

# Voluntary Short Term Disability Insurance



## **Insured By: Anthem Life Insurance Company - An "A" Rated Insurance Carrier**

- Eligibility: Actively at Work (30 hours per week) Dues Paying Members of the UTU (Rail Crafts)
- Monthly Cost: \$31.00 per participating UTU Rail Member

### **\*Benefit Overview:**

- **\$346** per Week (Tax Free) for up to **52** Weeks
- **30** day Elimination Period
- **24/7** Coverage for on & off the job disabilities resulting from Accident or Sickness
- Waiver of Premium and Survivor Benefit
- Maternity Benefit
- 3-Year Rate Guarantee
- Coverage is Offset by other disability benefit(s) if your combined benefit exceeds \$693 per week or 67% of base pay, whichever is less.
- Coverage is Not Offset by an individual disability insurance plan (such as UTUIA plans)

### **Coverage Exclusions - Include but are not limited to:**

- |   |   |
|---|---|
| ● 12/12 Pre Existing Conditions         | ● Loss of Professional License, Occupational License or Certification |
| ● Intentionally Self-Inflicted Injuries | ● Commission of a Crime   |
| ● Incarceration                         | ● War or Act of War   |
| ● Participation in a Riot               |   |

### **Enrollment:**

- All Eligible UTU RAIL members are **"Automatically Enrolled"** in the plan.
- Because initial coverage is **Guaranteed Issue** regardless of health conditions... Members desiring **NOT TO PARTICIPATE** must complete, sign, and mail the **waiver of coverage postcard** to the International office. By completing the post card, you acknowledge that you were offered coverage, have declined to be enrolled, and elect to waive your right to participate in the plan.
- New Members of the UTU are provided Guaranteed Enrollment if they enroll by NOT electing to waive coverage within 30 days of becoming an active member.

*See Reverse Side For More Information*  
**ANTHEM LIFE INSURANCE COMPANY**



## RAIL PLAN

### Additional Overview of Coverage Explanations\*

**30 day Elimination Period** - This is the period of time that must pass from the onset of disability before disability benefits become payable. Once the 30 day period is satisfied, the disability benefits are payable for up to 52 weeks.

**Waiver of Premium** – After the 30 day Elimination Period has been satisfied, premiums due while you are totally disabled will be “waived” for the duration of the disability.

**Survivor Benefit** - If you pass away after being disabled, and while receiving, or eligible to receive a monthly benefit, your Eligible Survivor will be paid \$4,500.

**Maternity Benefit** – Maternity is treated as any other illness for purposes of calculating a disability benefit.

**12/12 Pre Existing Condition** – Any illness or injury for which a prudent person would have received medical treatment or advice for 12 months prior to your coverage effective date will not be covered for 12 months after the effective date. Once the twelve month period has passed, pre-existing conditions will be fully covered.

**Loss of Professional License, Occupational License or Certification** – The occurrence of any of these events does not constitute a disability.

**\*Note:** This document highlights important features of your VSTD plan and is intended as an Overview only. Not all features and exclusions are listed; refer to your Certificate of Coverage or the Anthem Life Insurance Company plan document for complete details.