

Family Resource Guide



Dear Railroad Families,

There are many railroad "survival guides" available to families, particularly for use during emergencies. However, the National Auxiliary Officer Team envisioned something more, something practical, informative, and useful not just in crisis, but in the everyday lives of railroad families.

Over the past year, we have worked to bring that vision to life. What you now hold in your hands is the result of that effort: a comprehensive guide that we believe belongs in every railroader's home.

We are deeply grateful to everyone who contributed their time, expertise, and resources to help make this book as inclusive and informative as possible. Every effort was made to incorporate information from a wide range of railroad carriers, both freight and passenger.

A special thank you goes to the BLET National Division for the use of their print shop, and to the attorneys whose generous support helped offset the mailing costs, allowing this resource to reach families across the country.

We would be remiss if we did not give special recognition to our BLET Auxiliary National Secretary, Jodi Wallace. Jodi dedicated countless hours typing and retyping this guide with every update and submission. She took our collective vision and made it a reality. Thanks to her dedication, we have a strong foundation upon which future editions will build and improve.

The National Officers of the BLET Auxiliary have much to be proud of during their time in office. But nothing brings us greater satisfaction than knowing this book will help railroad families access the information they need to make life a little easier.

In Solidarity,

The National Officers of the BLET Auxiliary

Kathleen Bisbikis, National President
Rachel Pharris, 1st Vice President/Outreach Coordinator
Jodi Wallace, National Secretary
Christine Baldwin, National Treasurer
Natalie Miller, 2nd Vice President/National Legislative Representative
Jessica Keene, National Chaplain
Debbie Massengale, National Alternate Secretary
Rose Surchik, National Alternate Treasurer

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Disclaimer: The purpose of this Survivor Guidebook is to provide general information. The contents are not to be construed as legal advice. All information is subject to change. Information in this packet has been provided by the officers of the BLET Auxiliary.

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Mission

The mission of this Organization is to support the interests and welfare of the BLET Auxiliary and railroad families, especially the Brotherhood of Locomotive Engineers and Trainmen, and the Organizations of the International Brotherhood of Teamsters Rail Conference, our members, and their families throughout the United States.

Purpose

The overall purpose of this Organization shall be to provide support and promote issues that affect the health, safety, welfare, and quality of life of railroaders and their families; to promote higher education within the families of its full members; to give assistance to widows, widowers, sisters and brothers when needed, especially during times of duress; and to render assistance whenever and wherever needed to further our mission.

History

The BLET Auxiliary was established in 1887 by a committee of ladies assisting with BLE Convention arrangements who saw the need to establish an organization to bring cohesiveness to the groups of women already meeting in railroad towns all over the country. On October 16, 1887, Auxiliary One was organized in Chicago, Illinois, and the organization continued to grow with auxiliaries throughout the United States and Canada.

Over the past decade, the Auxiliary has undergone many changes. While still maintaining the importance of our social and support roles, we recognize the need to be involved in the issues affecting our spouses, our members, and our families. Membership is open to spouses and family members of BLET members who are interested in what we do. We have also created an Associate Membership for those who would not otherwise qualify for membership but want to be a part of our efforts. Our meetings have become a forum for education and information exchange, and a way to meet and talk with those who share common goals. Our members actively participate in rallies and informational protests, educating the public about the obstacles faced by our rail employees and how that, in turn, affects entire communities across the nation. There is much that we can do that our spouses cannot for fear of retaliation by their employers. We are an organization of proactive members striving to create a safer work environment for rail employees and a positive lifestyle for those employees and their families.

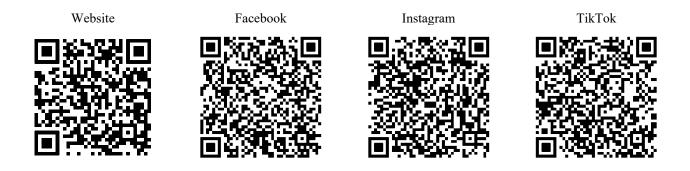
Prior to 2006, we were known as the Grand International Auxiliary to the Brotherhood of Locomotive Engineers. At the 2006 National Convention, we changed our name to the BLET Auxiliary in keeping with the changes that had occurred with the Brotherhood of Locomotive Engineers as a result of the 2004 merger with the International Brotherhood of Teamsters. As with the BLET, we too split off from our brothers and sisters in Canada and became a national rather than an international organization.

Although we are a nonprofit organization and a completely separate entity from the BLET, we work closely with the BLET officers on a local, regional, and national level. We stand ready to help in any way we can with their issues, concerns, and mobilization actions. The only exception we make in working with the BLET is that we do not interfere in contractual issues unless we are specifically asked.

Auxiliary Programs

- Scholarships
 - Award between seven and ten \$1,000 scholarships per year.
 - o Funds are raised from raffles at regional conventions and auxiliary, individual donations.
 - o Requires membership in the BLET and BLET Auxiliary for at least one year to qualify.
- Legislative
 - o Expanded over the last ten years and it continues to grow.
 - o Members are now more involved than ever and are finally being taken seriously.
 - o Provides legislative alerts to members.
 - o Provides quarterly updates in our newsletter of the legislative events that have taken place.
 - o Soon to provide monthly updates via our website.
- Mobilization
 - National network to inform and mobilize through email and calling trees to quickly get information out to our members.
 - National Mediation Board most recent campaign completed during the last round of contract negotiations. This was done at the request of the BLET National Division because of the Carrier's request to be released from contract negotiations without even trying to negotiate in good faith. Based on our response, we were commended for our participation.
- Care and Assistance Program
 - o Provides a small monthly stipend to our widowed members in need, for little extras. This used to be for things like getting their hair done but now probably goes for medication.
- Still a social organization
 - o Plans for events such as informational seminars
 - Railroad Retirement Disability
 - Preparing for retirement
 - FELA Law
 - Plan picnics and parties
 - Brings BLET members, Auxiliary members, spouses and families together.

- Helps to establish local networks.
 - A Christmas party or picnic could provide a vital contact in case of injury or worse tragedy.
- Our mission from the beginning has always been to support and protect.
- Additional aspects of education
 - o Inform other spouses and their families what to do before and in case of an accident.
- Auxiliaries work closely with ARLA and FELA attorneys as they are here for us.
 - o It is their business to defend railroaders against the Carriers
 - o They provide free advice and information.
 - o Work together to get information out to the spouses and members.
- No black and white manual of what we can do and how to go about it.
 - Different Carriers
 - Different Problems
 - o Different Parts of the country



What Every Railroad Family Should Know

Even in an age of advanced technology and safety improvements, **railroading remains one of the most dangerous occupations**. Too often, our families receive the devastating call that a loved one, a dedicated railroad worker, has been seriously injured or even lost their life in the line of duty.

As the **BLET Auxiliary**, our mission is to support and uplift the families of Brotherhood of Locomotive Engineers and Trainmen members during both everyday challenges and extraordinary hardships. If tragedy strikes, we believe every railroad family should have **access to the information**, **resources**, and **compassionate support they need** to navigate the difficult road ahead.

When such a traumatic event occurs, it's important to remember that railroad workers and their families are protected under federal law. The Federal Employers' Liability Act (FELA) provides compensation to those injured on the job, and to surviving family members and dependents when a worker is lost. These benefits may include financial recovery for lost support, but it is crucial to understand that compensation is not automatic—a formal claim must be filed.

Should the family need to pursue a claim against the railroad due to negligence, the BLET has a network of **trusted legal counsel** who specialize in railroad law and FELA cases. These attorneys are chosen for their **honesty**, **professionalism**, **and deep experience** in advocating on behalf railroad families. Fees for these legal services are reasonable and agreed upon in advance.

In addition, the **officers of your local BLET division are invaluable allies**. They are available to help you file for **Railroad Retirement Board benefits** and provide guidance on what steps to take next. They are part of your extended family and are here to support you—emotionally and practically—through this difficult time.

To help ensure that families are prepared and protected, we have created a document to **safeguard your rights and outline the steps to take** if a railroad-related injury or death occurs. This guide is designed to assist you when emotions are high, and decisions are overwhelming.

You will need your spouse's EMPLOYEE ID #______

In Brotherhood and Sisterhood

Important Considerations Before Injury or Death

- Establish or update a living Trust/Will: Ensure you have a current Living Trust or Will in place. Review and update it regularly to reflect changes in your life.
- Discuss Guardianship:
 - Talk with your spouse about who would be the guardian(s) of your children if something were to happen to one or both of you.
 - Include your children in this discussion to ensure they are comfortable with your choice.
 - Speak with the potential guardian(s) to confirm they are willing to take on the responsibility and understand your wishes.
- Review Life Insurance and Income Needs: Assess your family's life insurance coverage and income requirements to ensure your loved ones are financially secure.
- Understand Retirement Plan Survivorship Provisions: Be aware of what benefits your retirement plan provides for surviving family members.
- **Disability Coverage:** Ensure that you or your spouse have a policy that guarantees income in the event of a long-term disability.
- Organize Important Documents: Make sure all family members know where to find important documents, safe deposit keys, and combinations to safes.
- **Discuss Debts and Repayment:** Review any outstanding debts and inquire with financial institutions about insurance options that cover debt repayment in the event of injury or death.
- **Job Insurance:** Verify whether you or your spouse have job insurance to provide financial support in case of discipline.

More information is provided at the following links:

- U.S. Railroad Retirement Board: http://rrb.gov/
- Your track to health: https://yourtracktohealth.com/
- Brotherhood of Locomotive Engineers and Trainmen https://www.ble-t.org/
- BLET Auxiliary https://www.bletauxiliary.net

In Case of an On-the-Job Injury or Death

Anything you say to a railroad representative will be used against you and your spouse in order to protect the railroad's interest. The Federal Employer's Liability Act (FELA) is **fault based**, and the railroad will want to argue that this injury is your fault.

Employee:

- 1. Immediately report your injury to your railroad and union.
- 2. File the required company injury report; note any defects in your report, such as tools, equipment or unsafe working place or conditions, take photographs, if possible and keep a copy of the report for your file. **Do not** fill out the accident report <u>until</u> you are mentally and physically able too. Contact your Union Representative to help you fill out the accident report if you are unsure of how to answer any question. (Example page 16)
- 3. Have coworkers take notes of the accident scene, i.e. location, equipment involved, witnesses, and the area surrounding the accident scene. What work was being performed at the time of the injury? What repairs or cleanup were done after the accident?
- 4. If you are injured, **Do not** give any written, oral or recorded statements; sign any agreements or other documents which the railroad representative may present to you unless such material has been first reviewed by the counsel of your choice. **Do not** discuss this matter with a representative of the railroad, keep in mind this is a highly emotional time and often things are said which at some later time are difficult to overcome.
- 5. Consult **YOUR OWN DOCTOR/HOSPITAL** for treatment. Provide them with a copy of the medical care provider's letter. (See page 18) You **do not** have to use railroad provided treatment centers. If threatened with insubordination, comply with the manager's request and then seek treatment with your own medical provider or hospital.
- 6. **Do not** allow railroad management into the examination room or discuss treatment of your injury with your medical provider or your family.
- 7. Apply for all your benefits.

8. Contact an officer of the BLET Local or Auxiliary member; he/she may be able to provide names for Legal Counsel, who will advise as to legal rights. This consultation is provided by the legal counsel and the BLET at no cost to an injured member or to his/her family.

Spouse of Employee:

- 1. If a railroad representative contacts, you in person or by phone make certain they identify themselves.
- 2. **<u>Do not</u>** invite any railroad representatives into your home.
- 3. Find out where your spouse is located and what his/her condition is.
- 4. Get the pertinent information and **Do not** give any written, oral or recorded statements; sign any agreements or other documents which the railroad representative may present to you unless such material has been first reviewed by the counsel of your choice. **Do not** accept anything from them.
- 5. After initial contact, have no further contact with the railroad representative until you've contacted Legal Counsel. Instruct any railroad representative that they are to have **NO** contact with the patient, you, family or any medical personnel. Inform them that Legal Counsel has been notified. This will back them off very quickly.
- 6. **<u>Do Not</u>** allow any railroad representative to make <u>any</u> decisions concerning medical treatment or arrangement for your spouse.
- 7. Make certain that all medical personnel know of these instructions and abide by them. Insist that the Doctor/Patient confidentiality be observed. Provide them with a copy of the medical care provider's letter. (See page 18)
- 8. Sign ONLY necessary medical forms for the treatment of your spouse that are from the hospital. DO NOT make statements to any medical personnel except in regard to the medical treatment for your spouse.

- 9. When and where you can, especially if your spouse has been medicated, make certain that your spouse gives a consistent history of the accident to each medical provider who may inquire. Consistency of the explanation of the event is very important.
- 10. Contact an officer of the BLET Local or Auxiliary member; he/she may be able to provide names for Legal Counsel, who will advise as to legal rights. This consultation is provided by the legal counsel and the BLET at no cost to an injured member or to his/her family.

In Case of Off-Track Vehicle Accidents

The Federal Employers Liability Act (FELA) is a fault-based compensation law, if there is no carrier fault, there is no FELA coverage.

If on duty and being transported in companies carry-all or contract van and are struck by another vehicle through no fault of the railroad or the driver of our vehicle, and suffer an injury, where do I turn for compensation for my damages?

- The at fault vehicle's insurance carrier.
- If the at fault vehicle is uninsured or has inadequate insurance:
 - The Uninsured Motorist provision (UM) of your private vehicle policy.
 - The off-track vehicle accident provision of your collective bargaining agreement (The Union Contract).

What is Off Track Vehicle Accident Compensation?

As a part of most craft's collective bargaining agreement, there is an off-track vehicle accident provision which provides certain money benefits to employees injured in accidents involving off track vehicles while on duty.

The Value of Benefits:

The employee is entitled to 80% of his wages with a set maximum that varies by union contract (for example, with a maximum of \$1,000 per week). If the employee is also collecting RRB benefits, those will be deducted from the amount paid by the off-track policy. Example: John Doe would get \$1,000 from the off-track policy. John Doe gets \$350 a week in RRB. So, he can only get \$650 per week in off track benefits. The employee is also entitled to a lump sum benefit based on the severity of the injury (for example, death loss of limbs, loss of vision, etc.). Different unions may have negotiated different amounts.

THIS BENEFIT MUST BE ASKED FOR! YOUR CARRIER WILL NOT OFFER IT TO YOU!

Railroad Marketing Optional Crew Van Coverage¹

Crew Van Coverage

Plan Highlights

Monthly Premium: \$8.50 (Crew Van Only)

Crew Van Disability Benefit

- \$550 of Weekly Benefit not to exceed 75% of Annual Base Salary for a Maximum Period of 26 weeks with a 15 day Elimination Period. Also pays while commuting to and from home in your personal vehicle.
- Benefit is tax free
- Guaranteed Enrollment for any eligible Member, no medical questions asked
- Coverage applies while riding in a private van or taxi
- Benefit is paid weekly
- Does not offset by any Group Insurance Plan, **Individual Coverage or Sick Benefits**

Crew Van Death Benefits

- \$500,000 Accidental Death Benefit
- \$250,000 Accidental Death Benefit if accident occurs while commuting to and from home in your personal vehicle

Optional 24 Hour Accident Benefits

Optional Accident Benefits premiums per pay period:

\$9 for employee (\$18 monthly) Add family* \$13.45 (\$26.90 monthly) Add Spouse only* \$7.94 (\$15.88 monthly) Add Children only \$9.43* -all children are 1 rate (\$18.86)

Accident Plan Higlights

Accidental Death	\$40,000
Dismemberment	Up to \$40,000
Dislocation or Fracture	Up to \$6,000
Initial Hospitalization Confi	nement \$1,000
Hospital Confinement	\$200/day
Intensive Care	\$400/day
Ambulance \$200 Re	egular Ambulance
W FEFF (2) \$6	600 Air Ambulance
Medical Expenses	Up to \$500
Outpatient Phys.Treatmen	\$35/each visit
Paralysis \$	25,000 Paraplegia
\$50.	000 Quadriplegia
Coma	\$10,000
Open Surgery	\$1,250
Tendon, Ligament, Rotator	Cuff or Knee

Eye Injury	\$250
General Anesthesia	\$300
Blood and Plasma	\$200
Prescription Drug	\$25
Medical Supplies	\$125
Accident Follow-Up Treatment	\$40/day
X Ray	\$30
Prosthesis Benefit 1-2 Devices \$	750 - \$1500
Physical Therapy Benefit	\$35/day
Rehabilitation Unit Benefit	\$100/day
Transportation Benefit	\$500/trip
Family Member Lodging Benefit	\$100/day
Emergency Deptal Extraction	865

This is a summary of benefits only. For a complete description of benefits and limitations, refer to the policy booklet

Railroad Marketing Insurance Services 888-646-9951 Payroll deduction is available on most railroads

www.railroadmarketing.com

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¹ At the time of printing this was the current information. If interested, please reach out to Railroad Marketing directly for current policy information

Example/Suggestion on How to Fill Out an Accident Report

The suggested answers are for guidance only. Keep in mind every accident is unique. Railroad accident reports change frequently. Understanding your rights under FELA is the first step in protecting your rights.

General Information:

This section deals with name, age, location of accident/injury, etc. Complete

If this is an occupational illness rather than an acute injury, when did you first notice symptoms? (Repetitive Trauma, Carpal Tunnel, Hearing Loss, etc.)

Be careful how you answer this. This is to trap you into a possible statute of limitations defense. The statute of limitations is 3 years from when you knew or should have known of the illness and its cause.

When were you first treated or diagnosed?

Give date.

Describe injuries or occupational illness (attach additional pages if necessary):

At the present time I have pain in

Describe fully how the injury or illness occurred (attach additional pages if necessary):

All I know at this time is......

Was the accident caused by the conduct of another person? (YES)

If yes, please describe:

List all persons, management, crafts and coworkers who may have played a role in your injury.

Could you, by more care on your part, have prevented your injury? (NO)

Was there anything wrong with the equipment, work procedures, or work area which led to this accident? (YES)

If yes, please describe:

List all possible defects (bent grab iron, poor walkway, etc.) even if you are unsure of the extent the defect was involved in your injury. There may be other factors unknown to me at this time.

Type of medical attention administered (Prescription, brace, splint, etc.): Give details.

Name of attending Physician(s): Self-explanatory.

If injury occurred while working with on track equipment, list initials and numbers:

As soon as possible obtain the train ID, train list, car type and photos if possible.

IMPORTANT: List all persons who witnessed the injury or can give any information about it:

List of coworkers, other crafts, management and prior crew members who may have known of the condition that resulted in your injury.

Important Medical Information for Medical Providers

- All medical bills are paid through the employee's group health insurance policy.
- Railroad workers do not have any rights under state worker's compensation.
- When injured on the job, railroad workers are governed by the Federal Employer's Liability Act ("FELA").
- FELA **DOES NOT** have a medical provision clause.
- The employer railroad <u>DOES NOT</u> have a right to talk to the employee's medical providers, obtain medical records, or participate in medical examinations without the employee's prior approval.
- Employees and medical <u>PROVIDERS ARE NOT REQUIRED</u> to get the company's authorization for medical treatment.
- The employer railroad might process the bills, but that does not waive the employee's doctor/patient privilege.

Medical Care Provider Letter

Railroad Workers Injured on the Job

Dear Sir/Madam:

This letter is being provided in regards to admittance, and treatment by your facility, of railroad employees injured on the job, and the difference in disclosure of information requirements and standards by your employees and staff.

This letter is to advise you of problems experienced by railroad employees during treatment because of interference by representatives of the railroad carriers (the "Carrier"). Railroad Employees are covered by the Federal Employers Liability Act (FELA), and are not governed by the same guidelines regarding release of information to employers as those covered by State Workers Compensation systems.

State and Federal law prohibit the release of any medical records without the express permission of the railroad employee patient or his/her representative. Please do not permit staff and physicians to discuss the patient's care and condition with anyone other than the patient, his/her family or designated representative. Please do not discuss the railroad employee patient's care and condition with or in the presence of his/her employer, _______, without the express permission of the patient or his/her designated representative. You may release information to the health insurer as necessary to obtain payment for your services. However, you should not release any information to any other person or entity without express permission.

A major difference between the manners in which FELA cases are handled compared to those cases handled under state workers compensation plans is that the union-negotiated healthcare plan can be billed for treatment rather than submitting claims to the Employer or workers compensation program. In addition, unlike state workers compensation programs, railroad employees are afforded the right to seek monetary recover for injuries sustained due to the negligence of the Carrier employer, making the protection of the doctor patient privilege even more essential.

Please alert your employees and staff, including clerical staff, of these differences in reporting, including requests by the railroad employee or spouse to bill the personal insurance rather than submitting claims as would be done under workers compensation. In addition, staff should be reminded that adherence to the confidentiality of their patient's records and condition is vital when dealing with the Carrier's representatives, claims agents, and other "concerned" parties associated with the Carrier. The

Health Information Patient Privacy Act reinforces the need to protect information regarding a patient's privacy.

Should you have any questions regarding the above information, please do not hesitate to contact me.

Frequently Asked Questions

What if my husband died and a claims agent for the railroad offers to settle and wants me to sign a release. Do I?

Before doing anything after a tragedy, be sure that you have fully recovered from the shock and grief the event will bring. Frequently, a claims agent and attorney's representatives will want you to make decisions which will affect you and your child's life. Until you are sure you understand your rights, you **should not** talk to the claim's agent.

Can a member of my spouse's union help?

Absolutely, most railroad workers have insurance policies and other provisions in their union contract which will assist the spouse and children in the event of catastrophic injury or death. Your local Union officers can help you apply for these monies and work to protect your rights.

When should I see an attorney?

You should see an attorney as soon as you feel that you can make wise rational choices. It will benefit you and your children to retain an attorney as soon after the catastrophic event as possible. It is <u>important</u> that you retain an attorney who is experienced with the Federal Employers Liability Act (FELA), the law which is designed to protect railroad workers when they are injured or killed on the job.

Why is it important to see an attorney experienced with the Federal Employers Liability Act (FELA)?

An experienced attorney will know where to go and how to preserve the evidence which will be necessary to protect your and your children's rights. The attorney should know the danger in losing valuable and important evidence grows greater as time passes. It is important that the attorney you select has knowledge of how the railroad works and the duties assigned to railroad employees. Your spouse's union can help you retain an attorney with the knowledge and experience necessary to protect your rights.

I have children and need money as soon as possible to pay for my living expenses. The claims agent offers me advances. Should I accept the advances and not go to a lawyer?

Frequently, claim agents will tell injured railroad workers or the spouses of deceased railroad workers that they would love to help them out, but can only do so if they have not hired an attorney and if they will

give a recorded statement. THIS IS NOT TRUE. The railroad, if it wants to help out any employee who is injured or the family of an employee who has been killed. There is no requirement that an injured employee provide a statement other than an accident report. These are means by which the claims agent tries to get evidence for the railroad to defeat your claim. It is the claim agent's job to minimize the railroads' liability. The railroad will make an advance if it is a good business decision—just as when they furlough people. Although having money quickly from the claims agent can help in the short run, the potential of losing important facts and evidence in your case is great. The railroad advances money to minimize their liability and also allow evidence to be lost and witnesses' memories to fade. You and your families will need that evidence and those witnesses to protect your rights.

I know I am entitled to a certain amount from the company in the event of death. If they pay, can I still sue?

The monies to which you are entitled are the result of insurance policies, the collective bargaining agreement or the Railroad Retirement Board. These monies are earned through employment and do not come from the railroad. This means that you may still collect those monies and sue the railroad. However, if you accept money directly from the railroad and you sign a release, it will prevent you from suing. It is important to understand the difference.

I have signed a release with the claims agent while under stress. Can I get out of this release?

The answer to this question depends on the facts involved in your signing the release. If it can be shown that you did not understand the circumstances surrounding the injury or death, did not understand the significance of the injuries (if there is no death), or signed because of false or concealed statements by the claims agents or doctors, a good attorney should be able to get you out of the release. This, however, is very difficult. Of course, the best procedure is to not sign until you have had an opportunity to consult with a lawyer.

My husband was in an accident while away from home. I have to travel out of state to be with him at the hospital. Will the railroad pay for the cost of my going to the accident scene to be near my husband?

The railroad is not obligated to pay these costs. Sometimes the claims agent will offer to "put you up" and, in so doing, will try to control you and your claim. Again, this is a ploy to prevent early investigation of the accident scene and to procure necessary witness statements. The money which you are out of pocket

can eventually become an element of damage in your lawsuit and can be recovered through trial. If you need money in the event your husband is involved in an accident away from home, first look to family and friends for support. If there are problems, contact an attorney.

What am I entitled to?

This is a difficult question and cannot be answered at the time of a catastrophe. Any claims agent or attorney who tells you what your case is worth or what he can get for you immediately after the time of the catastrophe is not giving you a straight answer. A case may only be fully evaluated after all of the facts and circumstances surrounding the event have been discovered, medical records have been evaluated, and the present value of future losses is ascertained. Under the Federal Employers Liability Act, negligence must be proven. This means that there must be facts sufficient to support a claim that the railroad or one of its agents or employees did something wrong, or failed to do something that should have been done, included in this area are unsafe tools, equipment and property as well as the failure to institute and oversee proper safety procedures. Then it must be shown that the act or omission played any part, even the smallest, in bringing about the injuries or death. Also, the actions of the injured or deceased railroad worker have to be evaluated to determine whether he or she was responsible in any way for the injury or death.

What do I do now?

Only after the questions are answered can a thorough evaluation of the value of the case be made. There are special laws which apply if your spouse was injured or killed as a result of a defect of an engine or a defect in the train's safety appliances. These laws the Locomotive Inspection Act and Safety Appliance Act must be thoroughly evaluated. There are some things which you must know in order to make good decisions. As soon as possible, find out the answers to the questions listed below:

- 1. Where did the accident happen?
- 2. What time did the accident happen?
- 3. Who was with my husband at the time the accident happened?
- 4. Did anyone else see the accident?
- 5. What happened?

Contact Information for BLET National Auxiliary Officers

These representatives are here to assist you.

National President

Kathleen Bisbikis 7367 Stabulis Road Valley Springs, CA 95252 (209)559-2251 (Cell) biz4413@gmail.com

National 2nd Vice President / National Legislative Representative

Natalie Miller 2187 State Hwy 250 Lakeside, NE 69351 (308) 760-2437 (Cell) nmiller.blet.auxiliary@gmail.com

National Secretary

Jodi Wallace 1804 Washington Ave La Grande, OR 97850 (541)663-6966 (Cell) jwallace.bletaux@yahoo.com

National Alternate Secretary

Debbie Massengale 252 Talley Road La Grange, GA 30241 (706) 957-2171 (Cell) debbie.bletauxiliary@gmail.com

National Past President

Sereena Hogan 8720 N Myrtle Drive Tucson, AZ 85704 (520) 297-0944 (Cell) vp3sereena@aol.com

National 1st Vice President / National Outreach Coordinator

Rachel Pharris 404 South Street Willard, MO 65781 (417)872-9641 (Cell) rachel-rae@live.com

National Treasurer

Chris Baldwin 604 Modelaire Drive La Grande, OR 97850 (458) 877-1884 (Cell) chris.baldwin2129@gmail.com

National Alternate Treasurer

Rose Surchik 7014 E Hwy 13 South Range, WI 54874 (586) 909-1887 (Cell) roseannasurchik@ymail.com

National Chaplain

Jessica Keene 625 Jasper St. Dallas, OR 97338 (503)758-8711 (Cell) jessica.keene.bletauxiliary@gmail.com

Living Will

Declaration made this day of,
(Month & Year)
I,, being of sound mind, willfully and voluntarily make known
my desire that my dying not be ARTIFICIALLY PROLONGED under the circumstances set forth
below and declare that:
If at any time I should have an incurable injury, disease or illness certified to be a terminal condition by
two physicians who have personally examined me, one of whom is my attending physician, and the
physicians have determined that my death will occur unless LIFE SUSTAINING PROCEDURES are
used and if the application of LIFE SUSTAINING PROCEDURES would serve only to
ARTIFICIALLY PROLONG the dying process, I direct that LIFE SUSTAINING PROCEDURES
be withheld or withdrawn and that I be permitted to die naturally with only the administration of
medication, food or fluids or the performance of medical procedure deem necessary to provide me with
comfort care.
In the absence of my ability to give directions regarding the use of LIFE SUSTAINING
PROCEDURES, it is my intention that this declaration be honored by my family and attending physician
as the final expression of my legal right to refuse medical or surgical treatment and accept the
consequences from such refusal.
I understand the full importance of this declaration and I have emotional and mental capacity to make this
declaration.
SIGNED
City State
County of Residence
The declarer is personally known to me, and I believe him/her to be of sound mind.
WITNESS
WITNESS

Advanced Directive to Physicians

Directive made	this	day of		, 20	
Ι,		, 1	being of sound	mind, willfully and	voluntarily make known
my desi	ire that my l	ife shall not be art	ificially prolor	nged under the circun	nstances set forth below,
and do	hereby decla	are that:			
	condition by serve only determines t	two physicians, a to artificially pro hat my death is im	and where the a blong the mor	pplication of life sust ment of my death a er or not life sustaining	certified to be a terminal aining procedures would and were my physician g procedures are utilized, at I be permitted to die
]	procedures, physician(s)	it is my intentio	n that this direction of my leg	rective shall be hone al right to refuse med	e of such life sustaining ored by my family and ical or surgical treatment
	I understand to make this	-	this directive :	and I am emotionally	and mentally competent
			SIGNE	D	
				City	State
				Coun	ty of Residence
The declarer is	personally k	known to me and I	believe that h	im/her to be of sound	mind.
			WITNI	ESS	
			WITNI	ESS	

Arrangements for Death and Burial

I ask th	nat my family be allowed to stay close to me in my last moments.
If I am	in a hospital at the time of death, I do not want my family and friends sent from the room.
	e is no reasonable expectation of my recovery, I request that I be allowed to die and not be live by artificial means of heroic measures.
I reque	est a burial service at
My pre	eference of disposition is: Burial (Name of Cemetery) (Circle One) Cremation, Niche, Sea Burial, Release to Survivors Mausoleum Entombment
	eference regarding Memorial Flowers or Funds, Recognizing the emotional needs of the giver, be:
Special	l requests for the burial service (Music, Reading, etc)
	family concurs, my body may be given for scientific research. My preference would be: c only One) Anatomical Study Autopsy for determination of the cause of death and study of disease Organ Donor form
Signature: _	Date:
Witness:	Witness:

Organ Donor Information

Organ and tissue donation and transplantation provide a second chance at life for thousands of people each year. You have the opportunity to be one of the individuals who make these miracles happen.

By deciding to be a donor, you give the gift of hope ... hope for the thousands of individuals awaiting organ transplants and hope for the millions of individuals whose lives could be enhanced through tissue transplants.

Becoming an organ, eye and tissue donor truly shares life with others. By putting your name on the Donate Life California Organ and Tissue Donor Registry you consent to having your organs and tissue made available for transplantation upon death.

How to become a Donor:

- Sign up as an organ and tissue donor in your state's donor registry. National: http://www.thenationalnetworkoforgandonors.org/
- Designate your decision on your driver's license.
- Tell your family about your donation decision.
- Tell your physician, faith leader, and friends.
- Include donation in your advanced directives, will, and living will.

Insurance Claims for Death Benefits

Make sure your Beneficiary is there and up to date!

In order to claim Death Benefits from an Insurance Company, Social Security Administration,

Railroad Retirement Board, Veteran's Administration, Bank and Credit Union Accounts with

Insurance coverage you must attach a copy of the death certificate. Always order extra copies of the

death certificate, some agencies will require it, and you'll have extras for yourself. Always send the

claim form with a copy of the death certificate and the insurance policy, certified mail and request

receipt.

1. The Social Security Administration:

Phone: 1-800-772-1213

There may be some benefits available depending on where you or your spouse worked before. The

children may be entitled to benefits depending on age. You will have to call to verify. Make sure that

you have extra copies of social security cards for each member of your immediate family with your

important papers.

2. The Railroad Retirement Board:

Phone: 1-877-772-5772

844 North Rush Street Chicago, IL 60611

3. Veteran's Administration:

Phone: 1-800-352-0451

Survivors of Veterans of the U.S. Armed Forces may qualify for:

G.I. or National Service Life Insurance, if policy is in force at the time of Veterans death.

Lump sum burial benefit of \$150.00 (Through Funeral Director)

Memorial plot and Headstone.

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4. Health, Dental, and Vision Care Insurance:

UnitedHealthcare	Aetna	Highmark BCBS
P.O. Box 30985	P.O. Box 981106	Railroad Dedicated Unit
Salt Lake City, UT 84130-0985	El Paso, TX 79998-1106	P.O. Box 890381
1-800-842-9905	1-800-842-4044	Camp Hill, PA 17089-0381
		1-866-267-3320
Optum Rx Claims Department	Aetna Dental Member Services	EyeMed Member Services
P.O. Box 650334	1-877-277-3368	1-855-212-6003
Dallas, TX 75265-0334		
1-844-368-8736		
Vision Service Plan Phone	United Health Allies Phone	Iron Road Healthcare
1-888-877-4782	1-800-860-8773	P.O. Box 161020
		Salt Lake City, UT 84116
		1-800-547-0421

To find out the most up to date health care benefits you can go to www.yourtracktohealth.com

Questions to Ask Claims Person:

- How long will my family and I be covered?
- When will I receive the qualifying form for Right of Continuation?
- If I decide to stay with current medical insurance, will I be eligible to be placed into a COBRA Policy?
- How much will the premiums for myself, and my children be per month?

5. Metropolitan Life Insurance Company:

This benefit is available to all railroad employees and retirees under The Railroad Employees National Health and Welfare Plan, former coverage was under The Travelers Insurance Company. The life insurance and accidental death and dismemberment insurance benefits under this plan are provided through Group Policy No. 1023000-G issued to the Trustees of the Plan by Metropolitan Life Insurance Company.

MetLife Record keeping Center PO Box 6129 Utica, New York 13504-6129

Phone: 1-800-310-7770

The Group Policy provides the following benefits:

- Life Insurance \$20,000
- Accidental Death and Dismemberment up to \$16,000
- Life Insurance for Retired Employees \$2,000

6. Union One:

Make sure you have your beneficiary information updated by calling the number below.

28160 W Northwest Hwy Suite 100 Lake Barrington, IL 60010 Office: 1-847-387-3555 Cell: 1-480-395-9333 Pete Gilbertson

7. Any additional Life Insurance/Disability Insurance you may have:

1			
2			
3.			
4.			

Things to Remember When Completing Your Claim Forms:

- Make a copy of <u>all</u> claim forms which you submit to life insurance companies, Railroad Retirement Board, Social Security Administration, etc.
- <u>Do not</u> sign any forms or statements that you have not completely read and understand. Read the fine print.
- Check all the titles on your cars, trailers, motor homes and house to make sure the word <u>"or"</u> is used between yours and your spouse's names.
- Check all beneficiaries' information on insurance policies and accounts are correct.

Surviving Spouse and Children Benefits

Types of Survivor Benefits:

- Annuities are payable to widows, widowers, and unmarried children; in certain cases, benefits are also payable to parents, remarried widow(er)s, grandchildren and surviving divorced spouses.
- Lump sum benefits are payable after the death of a railroad employee only if there are no qualified survivors of the employee immediately eligible for annuities. With the exception of a residual lump sum death benefit, eligibility for survivor benefits depends on whether or not the employee was "insured" under the Railroad Retirement Act at the time of death. An employee is insured if he or she has at least 10 years of railroad service, or 5 years performed after 1995, and a "current connection" with the railroad industry as of the month of the annuity begins or the month of death, whichever occurs first. If a deceased employee was not so insured, jurisdiction of any survivor benefits payable is transferred to the Social Security Administration, and any survivor benefits are paid by that agency instead of the Board. Regardless of which agency has jurisdiction, the deceased employee's railroad retirement and social security credits will be combined for the purpose of benefit computation.

Widows' and Widowers' Annuities are payable at:

- Age 60: Age reductions are applied to annuities awarded before full retirement age. The eligibility age for unreduced annuities is gradually rising from age 65 to age 67, depending on the year of birth.
- Ages 50-59: If the widow(er) is totally and permanently disabled and unable to work in any regular employment. The disability must have begun within 7 years after the employee's death or within 7 years after the termination of any annuity based on caring for a child of the deceased employee. A 5-month waiting period is required after the onset of disability before a disability annuity can begin.
- Any age: If the widow(er) is caring for an unmarried child of the deceased employee under age 18 or a disabled child of any age who became disabled before age 22. The widow(er) must have been married to the employee for at least 9 months prior to death, unless she or he was the natural

parent of their child, the employee's death was accidental or while on active duty in the U.S. Armed Forces, the widow(er) was potentially entitled to certain railroad retirement or social security benefits in the month before the month of death, or the marriage was postponed due to state restrictions on divorce due to mental incompetence or similar incapacity.

Divorced Spouse, or Remarried Widow(er):

- A surviving divorced spouse may qualify if she or he was married to the employee for at least 10 years, is unmarried or remarried under the conditions described in the next paragraph and is age 60 or older (50 if disabled).
- A surviving divorced spouse who is unmarried can qualify at any age if caring for the employee's
 child and the child is under age 16 or disabled, in which case the 10-year marriage requirement
 does not apply.
- The portion of a survivor annuity equivalent to a social security benefit may be paid to a widow(er) or surviving divorced spouse who remarries after age 60, or to a disabled widow(er) or disabled surviving divorced spouse who remarries after age 50; however, remarriage prior to age 60 (or age 50 if disabled) would not prevent eligibility if such remarriage ends. Social security lever benefits may also be paid to a younger widow(er) or surviving divorced spouse caring for the employee's child who is under age 16 or disabled, if the remarriage is to a person receiving railroad retirement or social security benefits or the remarriage ends.

Other Survivor Annuities:

- An unmarried child who is age 18 in full-time attendance at an elementary or secondary school or in approved home schooling, until the student attains age 19 or the end of the school term in progress when the student attains age 19. In most cases where a student attains age 19 during the school term, benefits are limited to the 2 months following the month age 19 is attained.
- An unmarried disabled child over age 18 if the child became totally and permanently disabled before age 22.
- An unmarried dependent grandchild meeting any of the requirements described above for a child, if both the grandchild's parents are deceased or disabled.

- A parent at age 60, who was dependent on the employee for at least half of the parent's support. If the employee was also survived by a widow(er), surviving divorced spouse or child who could ever qualify for an annuity, the parent's annuity is limited to the amount that social security would pay.
- The widow(er) will have to check with the Railroad Retirement Board once a year to see if there have been any benefit changes.
- There is a Lump Sum Death Benefit payable to you upon return of the RRB Claim Forms along with a Copy of the Death Certificate. The amount payable depends primarily on whether the deceased employee was credited with 10 years of service before January 1, 1975, in which case the average benefit payable is about \$900. In all other cases where a lump sum is payable, the benefit is \$255. It will take about 3 months to receive this money.
- For employees who fall under the National Agreement for life insurance benefits, there is a \$20,000 benefit for active employees and a \$2,000 benefit for retired employees. There is also a \$16,000 Accidental Death and Dismemberment (AD&D) benefit that goes along with this policy that applies to the active employees only. The policy number is 1023000-G and these benefits are administered by MetLife who can be reached by calling 1-800-310-7770. Other voluntary coverages may apply if the Employee opted for them.
- The BLET also has a separate \$4,000 Accidental Death & Dismemberment (AD&D) policy that it carries on all active and retired members. This policy is underwritten by Berkley Insurance Company and is administered by Union One Benefits Administration (Union One). If the member's passing was due to an accident, then you can reach Union One, by calling 847.387.3555. This would of course only apply if a member's death was caused by an accident.

John Edgar Thomson Foundation

The John Edgar Thomson Foundation is a charitable organization founded in 1882 in honor of John Edgar Thomson, the third president of the Pennsylvania Railroad. For well over a century, the Foundation has quietly extended financial assistance to the **daughters of deceased U.S.** railroad employees, offering vital support during times of family hardship and loss.

The Foundation's mission is rooted in compassion and stability. It provides modest, ongoing

financial assistance—not traditional scholarships—but aid designed to promote the general

welfare of young women who have lost a parent employed by the railroad. This assistance can help

families manage everyday needs such as educational costs, clothing, health care, or other essential

living expenses.

To qualify, the applicant must be an unmarried daughter under the age of 18 whose father or

mother was actively employed by a railroad at the time of their death. The death does not

need to have occurred while on duty or as a result of work-related causes. The daughter must

reside full-time with her surviving parent or guardian unless she is enrolled in college, in which

case the Foundation may continue support beyond age 18 depending on eligibility.

The application process is simple and compassionate, and the Foundation works closely with

families to verify eligibility and help ease the burden of documentation. Their goal is not to make

a difficult time harder, but to be a source of quiet relief and encouragement for those left behind.

For families of BLET members, this program can serve as a lifeline. The Foundation is one of the

few institutions in the country that focus specifically on railroad families in need, and the BLET

Auxiliary encourages all eligible spouses or guardians to reach out.

The John Edgar Thomson Foundation can be contacted directly for applications and assistance

at:

John Edgar Thomson Foundation

201 South 18th Street, Suite 318

Philadelphia, PA 19103

Phone: (215) 545-6083 or Toll-Free (800) 888-1278

Fax: (215) 545-5102

Email: sjethomson@aol.com

Website: www.jethomsonfoundation.com

Insurance Information

Life Insurance:

Company	Type	Policy Number	Beneficiary	Amount

Spouse's Insurance:

Company	Type	Policy Number	Beneficiary	Amount

Children's Insurance:

Company	Туре	Policy Number	Beneficiary	Amount

Hospitalization Insurance:

Coi	mpany	Type	Policy Number	Beneficiary	Amount

Disability Income Insurance:

Company	Type	Policy Number	Beneficiary	Amount
Union One				
Railroad Marketing				

Job Insurance:

Company	Type	Policy Number	Beneficiary	Amount
BRCF				
LECMPA				

Other Insurance:

Company	Type	Policy Number	Beneficiary	Amount

Financial Information

Bank Accounts: Name of institution: Account Number: Checking / Savings				
Name of institution: Account Number: Checking / Savings				
Name of institution: Account Number: Checking / Savings				-
Securities: Company	Number of Shares	Certificate N	Number	Contact Information
Credit Cards:				
Company	Card	Number	C	ontact Information
Other:				

Survivor's Checklist

_	Contact someone who can assist you - family, friend, executor, BLET Officer, etc
_	Review wishes of deceased regarding burial
	Arrange burial and funeral
_	Notify family and friends
A few da	ys after funeral, gather the following information:
_	Living Trust/Will
_	Death certificates
_	Life insurance policies
_	Current financial statements
_	Bank account numbers and statements
_	Credit/debit card statements
_	Marriage license or Divorce papers
_	Birth certificates/Adoption papers (Deceased and Children's)
_	Social security cards (Deceased and Children's)
_	Veteran's records (DD 214)
_	Tax returns (Last 3 years)
_	Titles (house, car other property)
_	Retirement accounts (401K, IRA, etc)
_	Investment accounts (stocks, bonds, mutual funds, cd's)
_	
_	
_	
Contact	the following:
Atto	orney regarding estate settlement
Ban	ks/Credit unions to verify status of checking/savings accounts
Not	ify security broker to re-title securities
Not	ify your insurance agent to modify auto and homeowners policies
Not	ify any household bills for name changes

Avoid major decisions regarding home sales, debt repayment, moving etc. for the first few months.

Location of Important Documents and Numbers

Once you have all of your documents together, you should make copies. These documents contain important and personal information, we recommend that you keep all original documents and copies in a safe place. Let your spouse know where your documents are located.

٠			
A.	RESIDENCE		
		(Address)	
		(Where to look)	
B.	SAFE-DEPOSI	ТВОХ	
		(Bank)	(Location of Key)
		(Address)	
C.	Other		
		(Address)	
		(Where to look)	

Important Numbers:

My important papers are located at:

Name	Contact Information

Union Officers Who Can Assist You

(write names and phone numbers – keep current):

<u>President</u>	Secretary / Treasurer
Local Chairman	Vice Local Chairman
Legislative Representative	General Chairman

Location of Papers and Assets

<u>Item</u>		Lo	cation	
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
My Will				
Cemetery Plot Deed				
Spouse's Will (original)				
Spouse's Will (copy)				
Documents appointing children's Guardian				
List of Special Bequests				
Safe combinations or Keys, Home				
Trust Agreements				
Life Insurance Policies				
Property and Casualty insurance Policy				
Health Insurance Policies				
Employment Contracts				
Partnership Agreements				
List of Checking/Savings accounts				
Bank Statements				
List of Credit Cards				
List of Online accounts and Logins				
Certificate of Deposits				
Checkbooks/Savings Passbook				
Stock, Bonds, Etc.				
Other Securities				
Retirement Plan Papers				
Income and Gift tax Returns				
Title, Deeds to Real Estate				
Rental Property Records				
Title Insurance				
Notes and other Loan Arrangements				
Mortgages				
Birth Certificates, Marriage Certificate, Passports				
Military Discharge Papers				

A	В	C	D

Online Accounts and Logins

Remove and place with your Important Documents

	Name/ Description	Username	Password
Email			
Email			
Bank			
Bank			
Credit Card			
Credit Card			
Insurance			
Insurance			
Securities			
Securities			
Retirement			
Vehicle			
Vehicle			
Utilities			
Utilities			
Online Account			
Computer			
Phone			
Facebook			
Social media			

Navigating Bereavement Leave in the Railroad Industry

Understanding Bereavement Leave in the Railroad Industry

Bereavement leave is a designated period of paid or unpaid time off that allows employees to grieve and attend funeral or memorial services following the death of an immediate family member. While policies vary slightly from one railroad to another, most Class I railroads, including Union Pacific, BNSF, CSX, Norfolk Southern, Canadian National (U.S.), and Canadian Pacific Kansas City, offer between one and three calendar days of leave for qualified employees.

Common Features of Bereavement Policies:

- Leave is paid and usually does not count against attendance records when properly requested.
- Employees must notify a supervisor or crew management as soon as possible.
- Some railroads may require proof of death, such as an obituary, funeral notice, or death certificate.
- The leave is typically only granted for immediate family members (see below).
- If additional time is needed, employees may request personal leave, vacation, or unpaid time off, subject to approval.

Who qualifies as an immediate family member?

While definitions may vary slightly by railroad, most Class I carriers consider the following relationships to qualify for bereavement leave:

- Spouse or domestic partner
- Parent or stepparent
- Child, stepchild, or adopted child
- Sibling or stepsibling
- Grandparent or grandchild (sometimes excluded or limited to certain roles)
- Parent-in-law, child-in-law, or sibling-in-law

It is essential for members to consult their specific collective bargaining agreement and carrier policy to confirm which family relationships are covered under the railroad's bereavement leave provisions.

Steps to Request Bereavement Leave

- 1. Notify the Carrier Immediately:
 - a. As soon as possible after the death occurs, contact your supervisor or crew management.
- 2. Confirm Eligibility:
 - a. Identify the relationship of the deceased and confirm that it qualifies under the railroad's bereavement policy.
- 3. Submit Required Documentation:
 - a. Railroads may ask for documentation such as an obituary, funeral program, or death certificate.
- 4. Request Additional Time if Needed:
 - a. If three days is not enough, inquire about additional options such as personal time or vacation.

State Bereavement Leave Laws

In addition to employer-specific policies, some states have laws that require certain employers to grant bereavement leave. While federal law does not mandate bereavement leave, a few states, such as Oregon and Illinois, have passed legislation to protect time off for grieving.

Oregon: Allows eligible employees to take up to two weeks of unpaid bereavement leave per death, under the Oregon Family Leave Act (OFLA).

Illinois: The Family Bereavement Leave Act (FBLA) provides up to 10 days of unpaid leave following the death of a covered family member or in cases of pregnancy loss.

Railroad employees working in these states may qualify for additional protections, but these do not override collective bargaining agreements.

Best Practices for Employees and Families

- Document everything: Keep a record of dates, communications, and documents submitted.
- Reach out to your local union representative:
 - o They can help you with navigating the process.
- Communicate clearly and promptly with your employer to avoid any misunderstandings.
- Advocate respectfully:
 - o If you are denied bereavement leave for a qualifying relationship, ask your local Division Officers for assistance in working through the process.

Conclusion

Grief is never easy, but understanding your rights and responsibilities when it comes to bereavement leave can reduce stress during one of life's most difficult moments. For engineers and train service employees working under BLET agreements, bereavement policies are meant to provide compassionate, structured time away from work—but they must be approached with awareness and communication.

For more information, contact your BLET local chairman, review your collective bargaining agreement, or consult your railroad's human resources department.

Class 1 Railroads Contact Information

BNSF Railway - U.S. Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Phone: 800-795-2673
	Email: EmpServHR@bnsf.com
	2650 Lou Menk Drive, Fort Worth, TX 76131-2830
BNSF Benefits Center	Phone: 1-877-451-2363
	Website: www.bnsf.mercerhrs.com
	Purpose: For questions regarding health insurance,
	retirement benefits, and other employee services.
Employee Assistance Program	Phone: 1-800-383-2327
(EAP)	Purpose: Provides confidential counseling and
	support services to employees and their families.
Payroll	Phone: 800-274-6739
	(Questions about paychecks, tax forms, direct
	deposit)
Personnel Records	Phone: 1-817-352-0900
Employment Verification	Phone: 1-800-367-5690
	Employer Code: 14440
	Website: www.theworknumber.com
Pension Services	Phone: 800-811-0687
	Hours: Mon–Fri, 8:30 AM–5:30 PM CT
401(k) Administrator	Provider: Vanguard
	Phone: 800-523-1188
	Website: www.vanguard.com
Employee Stock Purchase Plan	Provider: EQ Shareowner Services
(ESPP)	Phone: 866-709-7704

Employee Reference Section

(Fill out before calling BNSF or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

Canadian National (CN) – U.S. Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Public Inquiry Line: 1-888-888-5909
	Use for general information or department
	routing
Payroll	Handled through HR and Employee Services
	Public Inquiry Line: 1-888-888-5909
	Cassie Flores: 1-708-332-3506
CN FMLA	Phone: 1-800-858-6506
	Phone: 1-773-502-5668
	Email: fmla@cn.ca
Employment Verification	Phone: 1-800-367-5690
	(Use The Work Number for verification)
Pension Services	Phone: 1-800-361-0739
	Hours: Mon-Fri, 8:00 AM-6:00 PM ET
	Website: www.cnpensioners.org
401(k) Administrator	Managed via CN U.S. Benefits Center
	Contact HR for plan administrator info
	Fidelity: 1-800-835-5095
CN Stock	Phone:1-888-881-3336 (within US & Canada)
	Phone: 1-514-982-7428 (International Toll)

Employee Reference Section

(Fill out before calling CN or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

Canadian Pacific Kansas City (CPKC) – Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Email: Employee_Services@cpkcr.com
	(General HR, benefits, address changes,
	employee support)
Payroll	Email: Employee_Services@cpkcr.com
	(Questions about paychecks, W-2s, direct
	deposit, tax forms)
Employment Verification	Phone: 1-800-367-5690
	Employer Code: 12700
	Website: www.theworknumber.com
Pension Services	Phone (Toll-Free): 1-888-511-7557
	Email: pension@cpkcr.com
	Hours: Mon-Fri, 8:00 AM-12:00 PM MST
401(k) Administrator	Provider: Empower Retirement
	Phone: 1-877-778-2100
	Website: www.empower.com

Employee Reference Section (Fill out before calling CPKC or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

CSX Transportation (CSXT) – U.S. Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Phone: 904-359-3200
	Email: EmployeeServiceCenter@csx.com
	500 Water Street, Jacksonville, FL 32202
Payroll	Phone: 1-800-582-2655
	(Questions about paychecks, tax forms, direct
	deposit)
Employment Verification	Phone: 1-800-367-5690
	Employer Code: 12700
	Website: www.theworknumber.com
Pension Services	Phone: 1-866-279-7297 (1-866-CSX-PAYS)
	Website: https://ypr.aon.com/ypr/csxcorp/login
401(k) Administrator	Empower Retirement
	Phone: 1-888-279-4015 (1-888-CSX-401k)
	Phone: 1-855-756-4738
	Website: www.empowermyretirement.com
	Merrill Lynch – BLET CSXT 401k Plan
	Phone: 1-800-229-9040
Employee Service Center	Phone: 1-800-633-4045
	Email: EmployeeServiceCenter@csx.com
	(Assistance with benefits, enrollment, and
	general HR questions)

Employee Reference Section

(Fill out before calling CSXT or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

Norfolk Southern (NS) – U.S. Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Norfolk Southern HR Help Desk
	Phone: 800-267-3313
	Email: hrhelpdesk@nscorp.com
Payroll	Contact via HR Help Desk
	Phone: 800-267-3313
Employment Verification	Phone: 1-800-367-5690
	Website: www.theworknumber.com
	Employer Code: 12539
Pension Services	Norfolk Southern Benefit Center
	Phone: 855-874-9472
	Website:
	www.yourbenefitsresources.com/nscorp
401(k) Administrator	Provider: Vanguard
	Phone: 800-523-1188
	Website: www.vanguard.com

Employee Reference Section (Fill out before calling NS or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

Union Pacific Railroad (UP) – Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information	
HR & Employee Services	Phone: 402-544-5000	
	Email: HRSC@up.com	
	1400 Douglas Street, Omaha, NE 68179	
Payroll	Phone: 402-544-4729	
-	Email: uprrpayroll@up.com	
	Email: ubanking@up.com	
	1400 Douglas Street, STOP 1730, Omaha, NE 68179	
Employment Verification	Phone: 1-800-367-5690	
	Employer Code: 14440	
	Website: www.theworknumber.com	
Pension Services	Website:	
	www.up.com/employee/retirees/benefits/pension	
401(k) Administrator	Provider: Vanguard	
	Phone: 1-800-523-1188	
	Website: www.vanguard.com	
General Agreement Benefits	Email: uplrprogadm@up.com	
UP Voluntary Life	Met Life	
	Phone: 1-866-659-1377	
Workforce Resource Center	Email: survivorbenefits@up.com	
	If ever non-agreement call: 1-877-275-8747 to see if	
	other benefits are available.	
E*TRADE	Phone: 1-800-838-0908	
EAP-Family	Phone: 1-800-779-1212	
_	Website:	
	https://www.up.com/employee/retirees/eap-family/index.htm	
Family Hotline Number	Phone: 1-888-877-7015	

Employee Reference Section

(Fill out before calling UP or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

Contact the employee's supervisor to get personal items from a locker, desk, etc.

Passenger and Commuter Railroads

Amtrak - Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Amtrak Employee Service Center
	Phone: 1-800-424-0201
	Hours: Mon–Fri, 8:00 AM–8:00 PM ET
Payroll	Handled via Amtrak Employee Portal
	Contact the Employee Service Center for assistance
Employment Verification	Website: www.theworknumber.com
	Phone: 1-800-367-5690
	Employer Code: 11243
Pension Services	Contact the Amtrak Pension Department through the
	Employee Service Center
401(k) Administrator	Provider: Fidelity Investments
	Phone: 1-800-835-5097
	Website: www.netbenefits.com/amtrak

Employee Reference Section (Fill out before calling Amtrak or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

CalTrain – U.S. Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Administered through San Mateo County
	Transit District (SamTrans)
	Phone: 650-508-6200
Payroll	Managed through SamTrans HR
	Department
Employment Verification	Contact SamTrans HR
	Phone: 650-508-6200
Pension Services	Handled through SamTrans retirement
	plans
401(k) Administrator	Contact HR for current provider

Employee Reference Section (Fill out before calling CalTrain or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

Keolis – Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Phone: 617-222-5855 (for MBTA)
	Or contact local HR manager
Payroll	Managed via Keolis HR
Employment Verification	Use The Work Number or contact HR
Pension Services	Private plan through employer
401(k) Administrator	Varies by contract, typically private
	401(k) providers

Employee Reference Section

(Fill out before calling Keolis (U.S. Operations) or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

Long Island Railroad (LIRR) – U.S. Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Metropolitan Transportation Authority
	(MTA) HR Shared Services
	Phone: 646-376-0123
	Email: hr@mtabsc.org
Payroll	Contact via MTA HR Shared Services
	Phone: 646-376-0123
Employment Verification	Use The Work Number
	Phone: 1-800-367-5690
	Employer Code: 13576
Pension Services	MTA Defined Benefit Pension Plans
	Phone: 347-643-2263
401(k) Administrator	MTA Deferred Compensation Plan
	Phone: 212-306-7760
	Website: www.nyc.gov/deferredcomp

Employee Reference Section (Fill out before calling LIRR or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

Massachusetts Bay Transportation Authority (MBTA) – Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	MBTA Human Resources
	Phone: 617-222-5855
	Email: hr@mbta.com
Payroll	Contact MBTA HR or use internal
	employee self-service portal
Employment Verification	Email: hr@mbta.com or call HR at 617-
	222-5855
Pension Services	MBTA Retirement Fund
	Phone: 617-316-3800
	Website: www.mbtarf.com
401(k) Administrator	Administered through MBTA Deferred
	Compensation Plan
	Contact HR for provider info

Employee Reference Section (Fill out before calling MBTA or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

Metra – Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Phone: 312-322-8901
	Email: hrstaffing@metrarr.com
Payroll	Contact HR or via Employee Portal
Employment Verification	Use The Work Number
	Phone: 1-800-367-5690
	Employer Code: Contact Metra HR
Pension Services	Handled via RTA or Metra internal
	retirement benefits office
	Contact HR for assistance
401(k) Administrator	Contact Metra Benefits Office
	Likely provider through state or municipal
	plan

Employee Reference Section (Fill out before calling Metra or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

New Jersey Transit (NJ Transit) - Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Phone: 973-491-7000
	Address: NJ Transit Headquarters, One Penn
	Plaza East, Newark, NJ 07105
Payroll	Handled through NJ Transit Employee Self-
	Service Portal
	Contact HR for specific payroll issues
Employment Verification	Phone: 973-491-7000
	Handled via HR department
Pension Services	Handled through NJ Public Employees
	Retirement System (PERS)
	Phone: 609-292-7524
	Website: www.nj.gov/treasury/pensions
401(k) Administrator	Plan administered through Prudential or PERS
	supplemental plans
	Contact HR for more details

Employee Reference Section (Fill out before calling NJ Transit or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

Pan Am Railway – Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Part of Berkshire & Eastern operations
	(G&W)
	Phone: 866-244-3967
Payroll	Handled by G&W HR Services
Employment Verification	Use The Work Number or contact HR
Pension Services	G&W-administered benefit plans
401(k) Administrator	Typically Empower or Vanguard through
	G&W

Employee Reference Section

(Fill out before calling Pan Am Railway or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

PATH (Port Authority Trans Hudson) – Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Managed by Port Authority of NY & NJ
	Phone: 212-435-7000
Payroll	Through Port Authority Payroll Services
Employment Verification	Via Port Authority HR
Pension Services	Port Authority Pension Department
401(k) Administrator	Deferred compensation plan via PA

Employee Reference Section

(Fill out before calling PATH (Port Authority Trans Hudson) or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

SEPTA – Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information
HR & Employee Services	Phone: 215-580-8340
	Address: 1234 Market Street, Philadelphia, PA
	19107
Payroll	Handled via HR and Employee Self-Service Portal
	Contact HR for direct inquiries
Employment Verification	Phone: 215-580-8340
	Via HR department
Pension Services	Handled by SEPTA Retirement Services
	Contact HR or use Employee Portal
401(k) Administrator	Plan managed by Lincoln Financial Group
	Phone: 800-234-3500
	Website: www.lincolnfinancial.com

Employee Reference Section

(Fill out before calling SEPTA or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

Virginia Railway Express (VRE) – Employee & Family Contact Guide

For use by BLET Auxiliary members supporting active, retired, or deceased railroaders.

Category	Contact Information		
HR & Employee Services	Contact Keolis Commuter Services (VRE		
	Operator)		
	Phone: Refer to VRE Admin Office		
Payroll	Managed through Keolis/VRE		
	Contact via supervisor or HR coordinator		
Employment Verification	Use The Work Number		
	Phone: 1-800-367-5690		
Pension Services	Administered via Keolis/Private Carrier		
	Request through HR		
401(k) Administrator	Managed through employer plan (Keolis)		
	Confirm with HR		

Employee Reference Section (Fill out before calling VRE or RRB on behalf of a family member):

Item	Details
Employee ID:	
Work Location:	
Last Known Position:	

BLET Shortline Railroads Emergency Numbers

Railroad	Emergency Phone Number
Alabama & Gulf Coast Railway (AGR)	(866) 527-3499
Arizona Eastern Railway (AZER)	(802) 527-3499
Belt Railway Company of Chicago	(708) 496-4000
Berkshire & Eastern Railroad (B&E)	(800) 955-9208
Canadian Pacific Kansas City-Delaware &	
Hudson Railroad	(800) 716-9132
Carrollton Railroad	(502) 732-6688
Florida East Coast Railway (FEC)	(800) 342-1131
Florida Gulf & Atlantic Railroad	(877) 533-6913
Georgia Central Railway	(866) 527-3499
Huron and Eastern Railway (HESR)	(866) 527-3499
Illinois Railway (IR)	(815) 431-0940
Indiana Southern Railroad (ISRR)	(866) 527-3499
Longview Switching Company	(360) 578-2396
Missouri & Northern Arkansas (MNA)	(866) 527-3499
New England Central Railway	(866) 527-3499
New York Susquehanna & Western	(800) 366-6979 ext. 8
Pacific Harbor Line (PHL)	(310) 984-5774
Portland Terminal Railroad	(503) 286-0621 (Main Office)
Portland & Western Railroad (PNWR)	(802) 527-3499
South Buffalo Railway (SBRR)	(716) 821-3631 (Main Office)
St. Lawrence & Atlantic Railroad	(800) 800-3490
Tacoma Belt Railroad	(253) 396-3161
Trans-Global Solutions-Cedar port Railroad	(281) 881-7206
Union Railroad	
Utah Central Railroad	(801)921-0539
Utah Railway (UR)	(802) 527-3499
Watco-Dispatchers	(316) 262-1700
Western New York & Pennsylvania Railway	
Wheeling & Lake Erie Railway	
Winston Salem Southbound (WSSB)	

Care and Assistance Program (CAP)

The BLET Auxiliary Care and Assistance Program is a heartfelt expression of our enduring commitment to the families of locomotive engineers and trainmen. Rooted in the principles of solidarity and compassion, this program provides meaningful support to BLET Auxiliary members during times of personal hardship, illness, tragedy, or loss. When a crisis strikes—whether it be a sudden illness, a serious accident, the death of a family member, or a natural disaster—railroad families can find themselves overwhelmed not just emotionally, but financially as well.

The Care and Assistance Program offers modest financial grants to help offset unexpected expenses such as travel, funeral costs, medical bills, or emergency living needs. These grants are not loans and do not require repayment; they are given as a gesture of care from one railroad family to another.

Applications can be submitted by local auxiliary officers or directly by auxiliary members to the National Secretary. Each request is reviewed with sensitivity and confidentiality. While the program cannot eliminate the burdens families face, it serves as a powerful reminder that no BLET family faces hardship alone.

This program is funded through donations and special fundraising efforts by BLET Auxiliary members nationwide. It is a living example of the Auxiliary's mission—to support, protect, and uplift the loved ones of those who keep our nation's railroads running.

If you or someone you know is experiencing hardship and may benefit from the Care and Assistance Program, please contact your local Auxiliary representative or visit www.bletauxiliary.net for more information, eligibility guidelines, and application instructions. There is an application at the end of this book to be used if necessary.

Acknowledgment of Legal Support

The BLET Auxiliary extends our heartfelt gratitude to all of the ARLA and FELA attorneys who generously supported the development and distribution of this handbook. Their contributions made it possible for us to provide this valuable resource, The BLET Auxiliary Family Resource Guide, to families across the railroad community.

These attorneys are highly experienced in handling railroad-related legal matters, including those governed by the Federal Employers' Liability Act (FELA). Their knowledge of the railroad industry and commitment to advocating for injured railroaders and their families is reflected in the work they do every day.

While this acknowledgment is not an endorsement of any specific attorney or firm, we sincerely appreciate their support of the BLET Auxiliary's mission to educate, empower, and stand beside the families of railroad workers.

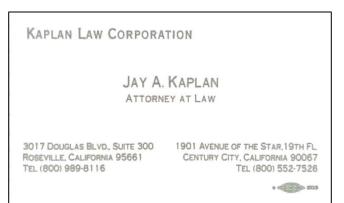
Together, we help ensure that no family faces the journey alone.

ARLA and FELA Attorneys

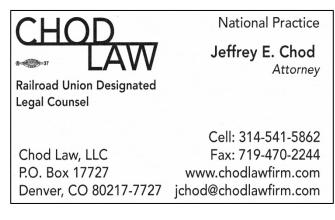
The attorneys listed below helped make the creation and distribution of this book possible. They are listed by the state that their offices are located not necessarily where they practice law.

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HAL BAILEY

JONESGRANGER

ATTORNEYS AT LAW

APPROVED ATTORNEYS For Railway Labor Unions

1201 Peachtree St, N.E. 400 Colony Square, Suite 300 Atlanta, GA 30361 404-870-9020

Toll Free: 888-358-6894 Direct: 404-325-6844 Cell: 404-358-6894 Fax: 404-393-3770 hbai@jonesgranger.com



Warshauer Woodward Atkins, LLC

2740 Bert Adams Road Atlanta, GA 30339

Office: 404.892.4900
Toll Free: 1.888.892.5208
Fax: 470.613.6881
Web: warlawgroup.com

E-mail: mjw@warlawgroup.com

Michael Warshauer Board Certified Trial Attorney

Illinois



WARSHAUER WOODWARD ATKINS

TRIAL LAWYERS

ATKINS

Trent Shuping
Personal Injury Attorney

Warshauer Woodward Atkins, LLC

2740 Bert Adams Road Atlanta, GA 30339

Office: 404.892.4900
Toll Free: 1.888.892.5208
Fax: 470.613.6881
Web: warlawgroup.com
E-mail: tss@warlawgroup.com

FELA DESIGNATED LEGAL COUNSEL

Daniel J. Downes, P.C.

DESIGNATED LEGAL COUNSEL

Dan@CavanaghLawGroup.com

Phone: 800-624-2121 • Cell: 312-953-5839 (24/7)



Louisiana

TOLL FREE 1-800-624-4571

Cell: (618) 407-1300

John P. Kujawski

ATTORNEY AT LAW

Kujawski & Associates, LLC

APPROVED FELA ATTORNEYS 1331 PARK PLAZA DRIVE, SUITE 2 O'FALLON, ILLINOIS 62269-1764 www.kujawskiassociates.com TELEPHONE (618) 622-3600 FAX: (618) 622-3700

BLAKE G. ARATA, JR.

FELA DESIGNATED ATTORNEY

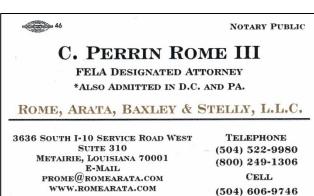
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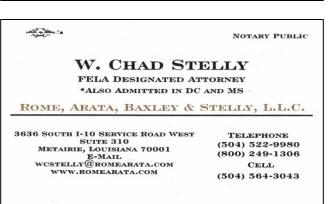
3636 SOUTH 1-10 SERVICE ROAD WEST SUITE 3 10 METAIRIE, LOUISIANA 7000 1 E-MAIL BARATA@ROMEARATA.COM WWW.ROMEARATA.COM TELEPHONE (504) 522-9980 (800) 249-1306 CELL

(504) 905-7556









Maryland

LAWRENCE M. MANN ATTORNEY AT LAW

e not Parky on

Alper & Mann, P.C. 9205 Redwood Ave. Bethesda, MD 20817

EMAIL: Im.mann@verizon.net

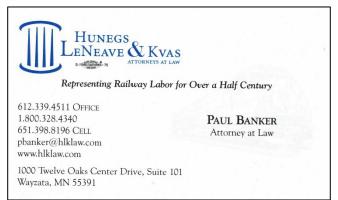
TEL:

(202) 298-9191

Michigan

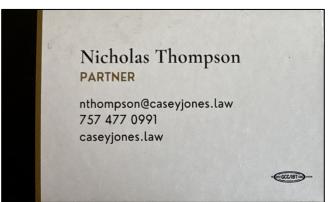


Minnesota





Missouri





Nebraska





New York



Sean Constable

Attorney at Law

FLYNN & WIETZKE, PC

1205 Franklin Avenue (516) 877-1234 Garden City, NY 11530 SConstable@FELAattorney.com

Fax: (516) 877-1177 Toll Free: (866) 877-FELA

With offices throughout the United States

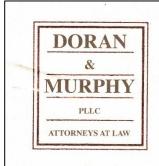


PATRICK J. DONOGHUE, ESQ.

1234 DELAWARE AVENUE, SUITE 200, BUFFALO, NY 14209 P 716.844.8350 c 716.998.6413 F 716.235.2500 pdonoghue@godwinhurleylaw.com

www.godwinhurleydonoghue.com





Colin X. Fitzgerald Attorney at Law

1234 Delaware Avenue Buffalo, New York 14209 Web-Site: www.doranandmurphy.com E-Mail: cfitzgerald@doranandmurphy.com

Telephone: (716) 884-2000

Facsimile: (716) 884-2146 1-800-374-2144



THOMAS P. HURLEY, ESQ.

1234 DELAWARE AVENUE, SUITE 200, BUFFALO, NY 14209 P 716.844.8350 c 716.310.5163 F 716.235.2500 thurley@godwinhurleylaw.com www.godwinhurleydonoghue.com







Marc Wietzke

Attorney at Law

FLYNN & WIETZKE, PC

1205 Franklin Avenue Garden City, NY 11530 MWietzke@FELAattorney.com

(516) 877-1234 Fax: (516) 877-1177 Toll Free: (866) 877-FELA

With offices throughout the United States



Paul S. Bovarnick

ATTORNEY AT LAW

Rose, Senders and Bovarnick, LLC 1205 NW 25th Avenue Portland, Oregon 97210

503-227-2486 FAX 503-877-1786

www.rsblaw.net pbovarnick@rsblaw.net

Pennsylvania



000 Day 200 21

COFFEY KAYE MYERS & OLLEY
SUITE 718 TWO BALA PLAZA
CITY AVE & DECKER BLVD
BALA CYNWYD, PA 19004

 PHILADELPHIA
 610-668-9800

 NATIONWIDE
 800-334-2500

 Fax
 610-667-3352

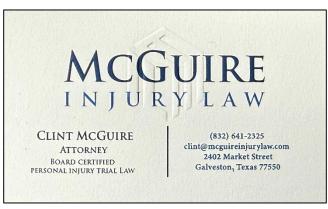
 EMAIL
 MJ□LLEY@CKMO.COM

 CELL
 610-306-8179

SAMUEL ROSENTHAL ATTORNEY AT LAW 1845 WALNUT STREET SUITE 2350 PHILADELPHIA, PA 19103 215.923.8900 800.233.7101 CELL: 267.975.9543 WEBSITE: WWW.ROSENTHALFIRM.NET

Texas





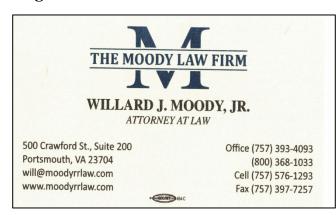


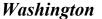






Virginia











CARE AND ASSISTANCE PROGRAM APPLICATION BLET NATIONAL AUXILIARY

TO: The BLET National Auxiliary

We hereby submit the following				
Name of Applicant:				
Address:	(Street A	ddress City State	7in)	
	(Sirect A	duress, City, State,	<i>L</i> ip)	
Phone No	Date of Birth	:		
Initiated into Auxiliary No	City	State	e Initiatio	n Date:
Is membership continuous?				
Sponsor's Name:				
Widowed: If yes, how	w long?1	Number of Children	: Ages:	
	Applican	t's Income Informa	ation	
Total Monthly Income: \$	(Social	Security/Railroad I	Retirement/Inte	erest/Dividends, etc.)
Do your children contribute to y	our support?	If yes, how much	ch? \$	
Is Applicant living in own home	e A	partment	Child's Ho	me
Nursing Home If yes,	is this temporary _	Month	ly cost \$	
Is Applicant capable of supervisor Attorney, and provide the following the following the following the supervisor of the	sing personal finar lowing informatio	ncial affairs? n: Name:	If not, pleas	se advise who holds a Pow
Relationship: St	reet Address:		City	
State Zin Pl	one Number			

Insurance

Does Applicant have Health insurance	Medicare	Medicaid	
If Medicare, do you have a Monthly Cost \$		ent policy rations/medical costs not covered by insurance and the appropriate monthly	
total below – attach additi	onal sheet if needed	: 	
		lical Costs: \$	
		ments Concerning this Application om needed, please attach additional sheet)	
We hereby certify the fore Bylaws of the BLET Auxi		be true and correct. We consider this application to be in compliance with	the
Date of Application:		President: Printed Name:	
Auxiliary No		Printed Name:	
		Secretary: Printed Name:	
Note to Auxiliary Presiden	nt and Secretary:		
This form is to be evaluate the needs of your		rom information secured from the Applicant or her family. It will be used to)
It is the policy of convalescent homes. Plea	•	are and Assistance Program checks will not be mailed to nursing or mpletely, and mail to:	
Auxilian	ry Seal	Jodi Wallace, National Secretary BLET Auxiliary 1804 Washington Ave La Grande, OR 97850	



BLET Auxiliary Member At Large Application

Date__

Dues prorated application	according to the date of	1/31 – 3/31	4/1-6/30	7/1-9/30	10/01-12/31
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Member	at Large	\$70.00	\$52.50	\$35.00	\$17.50
Member	at Large Retired	\$42.00	\$31.50	\$21.00	\$10.50
Associate	Member at Large	\$70.00	\$52.50	\$35.00	\$17.50
Associate	Member at Large Retired	\$42.00	\$31.50	\$21.00	\$10.50
	Printed Name:				
hereafter be en	Printed Name: Address: City/State/Zip: Phone Number: Email Address:				
hereafter be en	Printed Name: Address: City/State/Zip: Phone Number:				

August 2025 v1.6

Please submit the completed application form with a check or money order payable to BLET

She can be reached at (541) 663-6966 or jwallace.bletaux@yahoo.com

Auxiliary, To: Jodi Wallace, National Secretary, 1804 Washington Avenue, La Grande, Oregon 97850.