



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 non-occupational (off-the-job) injuries and illnesses only.

- **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

You are covered if you are a dues-paying member
of the Transportation Division and are actively at
work for at least 20 hours per week.

Cost: \$26.00/month

Coverage: \$210 per week, up to 52 weeks with a 21-day
Elimination Period



“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.)



“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 regional insurance manager or call the SMART-TD office at 216-228-9400.



Voluntary Short Term Disability Plan

Administered by:

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