SMART VOLUNTARY SHORT TERM DISABILITY PLAN (VSTD)

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Benefit Summary for Rail Members

This summary 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 rail 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 (at least 30 hours per week) dues-paying rail member of the Transportation Division 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 and pay no further plan contributions. 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 smart-union.org, and mail it to SMART TD. If SMART TD does not receive a Waiver form, 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 smart-union.org, or you can access one on the Plan's website at smart-vstd.com.

What does the coverage cost?

The cost of coverage is $34.50 per month. This amount is subject to change, upon prior notification to you.

BENEFITS

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

The maximum benefit is $505 per week for up to 34 weeks effective with disabilities beginning on or after January 1, 2027 ($480 for disabilities between January 1, 2026 thru December 31, 2026). This benefit may be reduced if you are receiving disability benefits from sources other than RRB Sickness benefits. You may receive up to $693 per week (or 67% of your weekly pay, whichever is less) of disability benefits from all sources (UTUIA disability benefits are excluded from the "all sources" calculation), including the VSTD, before the VSTD may reduce your weekly benefit.

Am I covered on and off the job?

YES. You are covered 24/7 for disabilities that result from accidents or illness.

How long are maternity benefits payable?

Typically, benefits are allowed for up to 6 weeks following delivery. Benefits would 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.

May I collect Railroad Retirement Benefits and disability benefits at the same time?

YES. You may collect disability benefits concurrently with your Railroad Retirement Benefits. Your VSTD disability benefit will be reduced if the combined total disability benefits you receive from all sources (Railroad Retirement, other supplemental group plans, and the VSTD Plan) exceed $693 weekly (approximately $3,000 monthly). Your VSTD benefit will be reduced by the amount by which you exceed $693 weekly.

Will the VSTD benefit be paid concurrently with an Individual Disability Policy?

YES. If you are deemed disabled and entitled to receive disability benefits, any individual policy that you have purchased (UTUIA or otherwise) may be paid concurrently without a reduction to your VSTD benefits.

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

There are several other sources of disability income payments that may reduce the benefits you receive from the VSTD. Those sources are detailed in your Plan booklet. Also detailed

in the booklet are sources of income that *do not* reduce your disability benefit payments from the Plan.

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 not be earning more than 80% of your pre-disability income;
- 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 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 you may 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.