



Norfolk Southern Railway System Lines  
General Committee of Adjustment

## **NS-BLET Voluntary Life Insurance**

Now is the time to take advantage to purchase additional life insurance. This program is being offered on a **guarantee issue basis**, as long as you are currently working. No exams or health questions are asked and coverage is guaranteed issue! You are able to pick the program that best fits your individual need.

Mutual of Omaha term life plan offers high death benefits at a low cost. Your rates do not increase with age and remain level until your coverage ends at retirement.

In this packet, you will find product highlights and an application. You may choose a \$50,000 or \$100,000 death benefit with NO health questions asked. Your spouse is eligible for \$25,000 of life insurance on a guarantee issue basis as long as you enroll in the program!

Children's coverage is \$10,000 per child with a single rate for all children, whether you have one or a dozen (up to age 19 or age 25 if child is a full time student).

You also have the option to purchase amounts of \$150,000, \$200,000 or \$250,000. These three additional options do require you to answer health questions, which Railroad Marketing will be happy to assist you with.

All you need to do is choose the death benefit and complete the enclosed application. Once this is completed, return the signed forms in the enclosed pre-paid envelope **or**

**fax it back to: (435) 688-1338.**

**You can even enroll over the phone by calling toll free 866-696-9951.**

If you have any further questions or need help in completing the application, please call Railroad Marketing toll free at 866-696-9951.

Sincerely,

Mark Wallace  
General Chairman

Cc: Randy Fannon  
Dewayne Dehart

# Voluntary Term Life Insurance

## PROTECTION FOR THE ONES YOU LOVE

With the support of your union, Mutual of Omaha voluntary term life insurance is being offered to you at affordable group rates.



### The plan's many valuable features include:

- Choose up to \$250,000 of term-life coverage with up to \$100,000 of guaranteed coverage regardless of health, during open enrollment
- Coverage for your spouse and dependent children
- Easy enrollment
- Premiums paid through convenient payroll deductions
- Portable coverage that remains with you if you leave your job

*Note: Accidental death and dismemberment option may be available. Plan contains exclusions and limitations*



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Group insurance products are issued by  
Mutual of Omaha Insurance Company (Omaha NE)  
GLM-01317 Rev. 8/16 ELM

### Enroll any of these 3 ways...

1. Call 888-696-9951 to enroll by phone.

OR

2. For amounts of \$50,000 or \$100,000 only, go online to [www.railroadmarketing.com](http://www.railroadmarketing.com), look for the Life Enrollment tab and click on the 50/100 Life Application. Complete the online application, click agree and sign. You are finished.

OR

3. For amounts over \$100,000, log onto [www.railroadmarketing.com](http://www.railroadmarketing.com) and print the EOI Life Application and complete the form and fax it back to 435-688-1338, or email to [brittigny@railroadmarketing.com](mailto:brittigny@railroadmarketing.com)

### Choose amounts from

**\$50,000 to \$250,000 in \$50,000 increments**

\$25,000 Spousal Coverage

\$10,000 Dependent Child Coverage

**NO MEDICAL QUESTIONS** if enrolled during open enrollment (under age 70) for amounts \$100,000 or less

| Employee Cost         | Spouse Cost | Child Cost |
|-----------------------|-------------|------------|
| \$50,000 or \$100,000 | \$25,000    | \$10,000   |
| \$11.50*    \$21.50*  | \$5.00*     | \$1.00*    |

\*Rates shown are twice monthly

(Premium covers all children)

Call our office for rates for amounts over \$100,000



**Mutual of Omaha**

Marketed by:  
**Railroad Marketing**  
888-696-9951



