

united transportation union



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IMPORTANT INFORMATION

December 14, 2009

Dear Brothers and Sisters,

You recently should have received a small packet from our International office in Cleveland concerning "Important Information about Group Disability". First and foremost, **if you did not receive this information or failed to retain it, please contact our International office at (216) 228-9400.**

Our International President Mike Futhey informed us in a letter enclosed in the packet that the Group Disability policy provides tax-free benefits at reasonable costs for a coverage that has been requested for years by railroaders across the nation. On our property, this type of product has been offered by private vendors with no union affiliation and little or no follow-up service. Moving forward, this coverage, provided by Anthem Life Insurance Company, will provide assistance through our International website and local officers for processing claims. Details to the **Anthem Voluntary Short Term Disability (VSTD) Insurance Plan** were enclosed in the packet and follow up information will be made available.

**** All UTU members will automatically be enrolled in this plan under payroll deduction. ****

**** If you choose to decline this group insurance at this reduced group rate, you MUST opt out and complete the post card enclosed in the packet. ****

As this coverage may not meet your personal needs, be sure to opt out if you so choose. During this open enrollment period active employees will not need to pass an underwriting inspection, but if you opt out, any decision to re-enroll may require an underwriting inspection at a cost to the member.

As I continue to support our International Officers in their efforts to improve on the benefits available to UTU members across the nation, I remain committed to providing our members with all of the information needed to address any individual needs or decisions.

Thank you for your support and please be sure to take any needed action regarding the Anthem VSTD Insurance Plan.

Fraternally,

Anthony Simon
General Chairman