



VOLUNTARY SHORT TERM DISABILITY PLAN

Self-funded by SMART and administered
by Southern Benefits Administrators, Inc.



You are covered **24 hours a day, seven days a week**,
for accidents and sickness both on and off duty.

- **Guaranteed approval** for all new members of SMART-TD.
- **Automatic initial coverage**, regardless of health conditions.
- **Superior** to offerings from other unions.

SMART VSTD coverage surpasses that of other unions

	SMART VSTD – Rail	BLE – Sun Life (Basic)	BLE – Sun Life (Basic + Enhanced)	BLE – Sun Life (Basic)	BLE – Sun Life (Basic + Enhanced)	BLE – Conductors Plan (NS RR Only)
Eligibility	Any active worker with 30 hours per week who is a dues-paying SMART-TD member	Initial - 7 starts in the preceding month with 1 as a compensated engineer. Ongoing - At least 7 starts in preceding month.*	Initial - 7 starts in the preceding month with 1 as a compensated engineer Ongoing - At least 7 starts in preceding month.*	All eligible engineers and trainmen with at least 7 starts in the preceding month with no starts as a compensated engineer. Note: Must meet initial eligibility requirements	All eligible engineers and trainmen with at least 7 starts in the preceding month with no starts as a compensated engineer. Note: Must meet initial eligibility requirements	
Monthly Premium	\$34.50	Paid by employer	\$20 paid by employee to BLET Trust	\$40 paid by employee to BLET Trust	\$40 + \$20 = \$60 paid by employee to BLET Trust	\$39.75
Weekly Benefit	\$402	\$300	\$402	\$300	\$402	\$255
Taxable Benefit	No	Yes	Up to initial \$300	No	No	No
Elim. Period	21 days	21 days	21 days	21 days	21 days	30 days
Benefit Period	34 weeks	52 weeks	52 weeks	52 weeks	52 weeks	52 weeks
Total Benefit	\$13,668	\$15,600	\$20,901	\$15,600	\$15,600	\$13,260
Coverage	24/7	24/7	24/7	24/7	24/7	24/7

*** DO NOT BE MISLED:**
Conductors who have not been promoted to locomotive engineer are not eligible for either of these programs, regardless of union affiliation.

“Right after my injury, reality set in, and I immediately realized that I still had bills to pay! I contacted the group disability staff and they provided me information to process my claim. The process was very smooth and payments were on time! This allowed me to focus on rehab so that I could get back to work.”

— Elbert Lee, SMART-TD (Macon, Ga.)



You are covered if you are a dues-paying member of the Transportation Division and are actively at work for at least 30 hours per week.

Cost: \$34.50/month

Coverage: \$402 per week, up to 34 weeks with a 21-day Elimination Period

“After I became ill and temporarily disabled, the VSTD policy paid me when I needed it the most! Join the group, get the policy, and protect your family.”

— Anthony Lane, SMART-TD (Perry, Ga.)



“I strongly encourage employees to sign up and take advantage of this program. We never know when disaster may occur, so it’s best to have protection in place.”

— Tyron Person, SMART-TD Local 1910

Where to get more information:

Visit www.smart-vstd.com to access forms and to see a copy of the plan benefit booklet.

The first time you log on to the website, you will need your Social Security number and date of birth.

After you have logged in, you will be able to view information regarding your past and current claims, if any.

For additional details about SMART-TD’s VSTD plan, contact your field supervisor or call the SMART-TD office at 216-228-9400.



Voluntary Short Term Disability Plan

Administered by:

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