VOLUNTARY SHORT TERM DISABILITY PLAN

NOVEMBER 18, 2026

IMPORTANT ANNOUNCEMENT REGARDING SHORT TERM DISABILITY BENEFITS • RAIL MEMBERS

Dear Memeber:

We are pleased to advise you of a very important improvement in your Voluntary Short Term Disability (VSTD) benefits. **Effective with disabilities first beginning on or after January 1, 2027, the maximum weekly benefit payable by the Plan will increase from $480 to $505**.

Your monthly premium payments to the Plan for this coverage will remain unchanged. The cost for this coverage continues at the current rate of $34.50 per month.

The benefit improvement announced above represents a change to the schedule of benefits found on page 1 of your Plan Booklet and Summary Plan Description dated April 1, 2026. Other provisions of the booklet remain in effect.

Please retain this announcement with your Plan Booklet for future reference. If you do not have a Booklet, please contact the Plan office at the address or phone number listed in this announcement and one will be provided to you free of charge.

If you should have absolutely any questions regarding this announcement, or any other matters pertaining to your VSTD benefits, please feel free to contact the Plan office at 844-880-1071 (toll-free).

Best Regards,

Board of Trustees

Mr. Jeremy Ferguson, Chairman
Mr. John Daniel
Mr. Brent Leonard

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SMART VOLUNTARY SHORT TERM DISABILITY PLAN

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