SMART VOLUNTARY SHORT TERM DISABILITY PLAN (VSTD)

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www.smart-vstd.com

Benefit Summary for Bus Members

This document provides a brief overview of the short term disability benefits offered by the SMART Voluntary Short Term Disability Plan (VSTD) sponsored by the SMART Transportation Division (TD) for bus members. This document is a summary only; it is not comprehensive in nature or intent and does not address all conditions and qualifications to which your benefits may be subject.

ELIGIBILITY AND ENROLLMENT

How do I know if I am covered under this Plan?

You are covered if you are an actively-at-work (20 hours per week) dues-paying bus member of the Transportation Division, have satisfied your eligibility waiting period, and are making the required contribution to the Plan via payroll deduction. Once covered, if you are placed on active E-49 status, your coverage will be suspended until you are once again actively at work, paying dues and Plan contributions. Being placed on E-49 status because you become disabled does not prevent you from filing a disability claim.

What happens if I am on active E-49 status during the initial enrollment – am I covered?

NO. You are not eligible unless you are actively at work and paying dues. When you return to work you will be eligible for coverage and Plan contributions will be deducted automatically by your treasurer – unless you have at any time waived your coverage by submitting a Waiver form to the International.

What if I don't want or need the coverage – do I still have to pay for it?

NO. You may waive (opt out) of the coverage at any time during your first 30 days of work and not have to pay contributions to the Plan. The TD automatically enrolls everyone to be certain that no one who wants coverage is overlooked. You will have an opportunity to decline coverage, if you so choose. Simply complete the Waiver form, available on the SMART website at www.smart-union.org, and mail it to SMART TD. If SMART TD does not receive a Waiver form from you by the end of your first 30 days of work (your eligibility waiting period), you will be enrolled for coverage and the contributions will be automatically deducted from your pay.

If I choose to waive (opt out) of the coverage, can I sign up at a later time?

YES, but you will be subject to full underwriting (at your expense) and you may not qualify for coverage. Think carefully before deciding to waive coverage. Your decision to "opt out" may be

irreversible. A Late Entry Application form is available on the SMART website at www.smart-union.org, or you can access one on the Plan's website at www.smart-vstd.com.

What does the coverage cost?

The cost of coverage is $26 per month. This amount is subject to change, upon prior notification to you.

BENEFITS

What is the basic disability benefit amount for the VSTD Bus plan?

The benefit is $305 per week for up to 52 weeks effective with disabilities beginning on or after January 1, 2027 ($270 per week for disabilities between January 1, 2026 and December 31, 2026). This amount may be offset by other earned income. See below.

Am I covered for both accidents and illness?

YES. You are covered for disabilities that result from accidents or illness.

Am I covered on and off the job?

NO. The Plan is designed to provide you coverage for off the job injuries or illnesses only.

How long are maternity benefits payable?

Typically, benefits are allowed for up to 6 weeks following delivery. Benefits will be payable following the 21-day elimination period. If your physician determines, however, that you can't work prior to delivery or need to be off longer than 6 weeks following delivery, the Plan will request medical records to determine if additional benefits are payable. Each claim is reviewed on a case-by-case basis.

Will any other income reduce the disability benefits which I may be paid?

POSSIBLY. If you are earning at least 20% of your pre-disability earnings, that amount will be subtracted from your pre-disability earnings. If that subtraction results in less than $270 weekly, that result will be your weekly disability benefit.

If I am covered, how do I qualify to receive disability benefits from the VSTD?

To qualify for benefits from the VSTD:

- You must be unable to perform the duties of your occupation;
- You must be under the care of a qualified physician;
- You must be earning less than before you became disabled;
- You must be disabled beyond 21 calendar days; and
- The Plan must receive supporting medical information from your doctor and approve your claim.

FILING A CLAIM

How do I file a claim for benefits?

Contact the Plan's Claims Department toll-free at (**844) 880-1071** to request a claim form or visit the SMART website and click on "Transportation" and then go to the "Insurance" link, or visit the Plan's website at www.smart-vstd.com. There you may download a claim form along with filing instructions. Your local treasurer may also have a supply of claim forms available. To expedite your claim, follow all the instructions and provide all the requested information. Mail, fax or email the completed claim form to:

SMART VSTD Plan
P.O. Box 1449 Goodlettsville, TN 37070-1449
Fax: (615) 859-0201
support@smart-vstd.com

You must have both sections of the claim form completed before sending it to the Plan office. You should complete Section 1, and have your doctor complete Section 2. If the form is incomplete it may be returned to you.

How do I check the status of my claim?

You may contact the Plan by calling (**844) 880-1071.**

What should I expect if my claim is approved?

If your claim is approved, benefits will be paid weekly as long as you meet the definition of disability. Benefits will generally be processed by the Plan office within a few business days following receipt and approval of your application and any supporting documentation that may be requested.

Your benefit payments will end on the day prior to your expected return to work date. You will be expected to return to work on that date unless medical documentation of your continued disability is received which supports continued benefit payments. Of course, if you return to work prior to the expected date, your benefit payments will end on that date.

Where can I get more information about the Plan?

The address and phone numbers of the Plan office are listed above. You can go to the Plan's website at www.smart-vstd.com to access forms and to see a copy of the Plan benefit booklet.

This summary is intended to be a brief outline of benefits available. It does not include all of the terms of coverage offered by the Plan. The entire terms are contained in the Plan documents. In the event of a conflict between the Plan documents and this benefit summary, the Plan documents will prevail.