

DO I NEED IT?

If you lose the ability to work for an extended period, your other assets would probably be at risk too. For that matter, could you even maintain your current lifestyle if you lost your ability to work and earn income?

It won't happen to me!

Every year, 12% of the adult U.S. population suffers a long-term disability. One out of every seven workers will suffer a five-year or longer period of disability before age 65. At age 35, you have a 50% chance of experiencing a disability of three months or longer before age 65.

At 45, the figure is 44%. It could happen to you.

WHY CHOOSE US?

Enrollment in these benefits helps to ensure your paycheck is protected, but you must act in order to participate in this plan. Coverage is guaranteed approved during the open enrollment period for all actively working/full dues-paying members of SMART-TD.

ENROLL NOW — help to protect your future today!



QUESTIONS OR READY TO ENROLL?

Help protect your future today!

**For more detailed information
or to enroll, contact SMART-TD VLTD
Customer Service.**



(224) 770-5328



WWW.SMART-VLTD.COM

This program is voluntary and it is solely the Member's decision to enroll. This brochure serves as a basic summary of benefits and makes no guarantee or warranty on the processing of claims. Other limitations may apply. It is recommended that each enrolled Member obtain a copy of and read the entire policy booklet, which is available online or by emailing info@smart-vltd.com. Coverages are underwritten by Sun Life and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Specific information pertaining to your insurance can be obtained by contacting the SMART-TD VLTD Customer Service Center.

IMPORTANT: If you leave the union or retire, it is your responsibility to contact the SMART-TD VLTD Customer Service Center. Failure to do so within 90 days will forfeit your ability to receive any refunds.



BUS



**VOLUNTARY
LONG TERM
DISABILITY
PLAN**

ABOUT THE SMART-TD VLTD PLAN

Choose from two options to protect your income against loss due to injury, surgery or illness.

OPTION A: 2-YEAR DURATION

Guranteed approved enrollment that pays up to a \$2,000 monthly benefit for up to two years.

OPTION B: 5-YEAR DURATION

Guranteed approved enrollment that pays up to a \$5,000 monthly benefit for up to five years.

- Paid after 365 day waiting period.
- Stackable with other benefits, up to 70% of pre-disability earnings.
- Pays for on and off the job disabilities for covered injuries, surgeries or illnesses.
- Benefits paid are tax-free.

RATES

OPTION A: 2 YEAR DURATION

Guranteed approved enrollment that pays up to a \$2,000 monthly benefit for up to two years.

COVERAGES	MONTHLY COSTS			
MAX MONTHLY BENEFIT	AGE 18-39	AGE 40-49	AGE 50-59	AGE 60-69
\$2,000	\$37.20	\$50.00	\$57.00	\$57.00

OPTION B: 5 YEAR DURATION

Guranteed approved enrollment that pays up to a \$5,000 monthly benefit for up to five years.

COVERAGES	MONTHLY COSTS			
MAX MONTHLY BENEFIT	AGE 18-39	AGE 40-49	AGE 50-59	AGE 60-69
\$1,000	\$22.30	\$30.90	\$38.70	\$38.70
\$2,000	\$43.60	\$60.80	\$76.40	\$76.40
\$3,000	\$64.90	\$90.70	\$114.10	\$114.10
\$4,000	\$86.20	\$120.60	\$151.80	\$151.80
\$5,000	\$107.50	\$150.50	\$189.50	\$189.50

HELP PROTECT YOUR FUTURE TODAY!

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READY TO ENROLL?

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