

SMART TD Membership Record and Voluntary Deduction Program Procedures

Membership Records

Every member belonging to SMART Transportation Division is to have a Membership Record established in TD Connect by the effective date of their membership following any probationary period, transfer of jurisdiction or craft, and/or movement of membership from another union to membership in SMART TD. Local Treasurers/Secretaries must work with their Local officers, Local Chairmen and possibly General Chairmen and other Local officers in their area to maintain a close check of individuals that are new hires in order to get new member paperwork processed and dues deductions initiated as efficiently and effectively as possible. An efficient, timely process ensures that additional financial strain is not placed on new members.

The member record in TD Connect includes the following information:

- Member Details (Type, Status, Local, LCA/GCA, Carrier, Employee ID, Craft, Membership Date)
- Personal Information (Birthdate, SSN, Contact Information, Address)
- Membership Activity, including any important notes about their membership.
- Dues (current billed amount + the anticipated billed amount for the next two months, all voluntary deductions)
- Dues History (Member Balance (Variance), eBill History, Payments/Refunds directly to or on behalf of the member, Payroll deduction History (for those on Direct Receipts))
- Carrier Payroll (only available for those members employed by UP, KCS, and LACMTA)
- Representation (Officer Positions, Special Committees)
- Forms/Reports (membership forms and apps)

It is the responsibility of the Local Secretary/Treasurer to maintain accurate and timely member records.

New/Returning Members

- Signed, dated copies of membership applications and dues authorization cards (with the 2/14/18 revision date) must be sent to the TD office for all new/returning members.
 - Email completed applications and cards to your Membership Representative (preferred method).
 - Mail applications to the TD Office to the attention of your Membership Representative.
- Treasurers can enter new members into the eBill system.
 - Name, Employee ID, Birthdate and Addresses are required for all new members entered in the eBill system.
 - Auto-filled applications/dues authorization cards can be printed from the eBill system for the new/returning member to sign and date or New/Returning members can complete applications by hand.
 - The member record will be flagged with a missing application and dues authorization card exception until the records are received by your Membership Representative.
- If the TD office receives a payroll deduction for a new member before the application is received in the office, a record will be created for the member in the eBill system automatically.
 - The records will be flagged with the missing application, missing dues card, and missing address exceptions.
 - It is important to get addresses for these members as soon as possible so that they receive their new member kits in a timely fashion.
- Set up a payroll deduction for the member in accordance with the probationary period as outlined by your collective bargaining agreement. (Consult the General Chairperson involved for guidance if you are unsure.)
 - Payroll deductions should be set up to include the premium for short-term disability unless you have their signed/dated "Short-term Disability Waiver of Coverage" form in hand. (These forms must also be submitted to the TD office to the attention of your Membership Representative.)
- Treasurers must work to clear out exceptions on member records as quickly as possible.

SMART TD Membership Record and Voluntary Deduction Program Procedures

Transfers

Transfers should be completed following the SMART constitution.

Article 21B, Section 47:

... if a member is assigned to another craft under the jurisdiction of another Local for a period in excess of ninety (90) days, the Treasurer of the Local with which the member is affiliated shall, upon receipt of written request from the Treasurer of the Local under whose jurisdiction the member is working, issue a transfer certificate for the member...

...Nothing in this section shall prohibit a member from voluntarily transferring to another Local in less than (90) days provided he/she is working under the jurisdiction of that Local...

...Notwithstanding the foregoing, and in circumstances in which two (2) or more Locals have identical jurisdiction, a member may, upon written request, transfer his/her membership from one such Local to the other....

...General Chairpersons, Local Presidents, Local Vice Presidents, Local Chairpersons, First Vice Local Chairpersons, Secretary and Treasurers, and Legislative Representative, shall not be subject to the aforementioned transfer requirements....

...Upon the completion of this transaction, the member will be obliged to pay dues and assessments, effective on the first day of the following month, to the Local to which transferred...

There are two kinds of transfers.

- The first is the 90-day transfer as outlined in Article 21B, Section 47.
- The second is the member request transfer as outlined in Article 21B, Section 47.

In either case, a transfer request must be submitted to the old Local from the new Local. Treasurers from both Locals should open the lines of communication to work through the request. If the transfer request is proper, the treasurer from the old Local is to accept the transfer.

If the transfer request is improper, the old Local must supply the new Local with a reason for the denial. Again, communication between the Locals is key to ensure that both Locals receive the dues, assessments, and premiums they are eligible for from the member. Understanding of the application of payroll deductions is essential.

Transfers are processed in TD Connect under the “Members” Section:

- >**All TD Members** - search for any member of the union to request transfer from their current union.
 - Rolodex icon allows you to view the member’s current treasurer’s contact info.
 - Paper icon allows you to enter request transfer of the member into your local
- >**Transfers** – a complete listing of all transfers associated with your Local. Pending transfers can be viewed/accepted/denied from this screen.

The Treasurer from the new Local should not start a payroll deduction for the member without the pending transfer request being accepted by the old Local. The Treasurer from the old Local should continue to take dues until the member/new Local files the transfer request. If dues are received by the incorrect local or by both locals, TD connect will catch the error and your Membership Representative will work with you to correct the issue.

***Note: Members that go to BLE are not transferred, they are flipped to Inactive status.**

SMART TD Membership Record and Voluntary Deduction Program Procedures

Changes to Local/LCA Dues and/or Assessments

Treasurers must verify that all dues rates are correct each month prior to working the eBill. If the rates are not correct for the month, the treasurer must notify their Membership Representative as soon as possible so that the eBill can be regenerated for the month.

SMART Constitution - Article 21B, section 48 :

“No change in Local dues, the daily rate or salary established for Local officers or Legislative Representatives, or the levying of a special assessment, may be considered by a Local until notice of such proposition has been read at one (1) regular or special meeting and all members have been notified of the proposition and date on which the proposition will be considered. “

“No change in Local Committee dues, the daily rate or salary established for Local Committeepersons, or the levying of a special assessment may be considered until such proposition has been read at one (1) regular or special meeting and all members working under the jurisdiction of the Local Committee have been notified of the proposition and date on which the proposition will be considered.”

This provision establishes an approval process whereby each proposition is made at the first meeting, then voted on (considered) at the second.

▶ 2-Meeting Process

- ▶ Motion must be made and seconded at first meeting.
- ▶ Notify all members of the motion and the intention to vote at the second meeting.
- ▶ Secret ballot vote at second meeting.

Treasurers should notify the TD office prior to the first of the month with any dues rate changes. Proper documentation in the form of meeting minutes should be provided to support the change.

Payroll Deductions

Locals can have members employed by one or more different carriers. It is essential that Local Treasurers understand how the payrolls work for each of the carriers they work with. Most carriers have been converted to the SMART-TD Direct Receipts system. Direct Receipts reduces some financial burden on the Locals by sending all payroll deduction monies to SMART-TD first. SMART-TD subtracts TD, SLB & GCA dues plus any amount for voluntary deductions that are managed by the TD office. The Local Surplus, made up of Local and LCA fund monies, is then sent to the Local via direct deposit or paper check once the eBill for the month is certified. Carriers that are not on Direct Receipts are called Local Pay carriers. This means that the carrier sends all the money to the Local and the Local Treasurer must send the monies to SMART-TD.

The **first step** in understanding a payroll system is to identify which payroll periods Union dues and assessments are deducted from. Dues may be deducted as often as weekly or as seldom as monthly. Some payroll periods might be just for managers or certain kinds of deductions.

The **second step** in understanding a payroll system is to determine which month of Union dues/SMART-TD bills the payroll period gets applied to. **Remember: dues are collected in advance of the 1st of the month for which they are due.** The pay date dictates the month of Union dues/SMART-TD bills that the payroll period gets applied to.

SMART TD Membership Record and Voluntary Deduction Program Procedures

Example: A Member works August 21 – September 3 and the pay date is September 8. This payroll deduction will be applied to October dues and assessments. In essence, the member worked in August, got paid in September, and paid dues for October.

The **next** thing to understand is the deadline for initiating or changing payroll deductions along with how to make the changes. Each carrier is different. (Payroll deductions for Union Pacific, Kansas City Southern and LACMTA are managed by SMART-TD via Carrier Payroll in TD Connect.)

The following information may be necessary when making payroll deduction changes:

- Contact information for the carrier payroll department or system.
- Member's employee ID or social security number.
- The effective date of the increase or decrease.
- Dollar amount of the increase or decrease.
- Payroll deduction calendar including cut-off dates and pay dates.
- Applied SMART TD billing month.

Local Treasurers with questions about payroll deductions can reach out to the Membership Representative team for assistance.

Managing Member Variances (Account Balances)

After the eBill is worked, it is likely there will be members that need to have their payroll deductions changed. There will be members that owe the Local money and members that the Local owes money to. This is called the Member Variance.

To view the Member Variance Report, in the **Dues Menu**, select **Variance**.

The Member Variance report is a running total of money the Local owes to its members and money members owe to the Local. (Note: While in the middle of working an eBill (meaning the eBill is available but not submitted and certified), the variances resulting from that eBill will not appear until the eBill is certified by the Membership Representative.)

While there will always be some amount of member variance due to E-49, every attempt should be made to zero out these amounts every month for active members. Neglecting this report can put Local finances in jeopardy.

Monies owed to members should be refunded to the member via check or by reducing payroll deductions. These monies are held in escrow by WinStabs-NMR in the Local fund and should never be used for other kinds of disbursements.

Refunding members **by check** is a three-step process:

1. Make the entry in the disbursements ledger in WinStabs.
2. Enter the payment/refund in the member's record in TD Connect.
3. Issue the check (with the two required signatures) to the member.

If any of these steps are missed, the financial records will be out of balance and the member variance report will be incorrect.

There are some instances where the Local may pay for dues, assessments or premiums on the SMART-TD bill and it is later determined that it should not have been paid. This type of refund first requires that return be processed on the Local's eBill. **If treasurers suspect that a return needs to be processed, request assistance from the Local's Membership Representative.**

SMART TD Membership Record and Voluntary Deduction Program Procedures

Bill Adjustments

Allows for changes to be made to bills that have already been submitted and certified.

Dues to Collect - These are dues that were NOT paid on a bill for a month prior to the current month. Member information provided this month indicates that these amounts are owed.

- Amounts listed here will be added to the amount the Local owes to the TD as shown on the final statement.
- Some “dues to collect” amounts will be automatically added as a process of working the eBill. The treasurer can also manually add amounts to this section.
- The member’s balance will reflect the additional dues owed to the Local.
- It is the Local’s responsibility to make payroll deduction changes or collect payments directly from the member as deemed necessary.

Dues to Return - These are dues that were paid on a bill for a month prior to the current month. Member information provided this month indicates that these amounts are NOT owed.

- Amounts listed here will be returned to the Local from the TD as shown on the final statement.
- Only additions that are added manually will show. The eBill system does NOT automatically add “dues to return” amounts.
- Once the eBill is certified, the member’s balance will update to reflect these returns.
- It is the Local’s responsibility to make payroll deduction changes or issue refund payments to the member as deemed necessary.

Reporting to Members

Member Dues Receipt Statement - these can be found under the form/reports tab of the member record and/or on the reports section of the Dues Tab. Dues Receipt Statement must be provided to members annually.

Monthly Meeting Reports – Treasurers are to use the reports for the corresponding month from eBill to populate the Monthly Meeting Report in WinStabs. See the “SMART-TD Treasurer’s Checklist” or the “SMART TD Guide: Local Treasurer’s Monthly Meeting Report” for a complete listing of all artifacts necessary for proper monthly reports.

SMART TD Membership Record and Voluntary Deduction Program Procedures

Terminating active union membership

If a person is no longer an active dues-paying member of SMART TD their status must be updated to “inactive.” For proper recording keeping every possible attempt should be made to provide the accurate reason for the status change. Due to the nature of how dues are collected and applied by SMART-TD, if dues are received for the month, they are to be considered owed for the month.

- Example:
 - Payroll deduction is received in September.
 - Last day worked is September 30.
 - Money is applied to dues for October.
 - Effective Inactive status is November 1.
 - No refund is due.

Inactive Reason Types:

- Deceased
- Resigned
- Retired
- Terminated
- Moved to BLET
- Moved to Other Union

Janus Objector – *Janus Objectors are individuals that exercised their rights to remove themselves from union membership and have gone through the proper channels to do so. (TD President’s department processes Janus Objectors)

Moved to BLET

If a member of SMART applies for membership in the BLET and wishes to suspend membership with SMART, the Treasurer of the SMART Local must obtain from them a signed, dated, Termination of Membership Form. **Because a member is not prohibited from maintaining membership in both organizations, the form is necessary to document their request to cease dues payable to SMART.** The Treasurer of the SMART Local must contact the Treasurer of the BLET Local to verify the individual has applied for membership and authorized the deduction of union dues.

Dues will cease in the coordinating payroll calendar month in which the form is submitted and is not retroactive, regardless of the date on the document. For example, if a Termination of Membership Form is submitted in July, but payroll deductions are already in place for an August pay date, those dues will be applied for September and the member will be noted “Inactive” thereafter with “Moved to BLET” listed as the reason. The Termination of Membership Form must be submitted to the Membership Representative team with the submission of the eBill that the member is marked Inactive on.

Moved to Other Union

If a member of SMART takes a position that is not represented by SMART TD and is represented by another union, use this status reason. This is only to be used if the member must or chooses to give up seniority in the craft(s) under SMART TD’s representation. The General Chairperson is the one who interprets the contracts and makes decisions regarding any seniority maintenance provisions.

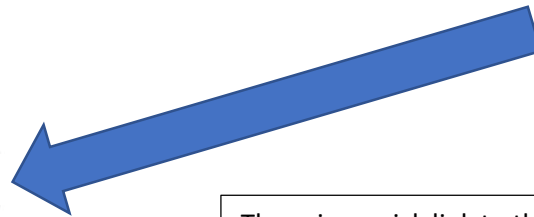
SMART TD Membership Record and Voluntary Deduction Program Procedures

Voluntary Deductions

Members of SMART Transportation Division are eligible to enroll in a variety of voluntary programs. Premiums associated with each of the programs described below can be paid via payroll deduction and are built into the member's record in TD Connect. These amounts can be viewed in the Member Record "dues" tab under "voluntary deductions."

Treasurers have a responsibility to understand the procedures of each of these voluntary programs as it pertains to the member records. Changes in voluntary deductions are communicated to Local Treasurers via the "Member Billed Changes" report available in TD Connect. Payroll deductions will need to be updated when voluntary deductions are started, stopped, or changed.

Alerts & To Do Items	
Process eBill	JANUARY 2021
Member Billed Changes	FEBRUARY 2021 - 8 MARCH 2021 - 4
Accept Transfers	0
Pending Transfers	0
Missing Addresses	15
Missing Applications	8
Missing Authorizations	13
Missing Exempt Reason	0
Exempt Over 4 Months	53
Applicant Over 4 Months	2



There is a quick link to the Member Billed Changes report on the home screen under Alerts & To Do Items. This area also displays a count of members with changes for each month that have not been acknowledged. The report can also be accessed from the Reports menu.

The "**Member Billed Amount Changes**" report lists any changes in a member's billed amount, including those for voluntary deductions. This report lists any member who will have a new billed amount because of increases or decreases to DIPP, PAC, UTUIA, VSTD, VLTD or TD/GCA/SLB/Local/LCA dues scheduled for a future eBill. This report will not display any billed changes related to Local or LCA assessments. The report will update once daily. Treasurers should establish a regular routine to review this report and make any necessary payroll deduction changes.

- Any changes to a dues amount (TD/GCA/SLB/Local/LCA), DIPP assessments, PAC contributions and VSTD premiums will appear for the future month it becomes effective the day after they are entered into the system.
- Any changes to UTUIA, VLTD premiums will appear for the month it becomes effective on the 15th of the month using the 45-day window schedule.

Once the update has been made to the member's payroll deduction, treasurers need to acknowledge the member on the report by clicking the acknowledge box in the far-right column and then clicking the "Update Report" button to save the acknowledgements.

- **Acknowledging members on this report that work for UP, KCS or LACMTA will automatically update the members' permanent payroll deductions with the amount shown.** Note: This will override any customized amounts that had been added/reduced to the permanent deduction to account for member variances. Customized amounts will need to be re-set using "Carrier Payroll Deductions" in TD Connect.
- **For members employed by any other carrier, this report will not automatically update the members' payroll deductions. Treasurers must make payroll deduction changes using the appropriate carrier payroll deduction change method/system.**
- Members that have not been acknowledged prior to the first of the eBill month will be marked "Expired."

SMART TD Membership Record and Voluntary Deduction Program Procedures

The way that premiums are paid is dependent on the member type and the member status. Below illustrates how voluntary premiums might be paid.

Program	Active Member	e-49 Member	Member in Management	Member employed by TD full time	Local Officer e-49 from carrier, paid by Local	Member leaves SMART TD Union
UTUIA	Paid via eBill or member is directly billed by the vendor and pays on their own.	Cannot be paid via the eBill during the e-49 month but is still owed by the member.	Paid via eBill or member is directly billed and pays on their own.	Paid via eBill or member is directly billed and pays on their own.	Paid via eBill or member is directly billed and pays on their own.	If a payroll deduction can be maintained, member can be flipped to an Insurance Member Only (IMO) status. Otherwise, member is directly billed and pays on their own.
VLTD	Paid via eBill or member is directly billed by the vendor and pays on their own.	Cannot be paid via the eBill but is still owed by the member. Member pays on their own.	Paid via eBill or member is directly billed and pays on their own.	Paid via eBill or member is directly billed and pays on their own.	Paid via eBill or member is directly billed and pays on their own.	The person can keep the policy but must contact the VLTD broker to port the policy and working out payment details.
DIPP	Must be paid via eBill.	Premiums not collected/owed. Member is premium exempt.	Premium not collected/owed. Member is premium lapse.	Premium not collected/owed. Member is premium lapse.	Premium not collected/owed. Member is premium lapse.	Plan is cancelled.
TD PAC	Paid via eBill.	Contributions not collected/owed.	Paid via eBill.	Paid via eBill.	Contributions not collected/owed.	Recurring eBill contribution is cancelled.
VSTD	Must be paid via eBill.	Premiums not collected/owed. Member is premium exempt.	Paid via eBill.	Paid via eBill.	Premium not collected/owed. Member is premium lapse.	Plan is cancelled.

Can the treasurer...	UTUIA	VLTD	DIPP	TD PAC	VSTD
Add to eBill	No	No	No	Yes-one-time	No
Cancel on eBill	No	No	Yes	Yes – one time and recurring	Yes – opt-out and cancel
Lapse on eBill	No	No	Yes – only in situations listed in chart above	No	Yes – only in situation listed in chart above

SMART TD Membership Record and Voluntary Deduction Program Procedures

Insurance Premiums – United Transportation Union Insurance Agency (UTUIA) – *Revised for 2021

- Members that are actively working will be billed for their UTUIA premiums via the eBill (unless otherwise directed by UTUIA). The UTUIA will receive their premium payments via the eBill whether the member’s payroll deductions are in balance or out of balance.
- UTUIA policies are not itemized in the eBill. UTUIA premium amounts listed on the eBill are the sum of premiums the member owes for the month.
- New insurance and changes in premium because of underwriting **will be communicated to the treasurer via the “Member Billed Changes” report available in the Alerts & To Do Items section on the TD Connect home page.**
 - New premium amounts will become effective on the eBill 45 days from notification.
 - This allows enough time for the treasurer to be alerted of the new amount and make the appropriate updates to the affected members’ payroll deductions.
 - The reason for the change may be listed in the notes field on the Member Billed Changes report.
 - With the member’s approval, UTUIA may include “catch-up” payments on the eBill for amounts that were unable to be collected when a policy effective date occurs before it can be included on the eBill.
 - Scheduled increases that are part of the natural aging of a policy will become effective on the eBill in accordance with the schedule below.
 - Members that are in applicant status that purchase UTUIA policies will be set up on direct bill. Once the member changes to active status, IA premiums are eligible for eBill. Direct billing will continue until it can become effective on the eBill in accordance with the schedule below.

The following 45-day window schedule will be used:

Policy Changes Received*	Notification of Policy Changes*	Applied to eBill
*If the 15 th of the month falls on a weekend or holiday, the notifications should be made the business day prior. This will also affect the cut off for policy changes received for that month.		
October 16-November 14	November 15	January
November 16-December 14	December 15	February
December 16-January 14	January 15	March
January 16- February 14	February 15	April
February 15- March 14	March 15	May
March 16-April 14	April 15	June
April 16- May 14	May 15	July
May 16 – June 14	June 15	August
June 16-July 14	July 15	September
July 16- August 14	August 15	October
August 16- September 14	September 15	November
September 16- October 14	October 15	December

SMART TD Membership Record and Voluntary Deduction Program Procedures

- Only the amount to be collected for a single or up to a double of a month's premiums can be on the eBill.
 - UTUIA may include any amount due on the eBill for amounts owed due to uprating or a change in policy. These changes are communicated to the member by their UTUIA Field Supervisor and only added to the eBill if the member approves it.
- Members that remain in Exempt (e-49) status for an extended period of time will be permanently moved to direct bill.
- A double-up of a month's premiums can be added to the eBill following a status change from active to exempt (e-49). The following workflow will be used for Locals that are current with the eBill:
 - 1st month the member has moved from Active to Exempt.
 - IA will include the premium in the next available eBill per the 45-day notification schedule.
 - 2nd consecutive month the member remains Exempt.
 - IA will include the premium in the next available eBill per the 45-day notification schedule.
 - 3rd consecutive month the member remains Exempt.
 - IA will check if there is a Direct Receipt payment
 - If there **IS a Direct Receipt** payment:
 - IA will include the premium in the next available eBill per the 45-day notification schedule.
 - Premium stays on the eBill and deduction resumes as the member goes back to work.
 - If there **NO Direct Receipt** payment:
 - Move to Permanent Direct Bill
 - See Examples of this workflow on the next page.
- Double-ups will be applied to eBills according to the following thresholds:
 - Rail
 - If the Total Premium is \$100 or less
 - The premium can be doubled up with no additional communication to the member.
 - If the Total Premium is over \$100
 - The IA will contact the member and get approval for the double-up.
 - Bus
 - If the Total Premium is \$20 or less
 - The premium can be doubled up with no additional communication to the member.
 - If the Total Premium is over \$20
 - The IA will contact the member and get approval for the double-up.

SMART TD Membership Record and Voluntary Deduction Program Procedures

UTUIA Double Up Workflow Examples

These examples assume that the eBill is worked on time and that payroll deduction (PRD) changes have been made on time.

Member Exempt for 3 consecutive months				
Month	Member Status	UTUIA workflow	UTUIA billed amount on eBill	Change Reported on MBAC report by
January	Exempt (e-49)	Double-Up for January premium occurs on the April eBill	zero	February 15
February	Exempt (e-49)	Double-Up for February premium occurs on the May eBill	zero	March 15
March	Exempt (e-49)	Double-Up for March premium occurs on the June eBill	zero	April 15
April	Active	Premiums collected on the eBill through PRD	double	
May	Active	Premiums collected on the eBill through PRD	double	
June	Active	Premiums collected on the eBill through PRD	double	
July	Active	Premiums collected on the eBill through PRD	single	May 15

Member Exempt for 4 consecutive months				
Month	Member Status	UTUIA workflow	UTUIA billed amount on eBill	Change Reported on MBAC report by
January	Exempt (e-49)	Double-Up for January premium occurs on the April eBill	zero	February 15
February	Exempt (e-49)	Double-Up for February premium occurs on the May eBill	zero	March 15
March	Exempt (e-49)	Double-Up for March premium occurs on the June eBill	zero	April 15
April	Exempt (e-49)	Premiums moved to direct bill (January double up not collected)	zero	
May	Active	Premiums collected on the eBill through PRD (due to 45-day notification window)	double	
June	Active	Premiums collected on the eBill through PRD (due to 45-day notification window)	double	
July	Active	Premiums moved to direct bill	zero	May 15

Member Exempt for 5 consecutive months				
Month	Member Status	UTUIA workflow	UTUIA billed amount on eBill	Change Reported on MBAC report by
January	Exempt (e-49)	Double-Up for January premium occurs on the April eBill	zero	February 15
February	Exempt (e-49)	Double-Up for February premium occurs on the May eBill	zero	March 15
March	Exempt (e-49)	Double-Up for March premium occurs on the June eBill	zero	April 15
April	Exempt (e-49)	Premiums moved to direct bill (January double up not collected)	zero	
May	Active	Premiums moved to direct bill (February double up not collected)	zero	
June	Active	Premiums collected on the eBill through PRD (due to 45-day notification window)	double	
July	Active	Premiums moved to direct bill	zero	May 15

SMART TD Membership Record and Voluntary Deduction Program Procedures

Voluntary Long-Term Disability Plan (Rail/Bus) – Amalgamated Life Insurance Company

Enrollment

- To be eligible to enroll members must be actively working, full dues paying member of SMART TD working a minimum of 20 hours per week.
- The effective date of the policy will be determined by the month the premiums are collected by the insurance broker.
 - All new policies will be added to member records prior to the eBill being generated for the month.

Continued Eligibility

- Individuals that leave the union after enrolling in a plan, must port their policy to maintain coverage. It is the member's responsibility to contact the VLTD enrollment center.

Premium Collection

- Members that are actively working will be billed for their VLTD premiums via the eBill (unless otherwise directed by the insurance broker). The insurance broker will receive their premium payments via the eBill whether the member's payroll deductions are in balance or out of balance.
- Members that are exempt (e-49) for the month will be billed for their VLTD premiums directly from the insurance broker. The Local treasurer is not responsible for collecting and remitting these month's premiums. **Locals CANNOT pay for VLTD premiums for exempt (e-49) members.**
 - **Members in e-49 status should be encouraged to contact the VLTD Enrollment Center to arrange premium payment.**
- New premiums and changes in premium **will be communicated to the treasurer via the "Member Billed Amount Changes" report available in the Alerts & To Do Items section on the TD Connect home page.**
 - New premium amounts will become effective on the eBill 45 days from notification. (Reference the 45-Day Window schedule on page 9 of this document.)
 - This allows enough time for the treasurer to be alerted of the new amount and make the appropriate updates to the affected members' payroll deductions.
 - A new premium or change in premium that may be owed for months prior to the 45-day notification window will be collected by the insurance broker.

Cancellation Process

- A member may cancel their plan at any time.
- Cancellations may be communicated from the member via phone, letter, or email to the SMART TD VLTD Enrollment Center.
- Cancellations will be effective at the end of the month in which the last premium was collected.
- For example, if a member calls in to cancel their policy on, May 20th, then their policy would terminate at 11:59 pm on May 31st.
- Cancellations **will be communicated to the treasurer via the "Member Billed Amount Changes" report available in the Alerts & To Do Items section on the TD Connect home page.**

SMART TD Membership Record and Voluntary Deduction Program Procedures

SMART TD Discipline Income Protection Program (DIPP)

Enrollment

- Contracts are effective as early as the 1st of the month following the receipt of the complete application in the TD Office.
 - Actual effective date is the month that the member actually begins paying for the plan.
- DIPP applications may come in before a member record is generated in TD Connect.
 - There will be no DIPP on the bill since the member did not exist to associate the DIPP contract with prior to generating the eBill. The DIPP Administrator/Membership Representative will work with Treasurer get member application and match the DIPP app to the record.
- **Treasurers must work to send in DIPP applications as soon as possible for timely processing. Treasurers will receive some form of notification from the DIPP office indicating it was received within 1-2 business days.**
- Treasurers cannot start DIPP premiums until they have received notification from the TD office that the contract is effective.

Premium Collection

- Premiums not collected while the member is Exempt (E49).
 - The terminology we will use for this is **“premium exempt.”**
- Premiums not collected while the member is any of the following:
 - Member is not actively working in the craft and not subject to discipline (management)
 - The member is in the full-time employment of the TD (having previously worked for a carrier) – i.e., TD officers, field supervisors, field auditors, organizers.
 - The member is a Local Officer that receives a salary from the Local while on e-49 status from the carrier. (These members are considered active on the e-bill but are not required to pay DIPP assessments.)
 - The terminology we will use for this is **“lapse.”**

Premium Increases

- A new application must be submitted to the TD office to process an increase.
- Increases are made effective the first month following 90 days after receipt in the TD office.
- Increases will be added to the member record in TD connect prior to the eBill being generated.

Premium Decreases

- Members may decrease their benefit/premium amount any time.
- A new application from the member is required to process a decrease.
- Decreases are made effective the month following their receipt in the TD office.
- Decreases will be added to the member record in TD connect prior to the eBill being generated.

Cancellation

- A member may cancel their plan at any time.
 - Member can notify their treasurer (treasurer should request something in writing).
 - Member can notify the TD office in writing.
- Treasurers can mark a member’s DIPP as “cancel” while working the eBill, as necessary.
 - The member will receive written notification via mail that the plan was cancelled.

Changes to premium amounts will be communicated to the treasurer via the “Member Billed Amount Changes” report available in the Alerts & To Do Items section on the TD Connect home page.

SMART TD Membership Record and Voluntary Deduction Program Procedures

SMART TD PAC

Contributions

- Contributions can be made by anyone wishing to contribute. Members may opt to have their contributions gathered through payroll deductions.
- There are two types of contributions or increases to contributions.
 - One-time
 - One-time contributions or increases to contributions can be made via the eBill using the “PAC Increase” option
 - Increases made through the “Balance Receipts” tab on the eBill are never permanent changes to the member record.
 - Recurring
 - Pledge forms must be sent to the TD office and processed into the member record.
 - The treasurer cannot add/update a recurring PAC contribution on the member record.
 - New pledge amounts will be added to the eBill using the 45-day window schedule.

Contribution Collection

- Contribution not collected while the member is Exempt (E49).

Contribution Decrease/Cancellation

- Members may decrease or cancel their contribution at any time by notifying the TD office or their treasurer.
 - It is preferred for this to be in writing from the member.
- There are two types of decreases.
 - One-time
 - One-time decreases to contributions (including a decrease to \$0.00) can be made via the eBill using the “PAC Decrease” option, and the “one-time” button.
 - Permanent Decrease/Cancellation
 - Permanent decreases/cancellations to contributions can be made via the eBill using the “PAC Decrease” option, and the “recurring” button.
 - These types of changes will be flagged with a pop-up that states, “You are indicating that you wish to make a permanent change to the member record. The member will be notified in writing of this change upon certification of this eBill.”

SMART TD Membership Record and Voluntary Deduction Program Procedures

Voluntary Short-Term Disability Plan (Rail/Bus) – Southern Benefits, Administered by SMART TD

Enrollment

- Enrollment is automatic for any new member if they belong to a participating LCA.
- The effective date = membership date—the member record will be automatically billed for \$34.50.
- Enrollment is automatic for any readmitted member if they belong to a participating LCA and did not previously opt out of Short Term.
- Enrollment is automatic for any transferred member from a non-participating Local/LCA to a participating Local/LCA, if there is no previous opt out for the member.
- Any member that moves from a participating LCA to a non-participating LCA will remain active in the plan unless they choose to cancel the plan.
- Members who previously opted out must undergo the late enrollment process if they choose to enroll later.
- VSTD is not available to DLC or Honorary members.
- VSTD is available to members in a management position with the carrier, premiums are still collected during the management period.

Premium Collection

- Premiums will be collected for the eligibility/opt-out period.
- Premiums not collected while the member is Exempt (E49).
 - The terminology we will use for this is **“premium exempt.”**
- Premiums not collected while the member is any of the following:
 - The member is a part-time Local Officer that receives a salary from the Local while on e-49 status from the carrier. (These members are considered active on the e-bill but are not required to pay short-term group disability premiums.)
 - The terminology we will use for this is **“lapse.”**
- **Note:**
 - Members that move to management remain eligible for the VSTD plan. Treasurers cannot lapse a VSTD plan for a company officer. The member must choose to keep the plan or cancel the plan.
 - Members who are in the full-time employment of the TD (having previously worked for a carrier) – i.e., TD officers, field supervisors, field auditors, organizers remain eligible for the VSTD plan. Treasurers cannot lapse a VSTD plan for these members. The member must choose to keep the plan or cancel the plan.

Opt-out Process

- A member wishing to opt out of the plan must do so within 30 days of the effective/membership date.
 - Example:
 - Payroll deduction is started in September
 - Money is applied to dues for October
 - Effective/Membership date is October 1
 - Member has until October 30 to submit the VSTD waiver form
- Members that opt out during the opt out period have their plan marked as “opt out”, meaning there will be no payment history for that member.
 - Any premiums that had been collected will be returned to that member.
 - The Local treasurer will be responsible for returning the over collected premiums to the member as necessary through the processes available to them.
- If it is determined by the TD office that the waiver was received after the opt-out period, the plan will be a cancellation.

SMART TD Membership Record and Voluntary Deduction Program Procedures

- Treasurers can mark a member's record as "Opt-out VSTD" while working the eBill, as necessary.
 - The treasurer will be required to provide the waiver as proof of the opt-out.
 - The eBill can only be certified if the waiver is received in the TD office. If the waiver is not received, the bill will be un-submitted and the change will need to be re-worked.

Cancellation Process

- A member may cancel their plan at any time.
- Cancellations must be communicated in writing from the member.
 - The preferred method is for the member to complete and sign the CANCELLATION of coverage form and send it to the TD office (new form)
 - Members can also communicate cancellations via email or letter.
 - Can be sent directly to the TD office.
 - Can be sent to the Treasurer who then forwards to the TD office.
- Cancellations will be effective the first of the month following the date the cancellation was received.
- Any premiums received for months after the cancel date will be returned to the member via the Local's monthly bill.
 - This will be communicated to the Local treasurer and the Local's assigned Membership Representative.
 - The Membership Representative will be responsible for processing the return on the next available monthly bill.
 - The Local treasurer will be responsible for returning the over-collected premiums to the member as necessary through the processes available to them.
- Treasurers can mark a member's record as "Cancel VSTD" while working the eBill, as necessary.
 - The treasurer will be required to provide the waiver as proof of the opt-out.
 - The eBill can only be certified if the waiver is received in the TD office. If the waiver is not received, the bill will be un-submitted and the change will need to be re-worked.