

SMART Voluntary Long Term Disability Plan

Rail Members – Frequently Asked Questions



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Q. What is voluntary long term disability (VLTD) insurance?

A. It is an affordable way to protect your income when you are unable to work due to illness or injury. Accidents and illness can happen to anyone, and it can impact your ability to earn money. That's why financial experts recommend VLTD insurance as part of a sound financial plan.

Q. Why is having VLTD insurance so important?

A. Having VLTD protection can help you cover your essential living expenses and help safeguard your savings, since it replaces a portion of your income for an extended period of time.

Q. What are the essential living expenses that I should be most concerned about?

A. Consider any expenses you may incur in the running of your household, including car payments, mortgage payments, groceries, child care, tuition and more, that would still need to be covered in the event of a disability.

Q. How do disability payments work?

A. Payment will be made directly to you — not your employer, hospital, doctor or insurance company. The amount of the payment will depend on the amount of coverage you choose.

Q. How much does VLTD insurance cost?

A. Disability insurance is more affordable than you may think.

Benefit Percentage	Cost
60% Benefit Option*	\$73.88 per month
50% Benefit Option*	\$51.63 per month

**Maximum monthly benefit amount is \$7,000*

Q. How do I pay for my VLTD insurance?

A. Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What is the process if I need to file a claim?

A. If you have STD coverage: If you have an STD claim that transitions into LTD, no action is required on your part. MetLife and SMART's STD carrier will coordinate efforts on your behalf to set up your claim automatically.

If you do not have STD coverage: If you do not have STD coverage, please contact the MetLife Disability Claim Unit at 1-800-300-4296 to file a claim over the phone. This should be done within 8 weeks from reaching the end of your LTD elimination period.



Have other questions?

For more information about your VLTD Plan, visit:

www.smart-union.org

Select the **Transportation** page, followed by the **Insurance** page.

Q. What if I choose not to have VLTD insurance?

A. Enrolling in a plan is not mandatory, but it is a good idea and an affordable way to help protect your income. Without VLTD, you may need to use your savings or tap into other assets to cover your essential living expenses while you recover from a disabling accident or illness.

Q. If I have additional questions, where do I go?

A. For more information about your VLTD plan, visit www.smart-union.org and select the **Transportation** tab, followed by the **Insurance** tab, then reference **Disability Insurance**.

Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.

