



First Last
Address
City, State Zip



Important Changes to Your Disability Plan
Effective April 1, 2016

MetLife to Insure SMART Voluntary Long Term Disability Plan

Dear Rail or Bus Member:

Beginning **April 1, 2016**, your SMART Voluntary Long Term Disability Plan will be insured by **MetLife**.

During this time, you will experience a smooth transition and be provided with an effective and compassionate disability claims-management team to meet your needs. There are no changes to the basic plan provisions you are accustomed to today, however, the MetLife plan will offer some additional plan enhancements.

Any claims for disabilities that began prior to April 1, 2016 would still be insured by Anthem Life Insurance Company.

MetLife disability team members are skilled in addressing concerns that impact members employed within the Rail and Bus industries when they become disabled. MetLife is committed to monitoring the accuracy and service levels of its claim administration on a regular basis to ensure that you receive the highest degree of quality.

With MetLife you can:

- **Rest assured** that your claim consultants have the experience to understand what matters most to you
- **Feel confident** that you have a highly trained team to help you through the entire claims process
- **Be informed** about the claim process every step of the way

Below you will find a detachable reference card to support you with your Voluntary Long Term Disability Plan needs.

MetLife looks forward to supporting the SMART Voluntary Long Term Disability Plan for its Members.



For more about your Voluntary Long Term Disability Plan,
visit www.utu.org

For plan related questions or inquiries, please contact
MetLife Customer Service at
1-800-300-4296



Cut out these handy reference cards to help you with your Voluntary Long Term Disability Plan needs.

MetLife
Benefit Reference Card

SMART
Voluntary Long
Term Disability Plan



www.utu.org

Customer Service Number:

1-800-300-4296

Fax Claim Forms to MetLife at:

1-800-230-9531

Mail Claim Forms to MetLife at:

MetLife, P.O. Box 14590,
Lexington, KY 40511-4592

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Metropolitan Life Insurance Company,
200 Park Avenue, New York, NY 10166