


**From:** Long Term LongTermDisability@smart-union.org   
**Subject:** Not too Late Reminder - VLTD Enrollment extended to September 30th!  
**Date:** August 24, 2015 at 11:19 AM  
**To:** Long Term LongTermDisability@smart-union.org  
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All Secretary and Treasurers  
Locals – 0001-1000  
SMART - Transportation Division

The Trustees for the Voluntary Short Term Disability (VSTD) plan available to Transportation Division members of SMART recently announced a successful conclusion to their lengthy effort to negotiate a long term disability program for our members. The Voluntary Long Term Disability (VLTD) plans for both bus and rail are responsive to the many requests received from our members and is an important addition to the benefits of membership in our union.

**I am writing to emphasize the importance of this program to our members and to request that those who read this pass the information along to all concerned.**

The long term plan came about directly as a result of inquiries from our members in connection with other plans available in the industry. The Trustees reviewed those plans and worked with providers to develop a plan that matches the needs of our members in a way that far surpasses the competing plans. As a result of those efforts, the disability plans offer a number of options. A member may select short term disability only, long term only, one of two benefits for long term or any combination thereof. Members need to review all of the options to decide which combination best fits their individual personal and family needs. It is recommended members and locals contact their regional field supervisor for further details.

It is very important to note that enrollment in the short term plan (VSTD) is unchanged by the addition of a long term option. VSTD will remain an opt-out program, which means that new members will continue to be automatically enrolled in the short term plan unless they take action to opt out of coverage. This method has worked very well since the inception of the short term plan to provide the best possible coverage to the vast majority of our membership.

The long term plans, however, are **opt-in**. This means that members who desire long-term coverage must take action to enroll in the Voluntary Long Term Disability plan. For convenience, attached is a copy of the long term enrollment applications and FAQ's for both our bus and rail members. Additionally, detailed policy certificates for both plans can be found at <http://utu.org/2015/06/27/long-term-disability-open-enrollment-extended-to-september-30/>.

Also, it is extremely important to note that the current open enrollment period extends only to September 30, 2015. During this window, members may enroll in either the short-term or long term plans, or both, with guaranteed acceptance and no exclusion for pre-existing conditions. The current open enrollment period is available even for those who may have previously opted out of the short term coverage. After the open enrollment period concludes at the end of September, members will be subject to the customary underwriting restrictions.

These are good plans that add substantially to the benefits of membership in the SMART Transportation Division. I am strongly encouraging each and every member to review the plans to determine what fits their personal and family needs.

Again, additional questions should be directed to your regional field supervisor ([contacts](#)) or to the VLTD hotline at (866)-753-3632.

**John Previsich**  
**President – Transportation Division**