

## UTU Discipline Income / Protection Program

The following article about the UTU Discipline Income / Protection Program (DIPP) was printed on the UTU Web Page approximately August 20, 2010.

The experience of the General Committee of Adjustment has been that the UTU Program is far superior in offering protection at times of critical need than any other program of so-called "job insurance". There are a wide range of coverage options and having income protection coverage with UTU DIPP is worthy of each member.

Please speak to your Local Chairperson to discuss options in the case that programs with outside policies are in place.

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UTU DIPP: ABOVE ALL, 'PEACE OF MIND'

By General Secretary & Treasurer Kim Thompson

We are all familiar with employers imposing unwarranted discipline and even dismissal on employees.

A member survey by the UTU's Rail Safety Task Force revealed that more than 50 percent of train, engine and yard workers cite supervisor harassment and excessive operational testing as distracting them from situational awareness and placing them in harm's way.

Said one member responding to the survey: "An alarming number of workers are in fear of losing their jobs. Harassment is now the number-one concern in the discharge of duty."

Income assistance is available to all UTU members, in all crafts, having to weather such events.

The UTU's Discipline Income Protection Program (DIPP) is a vital benefit only available to UTU members to supplement lost income when suspended or dismissed from employment.

For a reasonable premium, UTU members may enroll for a daily benefit amount ranging from \$6 to \$200 per day, not to exceed their normal average daily rate of earnings.

Since 2005, the UTU DIPP has paid more than \$64.3 million in benefits to members, dwarfing its nearest competitors in terms of benefits paid to UTU members.

The UTU DIPP is by far the largest and most effective protective plan providing such benefits.

From January 2009 through July 2010, more than \$16 million in benefits has been paid. Additionally, the UTU DIPP pays out more than 93 percent of premiums in benefits, with the balance paying administrative costs and building additional reserves.

The UTU DIPP is the only program of its kind that is regulated by the Department of Labor, publishes financial statements, holds its funds in trust, and is audited annually by a public accounting firm. The UTU DIPP is audited by the public accounting firm of Corrigan Krause.

Not only is there security in having income replacement available, but there is security in knowing that funds will be available when needed.

The UTU prides itself in paying such claims. As with any federally regulated plan -- the UTU DIPP is regulated under the Employee Retirement Income Security Act (ERISA) -- the UTU DIPP is bound by strict guidelines.

The UTU must and does review the particular facts in each incident to insure payment in every case possible. Questioned cases may also be submitted to committee review. As for benefit exceptions, a general rule of thumb is "if you have no control over the event, the UTU DIPP will pay."

For peace of mind in the event you fall victim to unwarranted loss of income through employer discipline, every UTU member is advised to strongly consider participation in the UTU DIPP.