



Burlington Northern SYSTEM FEDERATION

BMWED-IBT

You're On The
Right Track,
Protecting What
Matters Most

don't miss out!

ENROLLMENT DATES

AUGUST 15TH - SEPTEMBER 15TH

*If you have a current Aflac plan coming out of Union dues, schedule time or call the hotline to avoid disruption.



Accident

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits* to help with the unexpected medical and everyday expenses that can begin to add up almost immediately.

*Unless otherwise specified



Critical illness

Serious illnesses such as a heart attack or stroke can have an impact on your financial health. Aflac's Critical Care Protection insurance can help provide peace of mind if you experience a covered health event.



Hospital indemnity

Even a quick trip to the emergency room can result in costly medical bills that health insurance may not cover leaving you with out-of-pocket expenses. That's where Aflac can help.



Short-term disability

Illnesses or injuries that keep you from working make it difficult to pay your bills. If you experience a covered disability, Aflac's short-term disability coverage helps provide you with a source of income that can allow you to focus on getting better, instead of on your finances.

READY TO ENROLL? WANT TO LEARN MORE?

All **Aflac -BMWED** approved plans pay **cash** benefits paid directly to our Members, regardless of any other coverage they may have.*

These **cash** benefits give our **Members** the flexibility to use them as needed, groceries to child-care, mortgage, or utility payments, putting the control in **their** hands.

*Please note that specific terms and conditions may apply to certain plans, consult with your benefits coach



Scan here or go to
https://airbpa.com/bmwed_burnor



http://bit.ly/BWED_BURNOR





IMPORTANT: PLEASE SAVE THIS NUMBER IN YOUR PHONE

1- 855- 249- 5999

The Brotherhood of Maintenance of Way Enrollment Support Hotline

KEY DATES: AUGUST 15TH - SEPTEMBER 15TH

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Be sure to visit your
BMWED BURNOR

Enrollment Site



https://bit.ly/BMWED_BURNOR

**EASY TO ENROLL!
SCHEDULE NOW**



SIMPLY THE QR CODE

https://bit.ly/BMWED_Schedule

OVER 6
Million
Dollars
have been paid
to our Members

MEMBERS IN FOCUS

REAL LIFE STORIES AND STATS

"It is 100% worth it and has saved marriages, homes and likely even lives from certain disaster."

Joe Letizia

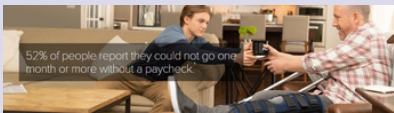
General Chairman of WMCO, Executive Board Member
shares his thoughts on the Aflac plans

"In January 2017, I was a trackworker looking forward to a long career and ultimate RRB retirement. Little did I know that a month later on Feb. 16, 2017, my hopes & railroad career were instantly destroyed in an off-work car accident. Also, little did I know that the BMWED/Aflac Disability plan in which I enrolled a month earlier would sustain me & my family as my future sorted itself.

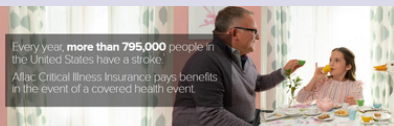
These Brotherhood sponsored benefits were even more important because my wife was also unable to work. Simply put, without those critical benefits I doubt my family would have made it.

Thank you, BMWED! Thank you, Aflac!
L. Fryer - Aberdeen, SD

Aflac's BMWED approved plans offer **vital support** at an affordable BMWED rate for our members and their families. With only a fraction of our Members taking advantage of this benefit, and **over 2500 claims paid**, it is crucial that ALL BMWED - BURNOR Members have the opportunity to create a safety net for themselves and their loved ones

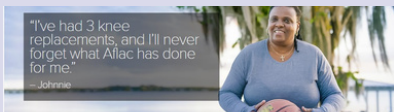


52% of people report they could not go one month or more without a paycheck.



Every year, **more than 795,000** people in the United States have a stroke.

Aflac Critical Illness Insurance pays benefits in the event of a covered health event.



"I've had 3 knee replacements, and I'll never forget what Aflac has done for me."
- Johnnie

The **BMWED approved Aflac Plans**

are more than just benefits;
they are a **promise**
to be there
when you
need it most.



Enrolling now

is the first

proactive step

to help **our members' peace of mind**, knowing that they have a safety net in place to **protect** them and their loved ones from the unexpected.

You're On The Right Track, Protecting What Matters Most

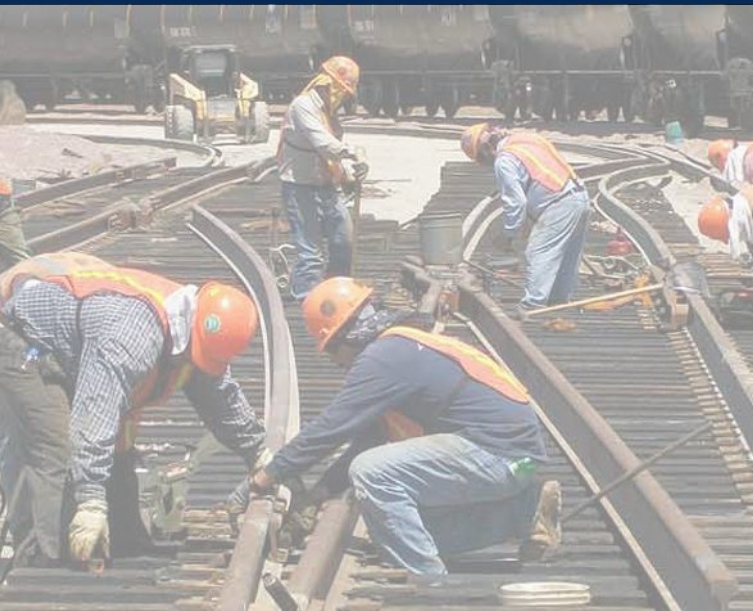


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How to enroll?

Aflac®

Scheduling my virtual meeting and what to expect





STEP 1

SCHEDULE YOUR **VIRTUAL** MEETING WITH YOUR **BMWED** BENEFITS COACH

A **virtual** meeting is a meeting that takes place online. It's a video call through your phone or computer. **Don't worry**, the phone line and connection is **secure**, **encrypted** and recorded for your **safety**.

Just like an in-person meeting, your Benefits Coach will be on your screen to walk you through your coverage options and answer any questions you may have - All from the convenience of your home, car or anywhere at a time that fits your schedule.

STEP 2

EXPLORING YOUR **AFLAC -** **BMWED** COVERAGE OPTIONS

Your Benefits Coach will explain your coverage options available to you and your family as a members of the Brotherhood of Maintenance of Way. They can answer any questions and help guide you to find the right coverage for you that fits your needs, lifestyle and budget

STEP 3

COMPLETE **YOUR** ENROLLMENT

Your Benefits Coach will be able to **complete your application** on the spot! No need to fill out pages of paperwork or hunt for stamps to mail it in! You will complete **your application** right there over your phone or computer!



STEP 4

CONFIRM **YOUR COVERAGE** DATE AND **PAYMENT METHOD**

Your Benefits Coach will **review your chosen plans**, your coverage start **date** and **complete your payment method**. You will want to have your banking information **handy during your** meeting.

As a reminder your virtual meeting is securely encrypted and recorded for your safety. If there is ever a concern your Benefits Coach would also be able to **provide you** with further security details

don't miss out!



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Schedule Now
Just Scan



Quick Reference Card

Scan for your



BMWED website



1- 855-249-5999



BMWED@bpaenroll.com



https://bit.ly/BMWED_enroll



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Learn More Here
Aflac BMWED website