



# VOLUNTARY SHORT TERM DISABILITY PLAN

APRIL 15, 2020

## IMPORTANT ANNOUNCEMENT

### ELIMINATION PERIOD WAIVED FOR COVID-19 (CORONAVIRUS) DISABILITIES

Dear Member:

As Trustees of the SMART Voluntary Short Term Disability Plan, we have a responsibility to manage your Plan with care and prudence. We are always concerned with maximizing the benefit of the program for you, particularly in your time of need. We believe this has been accomplished over the years through favorable changes to the Plan that have directly benefited you as a member.

We are all now facing a pandemic in this country with the spread of COVID-19, also referred to as Coronavirus. This disease has consumed our attention as a nation for weeks now and is a unique challenge for our country and its citizens. We want you as members of the SMART Rail and Bus workforce to know that the Plan is with you and supporting you where it can during this threat. It is for this reason that we are pleased to announce that we have taken immediate action to make it easier for you to qualify for a benefit from the Plan if you have been diagnosed with COVID-19 (Coronavirus). This disease has largely caught our country off guard and we know being afflicted with it can have direct and immediate financial implications for you and your family. The Plan is positioned to help.

Effective with all **diagnosed** COVID-19 (Coronavirus) disabilities beginning in the months of March, April and May 2020, the Plan's Elimination Period (Waiting Period) **will be waived**. Currently, members must be disabled for 21 days before benefits will begin on the 22<sup>nd</sup> day. This is known as the Elimination Period (Waiting Period). We are waiving this Waiting Period for positive COVID-19 (Coronavirus) disabilities. This

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change will expedite and increase benefits for approved applicants so that you will have immediate access to money. Currently, the Waiting Period will be reinstated for COVID-19 (Coronavirus) disabilities beginning on and after June 1, 2020.

We are pleased that the Plan can take this action on your behalf. We wish you and your family health and wellness during these trying times.

Sincerely,

Board of Trustees

Mr. Joseph Sellers Jr., General President SMART

Mr. Jeremy Ferguson, President-SMART

Transportation Division

Mr. Joseph Powell, General Secretary-Treasurer

SMART