



Voluntary Long Term Disability Customer Service Center

PHONE: 224-770-5328 • FAX: 815-425-5349 • www.smart-vltd.com

New Member Enrollment for Voluntary Long Term Disability Plan (VLTD)

Dear New Member,

As a new SMART-TD Member, you are eligible to enroll in a Voluntary Long Term Disability Plan (VLTD) at the next scheduled open enrollment.

Protecting your income by participating in this plan may be the most important financial decision you make. Did you know that RRB occupational disability approvals are now taking 15 to 18 months and FELA cases can take 2-3 years to resolve? Could you get by with little to no income for this amount of time? This disability plan provides you with the financial safety net that you need.

Your ability to earn an income and provide for your family is your most important asset. This plan helps protect that asset if you cannot work due to a disability. While we have reviewed the policy and believe it to be the best coverage for our Membership, the decision to take advantage of this benefit is your responsibility. We encourage you to study the enclosed information and select the benefit that best fits the needs of your family.

To find out when the next open enrollment is scheduled or to get more information, please contact your local Field Supervisor, visit www.smart-vltd.com or call the SMART-TD VLTD Customer Service Center at **(224) 770-5328**.

SMART-TD

VLTD Customer Service Center
117 S. Cook St, #176
Barrington, IL 60010
(224) 770-5328

www.smart-vltd.com

FOR MORE INFORMATION:

Call **(224) 770-5328**, visit www.smart-vltd.com, or contact your Field Supervisor.

SUMMARY OF BENEFITS AND RATES - For Members not currently enrolled

VOLUNTARY LONG TERM DISABILITY PLAN (VLTD)

OPTION A: *Best suited for Members with over 20 years of service.*

- **Pays a flat \$2,000 monthly benefit for up to 2 years.**
- Guaranteed approved enrollment.
- No medical tests, questions or underwriting.
- Stackable with other benefits (*RRB, FELA payments, etc.*) up to 70% of pre-disability earnings.

OPTION B: *Best suited for Members with less than 20 years of service.*

- **Pays a monthly benefit of 60% of your pre-disability earnings for up to 5 years.**
- Guaranteed approved enrollment up to \$5,000 a month benefit not to exceed 60% of your monthly earnings.
- No medical tests, questions or underwriting.
- Offset by other benefits.

Additional Plan Features:

- 24 hour coverage-covers you on and off the job.
- Pays after a 238 day waiting period.
- Pre-existing conditions are covered after 12 months on the plan for newly enrolled Members.
- 12 Month Mental Illness & Substance Abuse Benefit.
- Benefits paid are tax-free.

OPTION A 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 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

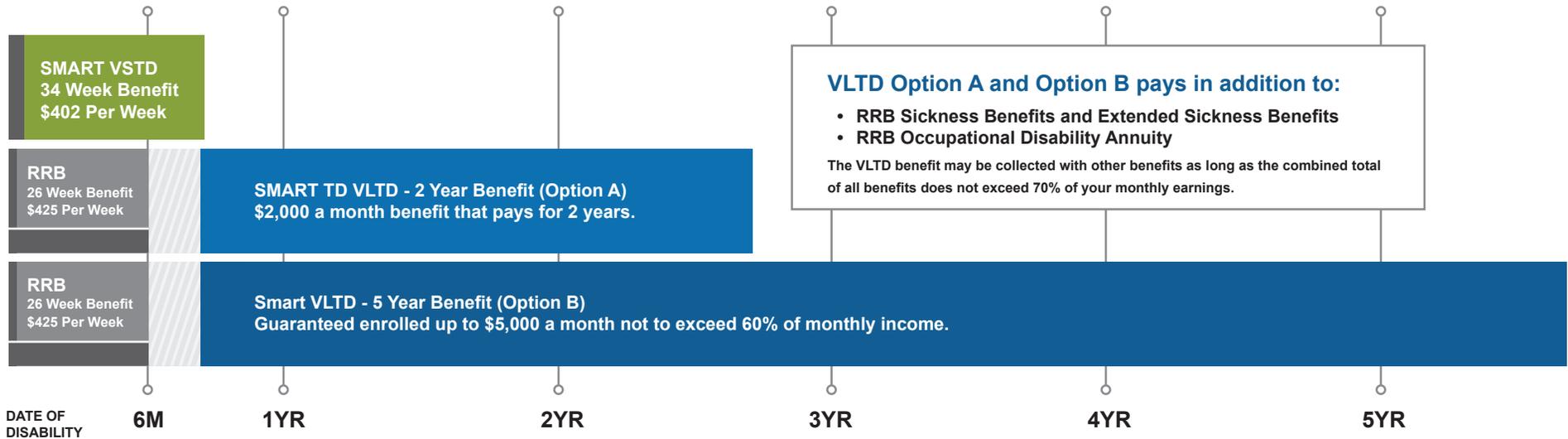
* For additional benefit amounts not shown, please call (224) 770-5328. Cost is determined by your age on the coverage effective date, and will increase on the next policy anniversary date after you enter the next age band.



Voluntary Long Term Disability Plan (VLTD)

A new way to enhance and extend income replacement benefits

www.smart-vltd.com



VLTD Option A and Option B pays in addition to:

- RRB Sickness Benefits and Extended Sickness Benefits
- RRB Occupational Disability Annuity

The VLTD benefit may be collected with other benefits as long as the combined total of all benefits does not exceed 70% of your monthly earnings.

- WAITING PERIOD - 1 Week RRB, 3 Weeks VSTD, 238 Days VLTD
- RRB Sickness Benefits - 26 Week Benefit¹
- SMART VSTD - 34 Week Benefit
- SMART VLTD - 2 Year Benefit Option
- SMART VLTD - 5 Year Benefit Option



What if you were burdened with a serious INJURY?



Or developed a debilitating ILLNESS?



What if that disability lasted a year or longer?

Bills add up - Are you prepared?

The time to learn and enroll is now. To enroll, call (224) 770-5328

SMART VLTD: This is a basic illustration of benefits and makes no guarantee or warranty on the processing of claims. It is recommended that each member with coverage read their entire policy booklet once received. For more information about SMART-TD VLTD offered by Sun Life Financial, please visit www.smart-vltd.com or contact the Customer Service Center at (224) 770-5328.

¹ **RRB:** You may or may not be eligible for Railroad Retirement Board (RRB) sickness or disability benefits after 26 weeks. RRB benefit amount is for illustrative purposes only; actual amounts may vary. More information is available by calling an RRB office toll-free at (877) 772-5772.