotive Engineers and Trainmen  
Norfolk Southern Railroad

## Benefit Costs

Premium - \$13 a month paid by Norfolk Southern, \$13.68 (before taxes) a month paid by each Norfolk Southern Engineer

## Benefit Outline

### Long-Term Disability

*Coverage Provided by UNUM Provident*

\$1,516 per Month Benefit (taxable)

30 day Elimination Period

Pre-existing Conditions are Covered from Day One

Guaranteed Issue for all Norfolk Southern Railroad Engineers  
*(no physical required for entry into the program)*

12 Month Benefit Period

24 Hour Coverage

*(you are covered for both on the job and off the job disabilities - accident and illness)*

Own Occupation Definition of Disability

No Offsets from Sickness Benefits, Railroad Retirement  
or any Other Policies you may have

No Payback for any FELA Settlement you may receive

Demoted BLET Engineers cut back to Conductor may continue to participate  
through payroll deductions at the same group rate on a voluntary basis

### Third Party Accident Insurance "Deadhead Coverage"

*Coverage Provided by Reliance Standard Life*

\$500,000 Accidental Death and Dismemberment

\$10,000 Extra Seatbelt Coverage

\$550 per Week Accident Disability

14 Day Wait

26 Week Benefit

Paid on top of Disability and all other Policies

\$5,000,000 Aggregate per Accident

## Accidental Death, Dismemberment and Paralysis

If injury results due to a covered loss within 365 days of the date of the accident that caused the injury, the plan will pay in one sum the indicated percentage of Principal Sum as follows:

<u>Loss of</u>	<u>Percentage</u>
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
The Sight of One Eye	50%
One Hand or One Foot	50%
Speech or Hearing in Both Ears	50%
Thumb and Index Finger of the Same Hand	25%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%

### Reduction Schedule

The maximum amount used to determine the amount payable for a loss will be reduced if an insured person is age 70 or older on the date of the accident causing the loss with respect to any of the following benefits provided by the plan: Accidental Death Benefit, Accidental Dismemberment Benefit, Paralysis Benefit or Seat Belt Benefit. The maximum amount is reduced to a percentage of the maximum amount that would be used if the insured person were under age 70 on the date of the accident according to the following schedule:

<u>Age on Date of Accident</u>	<u>Percentage of Under-age-70 Maximum Amount</u>
70 - 74	65%
75 - 79	45%
80 - 84	30%
85 and Older	15%

### Seat Belt Benefit

Pays an additional benefit of \$10,000 if a covered accidental death occurs while operating or riding as a passenger in an automobile if it is verified that the person was wearing a properly-fastened, originally factory-installed seat belt

### Weekly Accident Indemnity Benefit

Pays an additional benefit if as the result of a covered accident the insured person is rendered totally disabled within 30 days of the accident that caused the injury. No benefit is provided for the first 15 days of total disability. The amount of the benefit per week is the lesser of the benefit plan amount selected or 75% of weekly earnings. It is payable weekly as long as the injured person remains totally disabled due to that injury up to a maximum of 26 weeks. Only one benefit is provided for any one day, regardless of the number of injuries causing the total disability. No benefits are payable under this benefit if the insured person had no earnings at the time of the accident causing the injury from an occupation, job or work being performed at the time.



# PORTLAND CONTACT CENTER

## Customer Tour Talking Points

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*"Every customer, every time, one at a time... right now!"*

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### Scope of Customer Service

- Combined, the Portland and Chattanooga sites provide service to approximately 14,600 customers daily, including producers, plan administrators, physicians, employees, and our own sales offices
- The product lines serviced in our Portland site includes Flexible Benefits, Reimbursement Accounts, Traditional Life, Traditional Long Term Disability, Lifestyle Life, Lifestyle Long Term Disability, Short Term Disability, Life Portability, Group and Individual Long Term Care, Extended Duration, Life Waiver, Accidental Death & Dismemberment (AD&D), Special Risk AD&D, Voluntary Workplace Benefits Life (VWB Life), and VWB Life Waiver
- The product lines serviced in our Chattanooga site includes Voluntary Workplace Benefits, Annuities, Short Term Disability, Long Term Disability, Individual Disability, and Employee Benefits
- Our Portland site is staffed from 8:00am to 11:00pm ET, Monday through Friday, with representatives providing the following services: answer questions related, but not limited to premium payments, enrollment, enrollment status, claim status, policy provisions, order booklets, order forms, and assist with our suite of Internet services
- Our iServices offers customers the ability to receive and pay their bill online, view and print their contract online, view and print their benefits booklet online, receive enrollment and claim status online, and obtain forms and guide books online that are specific to their policy
- Our Interactive Voice Response (IVR) system handles an average of 1,500 claim calls daily and is available 24x7
- Bilingual representatives on staff

### Overall Service Level Goals

Our service level goals are to:

- Answer 80% of calls received within 20 seconds
- Service 85% of the calls that are answered without reconnecting the call
- Abandon less than 5% of the calls received

### Environment

- Ergonomically safe environment, which provides each employee with an adjustable workstation, a customized workstation evaluation, and personalized, ergonomic keyboards and chairs (if needed)
- We employ approximately 320 fully trained contact center representatives in our Portland, Maine and Chattanooga, Tennessee sites combined
- Each contact center representative is fully classroom-trained in product knowledge and systems navigation before they "take call one"
- Each contact center representative is provided with customer communication training – MAGIC® using the Communico® model
- UnumProvident uses the Lucent G3 Telephone technology
- Operational management tools, such as the Avaya CentreVu and the IEX Corporation TotalView Workforce Management, are utilized to ensure employee adherence, thus maintaining statistical goals