



BROTHERHOOD OF MAINTENANCE OF WAY EMPLOYEES DIVISION
of the International Brotherhood of Teamsters
BURLINGTON SYSTEM DIVISION

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SENT ELECTRONICALLY TO: BURLINGTON SYSTEM DIVISION OFFICERS

March 22, 2022

Local Lodge and System officers
Burlington System Division
BMWED-IBT

Re: Helping our members understand loss of healthcare coverage from Leaves of Absence

Dear Brothers and Sisters:

Our office has recently received calls from members and their families regarding the loss of healthcare coverage due to members taking extended personal Leaves of Absence.

For our members covered under the RR Employees National Health & Welfare Plan, a personal leave of absence over a month long will very likely result in that member and their family losing healthcare coverage and insurance benefits until they return to work and perform seven (7) days of compensated service within the month they come back to service. That can mean a lapse of two (2) months or more of healthcare coverage for members taking a personal Leave of Absence. Keep in mind that, while a member returning to service can perform seven (7) days of compensated service within the month they return, their benefits won't restart until the NEXT month. As an example:

1. B&B Mechanic Ash Anderson takes a personal Leave of Absence. Ash's Last Day Worked (LDW) is March 22, 2022 and his Return to Work (RTW) date is May 2, 2022.
2. Effective April 30, 2022, the health care benefits Ash receives STOP per the Plan.
3. Ash returns to work May 2, 2022, and works a regular schedule after that.
4. Ash's benefits restart on June 1, 2022.

In the above case, the member loses healthcare benefits for himself and his family for thirty-two (32) days due to the personal Leave of Absence.

The plain language of the Plan states that "*coverage for all health care benefits for you and your **Eligible Dependents** stops on the earlier of the following:*

- *the last day of the month following the month you last rendered or received, in the aggregate, the **Requisite Amount of Compensated Service** or the **Requisite Amount of Vacation Pay**; or*
- *the date your employment relationship ends for reasons other than retirement, such as resignation."*

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Burlington System Division officers and staff

March 22, 2022

re: **Helping our members understand loss of healthcare coverage from Leaves of Absence**

There are special circumstances where coverage is continued, as with Medical Leaves of Absence and Furloughs. While many of our members are familiar with the continuation of coverage they receive when on Furlough status or on a Medical Leave of Absence, this continuation is **NOT** the case when a personal Leave of Absence is taken. Our members need to be informed of this as they consider their options for such absences. If they are eligible for some other form of leave (Medical Leave, FMLA, or similar), members should consider those options before opting for a personal Leave of Absence that could jeopardize their healthcare coverage for themselves and their families.

As a reminder, the railroads will directly report eligibility and status changes to the Plan and healthcare providers. The Union will often not be informed of any change to a member's coverage until after the fact, most commonly by the member themselves. While we are not "in the loop" when it comes to the process around stopping or restarting healthcare coverage, our Union still has a duty to help our members maintain coverage, make informed decisions, and understand their rights and responsibilities under the Plan.

If you or any of our members need to obtain a copy of the Plan booklet describing how medical benefits and coverage under the RR Employees National Health & Welfare Plan works, you can find the booklet on our website. Refer members to <https://www.bmwedburlington.org/Healthcare>. Members can also go to rrinfodepot.com for the Your Track to Health website or call Railroad Enrollment and Eligibility Services at **(800) 753-2692**, where they can access more information regarding their benefits and coverage under the Plan.

It is up to all of us to inform our members of this issue and ensure we do our best to assist them in making the right decisions when it comes to taking time away from railroad service. If you know of a member exploring a personal Leave of Absence (for taking care of family issues, personal business, or for whatever reason), encourage them to reach out to their Vice General Chairman, our General Chairwoman, or the System office BEFORE they make their decision. We can help them find the best option.

In Solidarity,



Staci Moody-Gilbert
General Chairwoman

SMG/awea

cc: System Officers
Staff

<https://www.bmwedburlington.org/Healthcare>

No Member Log-in Required for this part of our website!

rrinfodepot.com

Your Track to Health website

Summary of Continuation of Coverage If You Cease to Render Compensated Service (Other Than Continuation Under COBRA or the Family and Medical Leave Act) and Have Not Opted Out

Reason for Ceasing to Render Compensated Service	The Date Coverage Terminates (See Note 1)
Furlough, Suspension or Dismissal	End of fourth month following the month in which you last rendered compensated service or received Vacation Pay. (See Note 2)
Leave of Absence	End of month following the month in which you last rendered or received, in the aggregate, the Requisite Amount of Compensated Service or the Requisite Amount of Vacation Pay .
Employment Relationship Terminates other than for Retirement or by Dismissal	Date of termination of employment relationship. (See Note 3)
Employment Relationship Terminates for Retirement	End of month following the month in which you last rendered compensated service or received Vacation Pay. (See Note 4)
Disability - Inability to Perform Work in your Regular Occupation	Earlier of date your disability ends or end of second calendar year following the year in which you last rendered compensated service or received Vacation Pay for Employee Health Care Benefits (end of first calendar year for Dependents Health Care Benefits).
Pregnancy	End of fifth month following the month in which you last rendered compensated service.