

BLET Short-Term Disability Insurance Update

You are entitled to short-term disability benefits up to a maximum of 52 weeks if you are an eligible employee working on a railroad that participated in the Wage Rules portion of the National Agreement dated December 16, 2003. The plan pays \$402 per week.

To initiate a claim for a sickness, accidental injury on or off duty, or pregnancy, you may call MetLife Insurance Company at (800) 858-6506. You must be absent for 14 calendar days before your claim can be processed. However, if your absence is scheduled, such as a hospital stay, you may call prior to your last day of work. If the illness or injury is unanticipated, you should call MetLife as soon as possible to ensure that your claim will be processed in a timely manner.

There are no claim forms to be completed. When you call, you will be asked to provide the following information to an intake person at the MetLife Claims Center:

Personal Information

- Full name (Official name with railroad)
- Address
- Telephone number(s)
- Social Security number
- Date of birth
- BLET General Committee
- BLET Local Division

Job Information

- Railroad on which employed
- Date of hire on railroad
- Date entered into engine service

Sickness/Injury Information

- Last day worked
- Nature of illness/injury
- Date of disability
- Injury on or off duty
- Craft working in at time of injury/onset of illness

Physician's Information for each treating physician

- Name
- Address
- Telephone number
- FAX number

Your railroad submits a list of employees who qualify for STD insurance to MetLife on a monthly basis. Based on that information, MetLife determines your eligibility to file a claim.

MetLife will mail an "Authorization to Disclose Information About Me" form to you immediately after you report your claim. It is important that you do the following:

- Complete all applicable areas of the form
- Sign the form
- FAX or mail the form as soon as possible to expedite the claim (retain original for your records)
- Provide your treating physician(s) with a signed copy

Your physician(s) may also ask you to sign a specific authorization form for their records. Please do so.

Frequently asked questions regarding the National STD insurance can be answered through a link to a "Q&A" document on the BLET Website. Please refer to: <http://www.ble-t.org/shortterm/MetLifeQA.pdf>

You may also access the Summary Plan Description by linking to: <http://www.ble-t.org/shortterm/BLETSTDSPD.pdf>

Your BLET Short-term Disability Administrator can provide you assistance in working with MetLife, if needed. Contact information is as follows:

Jim Bradford
BLET Short-term Disability Administrator
(830) 896-1592
Bradford@ble-t.org