

May 12, 2009

All Local Chairmen
Norfolk Southern Railroad

PLEASE POST ON BULLETIN BOARDS

Dear Sir & Brothers:

This letter is to provide updated information pertaining to our short term disability plans for all locomotive engineers and BLET non-eligible engineers and conductor members (Voluntary Plan).

As you all know, we presently have Lincoln Financial Group for our locomotive engineers plan. (Policy #10099947-000) Please remind all engineers to call the following telephone numbers if they need to file a claim or if they have any questions concerning their claim. Mr. Woody Taylor and Staff at Railroad Marketing Specialist have been doing a great job since taking over as our Broker of Record. Please advise your members to call their office if they have any problems or questions regarding their claims or issues with the plan in general. My office is working with Mr. Taylor's staff to resolve any issues our members may have.

Filing Claims @ LFG: **866-783-2255**
Mr. Keith Day @ LFG: **FAX 800-922-3503**

Railroad Marketing Specialist: **877-646-9951**
888-696-9951
FAX 435-688-1338

Following our September 1, 2008 Agreement the Carrier increased their portion of the premiums from \$13.00 to \$44.00. Since the Carrier would not reduce our contribution below the original \$13.68 we paid we have an excess amount of \$10.48 that we had planned on using to off set future premium increases. After further consideration and discussion among the General Chairmen and Mr. Taylor from Railroad Marketing Specialist it was agreed to enhance the program by adding the following:

\$50,000.00 Life Insurance (Policy # 01-0114878)

\$112,000.00 Accidental Death & Dismemberment (AD&D) Insurance

The above enhancements are in addition to the \$500,000.00 of AD&D coverage we have if an engineer is killed in a third party conveyance. (Taxi/Jitney)

Attached please find a copy of the Beneficiary Designation Form for all locomotive engineers to complete and forward by fax to Railroad Marketing Specialist at the fax number listed at the top of the form. **(435-688-1338)** Mr. Taylor's office will handle the forms with LFG. **Make sure you talk to all of the engineers to insure they complete this form and fax it to Mr. Taylor's office as soon as possible.**

If there is a future premium increase we will have to decide whether to reduce the amount of AD&D protection or simply raise our contribution to the premium. The policy will be up for renewal on January 1, 2010.

We have still had a few issues with engineers that have been released by their treating physician but the NS Medical Department has refused to allow the engineer to mark up. I submitted a blank copy of the "Attending Physician Statement" to the Medical Department so that they can fill it out and advise LFG why the engineer is unable to return to duty. If any of you have a member in this situation please ask them to contact the NS Medical Department and ask them to forward the completed Attending Physician Statement to LFG for continued benefits. According to Mr. Keith Day at LFG, if the employee will call him and explain the situation, in most cases he will continue to pay the benefit. The employee should notify Mr. Day as soon as the NS Medical releases him/her for return to duty to avoid any over payments.

Regarding our voluntary short term disability plan, we are happy to announce that we extended the policy for another two (2) year period effective May 1, 2009 without any increase in the premiums. Please let the members know that they should still call my office to file a claim. For those of you that I may not have notified, my address has changed to the following:

**513 Route 30, Suite C
Imperial, PA 15126-1173**

If any of you have any questions about our plans, please call me at 724-695-3435 or 412-848-1289.

Fraternally yours,

W. A. Thompson

Cc: BLET General Chairmen
Mr. W. E. Knight, Vice President
Mr. Woody Taylor
UTU General Chairmen