

SHEET METAL | AIR | RAIL | TRANSPORTATION



VOLUNTARY SHORT TERM DISABILITY PLAN

MARCH 23, 2016

IMPORTANT ANNOUNCEMENT TO BUS AND RAIL MEMBERS VOLUNTARY SHORT TERM DISABILITY BENEFITS

- ANTHEM LIFE CONTRACT TERMINATED
- BENEFITS TO BE FUNDED DIRECTLY BY PLAN
- EFFECTIVE APRIL 1, 2016

Dear Member:

Since the inception of the SMART Voluntary Short Term Disability (VSTD) Plan, Anthem Life has been responsible for insuring these benefits for our Eligible Members.

In an effort to sustain a meaningful benefit to you when you are unable to work due to a disabling injury or illness while also seeking to minimize the cost to you for coverage, the VSTD Trustees have explored alternative methods of providing these benefits to you. We are pleased to announce that after careful study and planning, the Trustees have terminated the Plan's contract with Anthem Life **effective March 31, 2016** and will be self-funding these benefits **effective for all claims in-**

curred on and after that date. Under this arrangement, the Plan will be directly responsible for funding the payment of all short term disability benefits. The Trustees have also made changes to the SMART Long Term Disability Program. You will be receiving information regarding those changes shortly.

In conjunction with this change, the VSTD has retained the services of a company to administer this program, Southern Benefit Administrators, Incorporated. All completed claims for short term disabilities that begin on and after April 1, 2016 should be filed directly with Southern Benefit and will be processed in their corporate headquarters in Goodlettsville, Tennessee. The Plan's new contact information is as follows:

**SMART VOLUNTARY SHORT TERM
DISABILITY PLAN**



Administered by:
Southern Benefit Administrators, Incorporated
P.O. Box 1449
Goodlettsville, Tennessee 37070-1449
Toll-Free: (844) 880-1071, Fax: (615) 859-0201

**SMART VSTD Plan
P.O. Box 1449
Goodlettsville, Tennessee 37070-1449
Toll-Free: (844) 880-1071
Fax: (615) 859-0201**

Please contact the Plan at the toll-free number listed above to request a claim form, or you can visit the SMART website and click on "Transportation" and then go to the "Insurance" link. In the coming days you will also be able to visit a Plan website at www.smart-vstd.com to view and print Plan-specific documents, including claim forms.

**IMPORTANT INFORMATION FOR THOSE CURRENTLY
RECEIVING ANTHEM LIFE BENEFITS**

If you are currently receiving VSTD benefits through the Plan's insured arrangement with Anthem Life, **ANTHEM LIFE WILL CONTINUE TO BE RESPONSIBLE FOR THE PAYMENT OF YOUR DISABILITY BENEFITS FOR ALL ELIGIBLE DISABILITIES BEGINNING PRIOR TO APRIL 1, 2016.** If your disability commences prior to April 1, your completed claim should be filed with Anthem Life even if the 30 day waiting period does not expire until after that date. Disabilities commencing on and after April 1, 2016 should be filed directly with Southern Benefit.

BENEFIT PROVISIONS UNCHANGED

The existing benefit structure of the VSTD has not changed. Your weekly benefit amounts, waiting periods, benefit periods, etc. will remain the same. The cost of purchasing this coverage will also stay the same.

Included with this letter you will find a Benefit Summary and a Summary Plan Description. The Benefit Summary provides a brief overview of the Plan. It answers basic Eligibility and Enrollment, Benefit and Claims Filing questions most frequently asked. For a more detailed explanation of the Plan as well as other important information you should reference the enclosed Summary Plan Description. This document is essentially your benefit booklet. It will provide you with details regarding your VSTD benefits, will inform you of your rights as a Plan participant and advise you on how to complete a claim.

The Trustees are excited about the anticipated benefits to you of this self-funded arrangement. The long-term success of this program relies on all of us working together in its best interest. If you ever have questions about the Plan or need assistance in filing a claim, please contact the Plan's administrator, Southern Benefit Administrators, Incorporated, at the toll-free number or address provided and they will be glad to assist you.

Best regards,
BOARD OF TRUSTEES

Mr. Joseph Sellers, Jr.
Mr. Richard McClees
Mr. John Previsich