

Frequently Asked Questions About Your SHORT TERM DISABILITY PLAN Eligible Members of Locomotive Engineers and Trainmen

The following information provides short, simple answers to frequently asked questions about the BLET Short-Term Disability (STD) insurance plan. It is not meant to be a detailed description of the plan and does not address all conditions and qualifications to which benefits may be subject. The plan documents, including but not limited to the Summary Plan Document (SPD), govern the operation of the plan.

COVERAGE INFORMATION

How do I know if I am covered under the STD Plan?

You are covered under the STD plan if a participating employer is currently making a contribution to the plan on your behalf.

Which Railroads are covered by the Plan?

The following employers are currently covered by this plan:

- Belt Railway Company of Chicago
- Canadian Pacific, including
 - Delaware & Hudson
 - Soo Lines
- Consolidated Rail Corporation
- CSX Transportation, including:
 - Baltimore and Ohio Chicago Terminal Railroad Company
 - Gainesville Midland Railroad Company
 - Richmond, Fredericksburg, and Potomac Railway Company
 - Winston Salem Southbound Railway Company
- Duluth, Missabe, & Iron Range Railway Company (Canadian National)
- Kansas City Southern Railway Company
- Longview Switching Company
- Portland Terminal Railroad Company
- Terminal Railway Alabama
- Union Pacific Railroad Company

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Are any other groups covered by the Plan?

The General Committees of Adjustment are covered, if they choose to participate.

Can I secure the BLET STD coverage with MetLife on my own since my Railroad is not a participating Railroad?

No, you must be in an eligible group to qualify for the disability program.

Am I eligible for the program if I am a Trainman that belongs to the BLET and the UTU holds my Collective Bargaining Agreement?

No, you are not eligible for group disability benefits if you are a trainman that belongs to the BLET, but the UTU holds your collective bargaining agreement.

If I am a promoted Engineer and I am furloughed to a Trainman's position, am I still covered?

You may pay your premiums directly to the BLET STD Administrator who will verify your eligibility with your railroad. Six months is the maximum period allowed under the Plan.

However, if you work one day a month as an engineer and meet the standards set by the National Agreement for eligibility for health care, you will be covered by the STD program.

How do I enroll for STD coverage?

Eligible members are automatically covered.

New members hired after October 1, 2004 will have coverage 30 days following date of hire.

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STD PLAN INFORMATION

What is the STD Plan benefit amount?

Claims with a disability date of October 1, 2004 through September 30, 2007, the STD benefit is \$402/week.

Claims with a disability date on or after October 1, 2007, the STD benefit is \$362/week.

How long can STD benefits be paid?

Benefits may be payable for up to 52 weeks.

How long are pre- and post – partum benefits payable?

Typically, benefits are payable for *up to* 6 weeks following a normal delivery and 8 weeks for a Cesarean Section delivery. Pre-partum benefit payments are payable for *up to* 4 weeks preceding the expected delivery date.

Of course, if the physician determines you can work beyond the 4 weeks preceding the expected delivery date, or return to work is sooner than the 6 or 8 weeks following delivery, benefits will only be payable for the actual time you are unable to work.

Are there any Plan limitations?

Yes. See below:

For Disability Due to Alcohol, Drug or Substance Abuse or Addiction:

If you are disabled due to alcohol, drug or substance abuse or addiction, we will limit your disability benefits to the greater of:

- Two periods of disability for up to 6 weeks for both in-patient and out-patient care in a 3 year period;
- Up to 30 days for each 3 year period of out-patient treatment immediately following inpatient confinement or if needed for further care of the condition that caused such confinement

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During your disability, we require you to participate in an alcohol, drug or substance abuse or addiction recovery program recommended by a physician. We will end disability benefit payments on the earliest of:

- the date you meet the limitation requirements as described above;
- the date you cease or refuse to participate in the recovery program referred to above; or
- the date you complete such recovery program.

For Mental Nervous Disorder:

If you are disabled due to a mental nervous disorder, we will limit your disability benefits to 2 periods of disability for up to 13 weeks in a 3-year period.

This limitation will not apply to a disability resulting from:

- schizophrenia;
- dementia; or
- organic brain disease.

Is elective surgery covered?

Yes, under certain circumstances. If the surgery is recommended as a continuing course of treatment, or is intended to improve or facilitate an employee's performance of an essential function of his occupation.

May I use vacation time concurrently with STD disability benefits?

Yes, vacation time may be used to supplement disability benefits.

May I collect Railroad Retirement Benefits and STD benefits simultaneously?

Yes, you may collect STD benefits concurrently with your railroad retirement benefits.

Will the STD benefit be paid concurrently with an Individual Disability Policy Benefit?

Yes, if you are deemed disabled and entitled to receive STD benefits, any individual policy that you have purchased may be paid concurrently without

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reduction to your STD benefit.

Will any other income reduce the STD benefits to which I may be paid?

Your STD benefit will be deemed overpaid if you receive any income from the following sources:

- Disability benefits received under a separate group STD plan offered by a participating Railroad or the BLET
- Income you receive from working while disabled under Rehabilitation Incentives described in the plan
- Any income you receive for disability under the Federal Employees Liability Act
- Any recovery amount you receive for loss of income as a result of claim against a third party judgment, settlement or otherwise, including future earnings

STD Benefits are not payable during any period for which you receive wage continuation, perform light duty or receive compensation provided to you by a Railroad while you are off due to injury or sickness.

If I am covered, how do I qualify to receive disability benefits from the STD Plan?

To qualify for benefits from the STD plan:

- You must be under the care of a qualified physician
- You are unable to perform the duties of your craft
- You are disabled beyond 14 calendar days
- MetLife, the STD plan administrator, must receive supporting medical information from your doctor and approve your claim

FILING A SHORT-TERM DISABILITY CLAIM

How do I file a claim for STD benefits?

Contact MetLife at **(800) 858-6506** to start the benefit determination process. Select option # 1 to report a new claim.

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When should I call to report my absence?

If you are out of work for more than 14 calendar days or if you know in advance that you will be out of work for more than 14 calendar days due to an injury, illness, or pregnancy (i.e. a scheduled surgery) – call MetLife at (800) 858-6506 **immediately**. Failure to file your claim in a timely manner could delay claim processing.

What information should I have ready when I call to report my absence?

- o Personal Information: Full name (official name with railroad), address, telephone number, social security number, date of birth, General Committee and Local BLET Division
- o Job Information: Railroad on which employed, date entered into engine service, and date hired on railroad
- o Injury/Illness Information: Last day worked, nature of the injury/illness, and craft working in at time of injury/onset of illness
- o Physician(s) Information: name(s), address(es), telephone number(s), and fax number(s). Information is needed for each treating physician

CLAIMS PROCESSING

How do I check the status of my claim?

Call **(800) 858-6506** and select option #2 for claim inquiries. Please listen to the menu selections carefully, and select option #1 for the current status of an existing STD claim.

Where should my physician or I send information regarding my claim?

All information should be mailed to:

MetLife Disability Unit
PO Box 14590
Lexington, KY 40511-4590

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Or faxed to:

MetLife Disability
(866) 690-1264.

Who at MetLife will be handling my claim?

A special disability claims management unit in MetLife's Utica, New York office will handle all STD claims for those individuals covered by the BLET collective bargaining agreement. Here is a quick summary of key numbers and addresses:

- To check the status of an existing claim – call 1-800-858-6506
- To send a fax to the claims unit – dial 1-866-690-1264
- To send a claim by mail – address to

MetLife Disability
PO Box 14590
Lexington, KY 40511-4590

How will my claim for STD benefits be evaluated?

Within a few business days from your initial claim notification, you may receive a call from the Case Manager assigned to your claim.

The Case Manager may ask additional questions and describe the steps that will be taken to evaluate your claim for STD benefits. In evaluating your claim, the Case Manager will consider several factors including:

- Medical information
- Activities you can and cannot perform
- Your medical treatment plan and prognosis for recovery
- Your job description and functional requirements.

Will MetLife contact my physician?

Yes, but you should call your physician first to let him or her know that your MetLife Case Manager will be contacting him or her to discuss your condition and how it relates to your ability to perform the duties of your craft.

Your physician may require you to sign an authorization to release medical information before discussing your condition with your Case Manager. This will

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avoid delays in the evaluation of your claim. *You will be ultimately responsible for ensuring that your physician(s) provides MetLife with the needed information.*

If I have STD insurance coverage, why don't I automatically qualify to receive STD benefits?

Like with other insurance coverage, to qualify for benefits, you must have an insurable loss.

In the case of STD coverage, this means that you must be *unable* to perform the duties of your craft due to illness, injury, or pregnancy. You must also be under the care of a qualified physician. Your physician must certify your disability to MetLife, and MetLife must approve your claim.

What are some reasons the processing of my claim may be delayed?

- You failed to call and report your claim in a timely manner
- Your eligibility status with your railroad cannot be confirmed
- Your Case Manager is having difficulty obtaining the necessary information from your physician
- The medical information provided is not sufficient to make a claim determination and your Case Manager must request further information
- You have failed to provide additional information that your Case Manager requested

Your Case Manager will advise you as to the cause of any delay.

What should I expect if my claim is approved?

If your claim is approved, benefits will be paid weekly as long as you meet the definition of disability.

Checks will generally be processed by MetLife on Tuesdays. You will receive an Explanation of Benefits (EOB) statement explaining your first benefit check, which will indicate the date to which your benefits have been approved.

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Your benefit payments will end on the day prior to your expected return to work date. You will be expected to return to work on that date unless medical documentation of your continued disability is received which supports continued benefit payments. Of course, if you return to work prior to the expected date, your benefit payments will end on that date.

Will taxes be withheld from my STD benefits?

Yes. The first six months of benefits following your last day worked are subject to Railroad Retirement taxes.

You will receive an Explanation of Benefits (EOB) with your disability check which will state that FICA taxes are being withheld. The taxes being deducted are actually Railroad Retirement.

Additionally, all STD benefits paid are subject to Federal Income Tax and, as applicable State Income Tax. These taxes may be withheld from your STD benefits on a voluntary basis by completing IRS Form W-4S, "Request for Federal Income Tax Withholding from Sick Pay". After completion of Form W-4S, send to MetLife with your claim number written on the form. An IRS Form W-4S can be obtained from the IRS website or MetLife.

What should I expect if my claim for STD benefits is not approved?

If your claim is not approved, you will receive a letter stating the reason(s) for denial.

The letter will also outline the appeals process. That process includes a requirement that you send written appeal notification to the MetLife claims unit in Utica within 180 days of your receipt of the denial letter.

Your Case Manager will also be available to discuss questions you have regarding the denial. Appeals are normally processed within 45 days.

If approved, how will my disability claim continue to be monitored?

Frequent and open communication between you and your Case Manager is important if you are to return to work quickly and safely. Therefore, your Case

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Manager will call you from time to time to discuss your recovery, return to work alternatives, and answer any questions you may have.

The Case Manager will also follow-up periodically with your physician to see how your treatment plan and recovery are progressing. Additional information from your physician may be necessary to continue STD benefits.

What should I do when I return to work?

Call your Case Manager immediately and provide them with your return to work date.

This will avoid overpayments in which you will be required to reimburse to the plan.

What should I do if I need assistance in working with MetLife?

If you need BLET assistance in working with MetLife, contact:

Jim Bradford

Short Term Disability Plan Administrator

(216) 241-2630 x205

Bradford@ble-t.org

*This document was created by MetLife. The BLET policy and contracts will govern any claims decisions and claim payments.