

## SMART VLTD Benefits Summary\*

	<b>Rail Members LTD Plans</b>	<b>Bus Members LTD Plans</b>
LTD Benefit	Option of:  50% Benefit Option 60% Benefit Option	Option of:  50% Benefit Option 60% Benefit Option
Monthly Maximum	\$7,000	\$6,000
Monthly Minimum	\$50	\$50
Elimination Period	Longer of: 238 days or until the expiration of any VSTD benefits made available through the Plan Sponsor	Longer of: 365 days or until the expiration of any VSTD benefits made available through the Plan Sponsor
Premium Contributions	100% Employee Paid	100% Employee Paid
Cost	50% Benefit Option- \$51.63 60% Benefit Option- \$73.88	50% Benefit Option- \$47.98 60% Benefit Option- \$31.50
Taxation	0%	0%

\*Please review plan certificate for additional details.