



VOLUNTARY SHORT TERM DISABILITY PLAN

MAY 9, 2023

COVID-19 NATIONAL EMERGENCY ENDED APRIL 10, 2023

Dear Participant:

In May, 2020, the U.S. Department of Labor and Internal Revenue Service under the COVID-19 National Emergency issued a joint rule that tolled several timeframes for ERISA-governed plans, including the SMART Voluntary Short Term Disability Plan. More specifically, since March 1, 2020 the Plan's deadlines for claiming disability benefits and for requesting an appeal of a denied claim have been tolled for up to twelve months, or until 60 days after the announced end of the National Emergency, whichever comes first. Congress recently passed a Joint Resolution ending the COVID-19 National Emergency on April 10, 2023.

The end of the National Emergency will end the mandatory tolling of the aforementioned deadlines. **Starting June 9, 2023** (60 days following April 10, 2023), or as otherwise provided by Department of Labor ("DOL")

guidance, the Plan will no longer extend these deadlines and will return to the standard deadlines in effect prior to the National Emergency. These are outlined in your Summary Plan Description dated April 1, 2021. Generally, the Plan requires that a written claim for disability benefits be filed with the Fund Office within 90 days after a covered loss, or as soon afterward as is reasonably possible. Appeals of adverse benefit determinations are required to be made within 180 days of receipt of notification.

If you have any questions about which deadline applies, please contact the Plan administrator.

Best regard,

Board of Trustees

Mr. Joseph Sellers Jr., General President
SMART

Mr. Jeremy Ferguson, President-SMART
Transportation Division

Mr. Joseph Powell, General Secretary-Treasurer
SMART

SMART VOLUNTARY SHORT TERM DISABILITY PLAN

Administered by:



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SMART VSTD 523