

# Voluntary Income Protection (VIP)

## Railroad Union Members

When you join the ASTTU – which includes core Member benefits – at \$3 per month, you enjoy access to a range of voluntary income protection benefits designed to support and safeguard your financial well-being.

**Guaranteed Approved. No Medical Tests or Questions to Enroll.**

(You have a 30-day enrollment window to enroll in coverages after joining the ASTTU.)

**ENROLL SOON!**

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## Short-Term Disability

**Guaranteed approved during open enrollment with no medical tests or questions required.**

- ✔ Provides **24-hour coverage** for on and off-the-job disabilities due to injury, surgery, illness, or pregnancy.
- ✔ Pays a **weekly benefit** for up to 24 weeks after a 14-day waiting period.
- ✔ **Stackable** with other eligible benefits up to 100% of pre-disability earnings. (RRB, Employer benefits, State benefits, etc.)
- ✔ Benefit is paid **tax-free**.
- ✔ Loss of professional license due to medical conditions is covered.
- ✔ Mental illness and substance abuse are covered conditions.
- ✔ Pre-existing conditions are covered after 12 months of continuous coverage.
- ✔ Benefit election cannot exceed 60% of annual earnings.

COVERAGES	MONTHLY COSTS				
WEEKLY BENEFIT	AGE <29	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60+
<b>\$150</b>	\$10.88	\$11.93	\$17.13	\$29.10	\$37.20
<b>\$250</b>	\$16.13	\$17.88	\$26.55	\$46.50	\$60.00
<b>\$350</b>	\$21.38	\$23.83	\$35.97	\$63.90	\$82.80
<b>\$450</b>	\$26.63	\$29.78	\$45.39	\$81.30	\$105.60
<b>\$550</b>	\$31.88	\$35.73	\$54.81	\$98.70	\$128.40
<b>\$650</b>	\$37.13	\$41.68	\$64.23	\$116.10	\$151.20
<b>\$750</b>	\$42.38	\$47.63	\$73.65	\$133.50	\$174.00

*\*Coverage can be selected in \$50 increments (\$100 minimum/\$750 maximum).*

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# Long-Term Disability

**Guaranteed approved during open enrollment with no medical tests or questions required.**

- ✓ Provides **24-hour coverage** for on and off-the-job disabilities due to injury, surgery, illness, or pregnancy.
- ✓ Pays a **monthly benefit** for up to 2 years after a 180-day waiting period (starts when STD ends).
- ✓ **Stackable** with other eligible benefits, such as Railroad Retirement Board (RRB), up to 70% of pre-disability earnings<sup>2 3</sup>.
- ✓ Benefit is paid **tax-free**.
- ✓ Loss of professional license due to medical conditions is covered.
- ✓ Mental illness and substance abuse are covered conditions.
- ✓ Benefit election cannot exceed 60% of annual earnings<sup>1</sup>.
- ✓ Pre-existing conditions are covered after 12 months of continuous coverage.

COVERAGES	MONTHLY COSTS				
MONTHLY BENEFIT	AGE <29	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60+
<b>\$1,000</b>	\$9.34	\$11.32	\$14.34	\$21.76	\$32.65
<b>\$1,500</b>	\$12.50	\$15.48	\$20.01	\$31.14	\$47.48
<b>\$2,000</b>	\$15.67	\$19.65	\$25.68	\$40.52	\$62.30
<b>\$2,500</b>	\$18.84	\$23.81	\$31.35	\$49.90	\$77.13
<b>\$3,000</b>	\$22.01	\$27.97	\$37.02	\$59.28	\$91.95
<b>\$3,500</b>	\$25.18	\$32.13	\$42.69	\$68.66	\$106.78
<b>\$4,000</b>	\$28.34	\$36.29	\$48.36	\$78.04	\$121.60

*\*Coverage can be selected in \$100 increments (\$200 minimum/\$4,000 maximum).*

**What would happen to your bills, your savings, and your lifestyle if you couldn't work?**



**1 in 4 workers** will suffer a disability in their career<sup>4</sup>.



**70% of Americans** are living from paycheck to paycheck<sup>5</sup>.



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*1 Annual earnings includes your total compensation for the year including overtime.*

*2 LTD benefits can be combined with other benefits you are eligible for, such as Railroad Retirement Board (RRB), Social Security Disability Insurance (SSDI), or other disability income, but when your LTD benefits are combined with other eligible benefits, the total amount cannot exceed 70% of your pre-disability earnings.*

*3 For information about the Railroad Retirement Board (RRB), visit [www.rrb.gov](http://www.rrb.gov). To check your years of retirement, call the RRB office toll-free at (877) 772-5772.*

*4 Council for Disability Awareness, Disability Statistics, 2021.*

*5 Forbes, Shock Poll: 7 in 10 Americans Live Paycheck to Paycheck, February 2022.*

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## **Life and Accidental Death & Dismemberment (AD&D)**

**Guaranteed approval during open enrollment with no medical tests or questions required.**

- ✔ Provides **24-hour coverage** on and off-the-job.
- ✔ **Pre-existing conditions covered Day 1.**
- ✔ Coverage includes an equal amount of Accidental Death & Dismemberment (AD&D). ***If death is caused by an accident, the benefit doubles.***
- ✔ Spouse and Dependent Life coverage available when Member Life is elected.
- ✔ Not meant to replace any existing Life Insurance coverage.

MEMBER	MONTHLY COSTS				
COVERAGE	AGE <29	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60-69
<b>\$50,000</b>	\$7.85	\$9.05	\$14.95	\$34.80	\$75.80
<b>\$100,000</b>	\$13.70	\$16.10	\$27.90	\$67.60	\$149.60
<b>\$200,000</b>	\$25.40	\$30.20	\$53.80	\$133.20	\$297.20
<b>\$300,000</b>	\$37.10	\$44.30	\$79.70	\$198.80	\$444.80

*\*Member coverage available up to \$300,000 in \$10,000 increments (not to exceed 3X annual earnings).*

SPOUSE	MONTHLY COSTS				
COVERAGE	AGE <29	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60-69
<b>\$5,000</b>	\$2.59	\$2.71	\$3.30	\$5.28	\$9.38
<b>\$10,000</b>	\$3.17	\$3.41	\$4.59	\$8.56	\$16.76
<b>\$25,000</b>	\$4.93	\$5.53	\$8.48	\$18.40	\$38.90
<b>\$50,000</b>	\$7.85	\$9.05	\$14.95	\$34.80	\$75.80

*\*Spouse coverage available up to \$50,000 in \$5,000 increments (not to exceed 100% of Member Life). Spouse costs are based on the Member's age.*

DEPENDENT(S)	MONTHLY COSTS
<b>COVERAGE</b>	<b>UNDER 26 YEARS OLD</b>
<b>\$10,000</b>	\$3.19

*\*One cost covers all dependents.*

## VOLUNTARY INCOME PROTECTION

**This ASTTU program is administered by Union One and issued by New York Life.**

Participation in this program is voluntary and at the Member's discretion, with all associated costs being the responsibility of the Member. Monthly coverage costs are based on your age at the start of coverage and will adjust on the policy anniversary date when you move into a new age bracket. This benefit guide is tailored for Members aged 18-60+.



This is a basic summary of benefits and makes no guarantee or warranty of the processing of claims. Other limitations may apply. Members should thoroughly review the complete policy booklet, which can be requested by emailing [enroll@asttu.org](mailto:enroll@asttu.org).

Members enrolled in any income protection benefit must maintain their ASTTU Membership and pay dues to retain coverage. If you leave your union or retire, you must notify ASTTU at (314) 282-8289 within 90 days to avoid delays or loss of eligibility for a refund.

This voluntary benefit plan is classified as a Safe Harbor plan and, as such, is not subject to the Employee Retirement Income Security Act of 1974 (ERISA). The ASTTU does not contribute to the premiums for this plan on behalf of its Members, does not endorse the plan, and does not require Members to enroll in the plan. Furthermore, the ASTTU receives no financial or other consideration in connection with the administration or promotion of this program.

For STD & LTD: These policies provide disability income insurance only and do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services. A \$3 technology fee is included in the monthly costs for Short-Term and Long-Term Disability. For Life: A \$2 technology fee is included in the monthly costs for Member Life and Spouse Life.

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