



VOLUNTARY SHORT TERM DISABILITY PLAN

MARCH 18, 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 keeping the cost of your coverage to a minimum, we have explored alternative methods of providing these benefits to you. This process has been ongoing for many months. We are pleased to announce that after careful study and planning, we have decided to

terminate the Plan's contract with Anthem Life and begin self-funding these benefits **effective with all claims incurred on and after April 1, 2016**. Under this arrangement, the Plan itself will be directly responsible for funding the payment of all benefits incurred by you.

In conjunction with this change, we have retained the services of a company to administer this program directly for the Plan, Southern Benefit Administrators, Incorporated. All completed claims for disability will be filed directly with Southern Benefit and paid from their corporate headquarters in Goodlettsville, Tennessee. The Plan's 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. *(Continued on reverse)*

IMPORTANT INFORMATION FOR THOSE CURRENTLY RECEIVING ANTHEM LIFE BENEFITS

A number of you are currently receiving VSTD benefits through the Plan's insured arrangement with Anthem Life. **PLEASE NOTE THAT ANTHEM LIFE WILL CONTINUE TO BE RESPONSIBLE FOR THE PAYMENT OF YOUR DISABILITY BENEFITS FOR ALL ELIGIBLE DISABILITIES OCCURRING PRIOR TO APRIL 1, 2016.** If your disability commences prior to April 1, your completed claim should be filed with Anthem Life even though the 30 day waiting period may not expire until after the date of transition. Disabilities commencing on and after April 1, 2016 should be filed directly with the Plan as mentioned on the cover of this notice.

NOTE - BENEFIT PROVISIONS UNCHANGED

The existing benefit structure of the SMART VSTD Plan will not change after the transition to a self funded program on April 1, 2016. Your weekly benefit amounts, waiting periods, benefit periods, etc. will be 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.

We are excited about the prospects this conversion to a self-funded arrangement can bring the Plan. 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

JTBjr/mhb SMART VSTD 0316