



VOLUNTARY SHORT TERM DISABILITY PLAN

DECEMBER 9, 2020

IMPORTANT ANNOUNCEMENT

ELIMINATION PERIOD WAIVED FOR COVID-19 (CORONAVIRUS) DISABILITIES

Dear Member:

As many of you may recall, the SMART Voluntary Short Term Disability Plan temporarily suspended the Elimination Period for COVID-19 (Coronavirus) disabilities. In an announcement to you dated April 15, 2020 we communicated that the Elimination Period was being waived for any COVID-19 (Coronavirus) disabilities beginning in the months of March, April and May, 2020. Further announcements to you advised that the Plan would be extending the waiver through November, 2020.

We are pleased to announce that the waiver of the elimination period is extended through February 28, 2021. So, effective with all **diagnosed** COVID-19 (Coronavirus) disabilities beginning in the months of March, 2020 through February, 2021, the Plan's Elimination Period **will be waived**. Members must usually be disabled for 21 days before benefits will begin on the 22nd day. This is known as the Elimination Period or Waiting Period. We are waiving this Waiting Period for positive COVID-19 (Coronavirus) disabilities. This change will expedite and increase benefits for approved applicants so that you will have immediate access to money. The Waiting Period will be reinstated for COVID-19 (Coronavirus) disabilities beginning on and after March 1, 2021.

SMART VOLUNTARY SHORT TERM DISABILITY PLAN



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We are pleased that the Plan can take this action on your behalf. We wish you and your family health and wellness during these trying times.

Sincerely,

Board of Trustees

Mr. Joseph Sellers Jr., General President
SMART

Mr. Jeremy Ferguson, President-SMART
Transportation Division

Mr. Joseph Powell, General Secretary-Treasurer
SMART

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