



Supplemental Sickness Benefit Plan

Frequently Asked Questions

General Questions

Q-1. How often does Hartford issue checks for the Supplemental Sickness Benefit (SSB) Plans?

A. Checks are issued on a daily basis once approval made and taxation is applied.

Q-2. Is my SSB claim divided into claim periods in the same manner as my claim for Railroad Retirement Sickness (RUIA) benefits?

A. No. Hartford does not assign claim periods in the same sense as the RRB. However, your SSB benefit payments are linked to eligibility criteria reported in the RUIA claim periods. Hartford will not pay you for any day of disability for which you have been disqualified under RUIA.

Q-3. How long after I file for SSB will I get my first check from Hartford?

A. Realistically, expect your first SSB check to be issued between four and six weeks after claim is received by Hartford. It depends on when you file with both the RRB and Hartford, when your benefit under RUIA posts to the RRB's database, and whether Hartford has received wage verification from your employer and any required medical information.

If Hartford has wage and supporting medical information at the time that the RRB record of payment is posted, Hartford can approve SSB for the same period of time as that covered by RRB within 24-48 hours. After a processing period of 3-4 days to calculate and deduct for taxes, the SSB is issued via regular mail.

The sooner you file with the RRB, the sooner your benefit will post in the RRB's electronic database from which Hartford verifies your eligibility. You have a maximum of 60 days to initiate your claim with Hartford and it is advisable to file for your SSB as early as possible. ** Note: RRB does not have to approve your benefit prior to filing with Hartford.

Q-4. How many days will I get paid for in each check I receive from Hartford?

A. You are potentially eligible for benefits from the fifth day of your disability forward. Accordingly, your first claim check will not include payment the first four days of your disability. Subsequent checks will be for all days of certified disability that is verified by RRB records.



Q-5. How much will I receive from the SSB for each day I am disabled?

- A. Basic Benefit Amounts are shown on Page 1 of your Plan SPD. Generally, the amount you will receive depends on your hourly negotiated wage and whether or not you have exhausted RUIA benefits.

Q-6. I filed for the SSB in the past, and as I recall my benefit checks were larger than I am currently receiving.

- A. The previous Plan administrator (Provident) paid monthly, whereas Hartford pays every two weeks. Benefit amounts have not changed since the effective date of the benefit amount specified in your current Collective Bargaining Agreement. Also, Hartford withholds applicable federal and state employment taxes from the gross benefit. *Note, because this is a taxable benefit, any garnishment order (ex: Child Support, IRS repay etc.) that Hartford receives will be applied accordingly towards this benefit.

Q-7. Is direct deposit available?

- A. Yes, the direct deposit program is available. You must fill out the direct deposit form to apply or to suspend an active direct deposit. You can also set up and/or make changes to an existing direct deposit via the website: <https://abilityadvantage.thehartford.com>.

Note: if you previously had direct deposit set up with Hartford, the information will remain active until such time you either cancel or update the information via form or website.

The Hartford Ability Advantage System

Q-1. How do I register?

- A. Navigate to <https://abilityadvantage.thehartford.com> and click Register.
- B. Input Name, date of birth, and work state and Click Next
- C. Setup a User ID, Password, Security Question & Answers, Email Address, and Preferences and click Register to Finish

Q-2. Why do I need to supply an email address to register?

- A. Your User Name and Password will be sent to your email address upon completion of the registration process.

Q-3. I am a new user, how do I get a User Name and Password?

- A. New users need to complete the User Registration form to obtain a User Name and Password. You can access the registration form by selecting the "First Time User" link on the Login page.



Q-4. What do I do if I forget my password?

- A. You can reset your password by selecting the "Forgot Your Password?" link on the Login page.

Q-5. What if I've forgotten my User Name?

- A. If you do not know your User Name you will need to contact Hartford. Contact information can be obtained by selecting the "Contact Us" link on the Login page. Our Help Desk will be happy to assist you.

Q-6. I get "Login failed; please enter your User Name and Password." when logging in.

- A. Your User Name and Password are case-sensitive. Make sure you are using the proper case. If you still receive this error, you can reset your password by selecting the "Forgot Your Password?" link on the Login page.

Q-7. I get "This account has been locked." when logging in.

- A. You will need to contact Hartford. Contact information can be obtained by selecting the "Contact Us" link on the Login page. Our Help Desk will be happy to assist you.

Claim-Filing Support

Q-1. How do I file a claim online?

- A. Select the "First Time Users" link on the Login page to begin.. Complete the registration form to create your User ID and Password. You will be re-directed to the logon screen where you will need to enter the User ID and Password you selected. Click Sign In. You will then see the Home Page. Select "Create New Claim" to begin.

Q-2. How do I file a claim over the phone?

- A. Call 1-800-205-7651 and select option 2. Your call will be routed directly to a customer service representative. Our customer service representatives are available Monday through Friday, 8:00am – 8:00pm EST.



Q-3. How long do I have from the start of my absence to file a claim for Supplemental Sickness Benefits?

- A. Notice of any injury or sickness must be given to Hartford within 60 days of the start of disability for Supplemental Sickness Benefits. You can do so by calling the toll-free number, filing a claim online, mailing or faxing your notice of disability form. .

**** Note:** RRB does not have to approve your benefit prior to filing with Hartford.

Appeals

Q-1 Will Hartford deny my claim?

- A. Your benefits may be denied if you do not meet the requirements of your Plan or if Hartford does not receive all the required medical documentation.

Q-2. What can I do if Hartford denies my claim?

- A. Hartford has an appeals process if you feel your claim has been incorrectly denied. If your claim is denied, you will receive a letter from your Claim Specialist that will explain the reasons for the denial and describe the appeals process. You can also contact your Claim Specialist for additional information. Additional information on your appeal rights is shown under the “Appeals from Claim Denials” section of the Supplemental Sickness Plan booklet.

Q-3. How much time do I have to file an appeal if my claim is denied?

- A. 60 days from the date of denial

Q-4. After I appeal, how long does Hartford have to review and make a determination?

- A. 60 days from the date of receipt of the appeal

Q-5. Where do I file an appeal of a denial of benefits?

- A. Appeals must be submitted in writing (no e-mails or phone calls) as follows:

By Mail:

Appeals Department by FAX: (833) 357-5153

Hartford

Attn: Railroad Appeals

P. O. Box 14868

Lexington, KY 40512-4578



Q-6. What information should my appeal include?

- A. Your appeal should include information or documents not previously submitted, inasmuch as the denial you received was based on the information already in your file. For example, if your claim was denied because you failed to file within 60 days, your appeal should state in detail the extenuating circumstances that prohibited you from timely filing, with supporting documentation where possible.

If your claim was denied due to a failure to provide medical records, provide the records or explain why they are unavailable.

If your claim was denied due to a disqualification by the Railroad Retirement Board that was later reversed or overturned, provide documentation to that effect.

If your claim was denied because the documentation submitted did not support a functional impairment, additional documentation would be needed to support an impairment.

In all situations, the denial letter will provide you with specific examples of documentation that can be submitted in support of your Supplemental Sickness Benefits (SSB)

Q-7. After I file an appeal, and have additional general questions, how can I contact Hartford?

- A. Please call 1-800-205-7651, and select option # 5.

Q-8. If I have not yet filed an appeal, but have general questions about the process, who can I talk to?

- A. If an appeal has not yet been filed, please contact your case manager at 1-800-205-7651.

General Support

Q-1. How can I obtain my Supplemental Sickness Benefit Plan booklet?

- A. All employees should have received a Supplemental Sickness Benefit Plan booklet issued by the National Carriers' Conference Committee. If you did not receive one or you would like another copy, please call us at 1-800-205-7651 to speak with a customer service representative. It will be necessary for you to provide your name, address, and the union.

Q-2. What is Hartford's phone number for SSB benefits?

- A. (800) 205-7651



Q-3. What is Hartford's address?

- A. Hartford Disability
P.O. Box 14869
Lexington, KY 40512

Q-4. What is Hartford's fax number?

- A. (833) 357-5153

Q-5. What is Hartford's email address?

- A. GroupBenefits-RailroadMail@thehartford.com

Q-6. Who will I reach at Hartford's e-mail address? How long will it take for them to respond to a question for assistance?

- A. The mailbox associated with the above address is monitored on a daily basis by a Hartford Claim Liaison. The response time will vary depending on the complexity of the request. The target response time is one business day.

Q-7. How do I know if I am eligible for Supplemental Sickness benefits?

- A. Please review your Supplemental Sickness Benefit Plan booklet. Eligibility is based on the provisions outlined in Section II – Eligibility and Termination of Coverage. However, generally, an employee must be employed by a participating railroad, and represented by a participating union. Employees must also have 30 days of continuous employment with the same participating railroad and meet the qualifications for RUIA benefits as established under the Railroad Retirement Act.

Q-8. How often will I receive my disability checks?

- A. Refer to General Questions in Section A.

Q-9. Are my Supplemental Sickness Benefits subject to taxes?

- A. Yes. Federal Law requires that benefit payments under your Plan be reported to the Internal Revenue Service if your employer makes contributions to the Plan. You will be sent a W-2 Form showing the amount of benefits, if any, you are paid each year.



Federal Law also requires that Railroad Retirement Tier I Taxes be withheld from Plan payments made during the first six (6) months following the month of disability, if your employer makes contributions to the Plan. Tier I taxes are deducted for both job and non-job related sicknesses.

Q-10. Do I need to send in a form with my Notice of Disability to provide proof of loss?

- A. No. After you've reported your claim to Hartford, you will receive a package of information in the mail which includes an Authorization for Release of Medical Information and a W-4 form. Please sign all forms and mail or fax to Hartford. Your Claim Specialist assigned to your claim will use those forms to contact your treating provider to obtain the proof of loss directly from their office.

The W-4 form is provided to you to complete as we do not receive information regarding your withholding status from your employer. Failure to complete the W-4 form, including the number of exemptions you are claiming for tax filing purposes, will result in an automatic Federal withholding at single rate with zero exemptions.

Please make sure you complete your full name, address, social security number and number of exemptions you will be taking while out on disability. Please note, a separate W-4 form will be provided at the beginning of each calendar year.

Q-11. How can I contact the National Carriers' Conference Committee?

- A. 251 18th Street South
Suite 750

Arlington, VA 22202
Phone: 571-336-7600

Q-12. How do I apply for RUIA sickness benefits?

- A. Please contact your local Railroad Retirement Board office or your Labor Relations representative. You can find contact information for your local office at <http://www.rrb.gov>. You can also find additional information on page IV in your Supplemental Sickness Benefit Plan booklet.

Q-13. How long can I receive Supplemental Sickness Benefits?

- A. Your plan can pay up to 12 months of benefits during any period of Total Disability.



Q-14. How long do I have to send in my medical information?

- A. To ensure timely processing of your claim, medical documentation should be submitted as soon as possible. However, you have up to 90 days after the start of the Period of Disability for which benefits are claimed under the Plan. If documentation is not received within the 90 day time limit, your claim may be suspended or denied. *Hartford will accept a copy of the statement of sickness benefit form to assess the medical contact; you would be responsible to send that to Hartford at 833- 357- 5153 as the RRB will not forward this information due to HIPAA.

Q-15. How long will Hartford take to make a decision on my claim?

- A. Hartford will respond to your claim for benefits under the Plan within 30 days after it receives your claim.

Q-16. What will happen if Hartford's Claim Specialist doesn't receive my medical information from my treating physician?

- A. Hartford contacts you if we are unable to obtain the medical information that supports your absence. You will be requested to lend assistance in obtaining records that may include lab results, X-rays, various reports and office visit notes. If Hartford has not received the necessary medical information within 30 days after the start of the Period of Disability for which benefits are claimed, benefits cannot be authorized. Hartford will send you a letter to notify you of what you need to do next in the claim process.

Q-17. What can I do to help in the claim process?

- A. Immediately sign and complete all forms and return to our office. You may fax the information to (833) 357-5153

Contact your healthcare providers who are treating you for your disability and request that they forward any and all office notes, test results, and any other information that would support your claim for disability to your claims examiner.

While Hartford will attempt to obtain information from your healthcare provider(s), it is ultimately your responsibility to make sure the information is provided.



Q-18. Can I get Supplemental Sickness Benefits if I am receiving a military pension and/or other income?

- A. As long as you qualify for benefit under RUIA and meet the other eligibility criteria under the Plan, you would be eligible to receive benefits even if no sickness benefit is actually issued to you by the Railroad Retirement Board. Reductions in the basic benefit will be applied for the receipt of an annuity payment under the Railroad Retirement Act; benefit payments under Title II of the Federal Social Security Act; unemployment, maternity, or sickness benefits under any unemployment, maternity or sickness compensation law other than RUIA; and any other social insurance payments under any law. Military pensions fall under the category Social Insurance Payments under any law. *Note, notify Hartford as soon as possible if you have been awarded a retroactive annuity award. Overlapping benefits are payable by you back to the carrier (Hartford).

Q-19. Can I receive Supplemental Sickness Benefits if I do not file a sickness claim under RUIA, or if I file for unemployment benefits under RUIA?

- A. No. Benefits are only payable when RUIA sickness benefits are applied for and/or received.

Q-20. Is my union representative permitted to act on my behalf in resolving any issues concerning my claim for SSB?

- A. Yes, provided you have completed the Member Designation of Authorized Representative section of the MEDICAL INFORMATION RELEASE AUTHORIZATION form. Without such authorization, Hartford is prohibited by privacy regulations from discussing your claim with any outside party. Of course, Hartford would like the first opportunity to resolve any service issues you might have.

Q-21. How can I check the status of my claim or payments?

- A. You can review the status of your claim by contacting Hartford at (800) 205-7651 or by accessing your personal account information on <https://abilityadvantage.thehartford.com>. Please see the above information under section B for access and login instructions.

Q-22. What role does a Claim Specialist play in the processing of my claim?

- A. The claim specialist's role is to obtain the information needed to make disability and benefit level determinations. They request the medical information from medical providers, they acquire the wage information from the employers, they obtain approval information from RRB and they contact the member, acting as the point of contact with regard to the claim.



Q-23. Do I have to repay my SSB benefits if the RRB retroactively grants me an annuity?

- A. Yes, for the period of duplicate benefits. Contact your Hartford Claim Specialist for full details, including the amount that must be repaid and Hartford's policy with respect to taxes already withheld from amounts repaid.

Q-24. What happens if there is an overpayment on my claim?

- A. In the event of a calculation error, a late notification that you have returned to work, an award of annuity or other event that impacts the benefit, your claim is sent to client accounting for a calculation of the overpaid amount. Once the overpayment is calculated, the examiner is directed to request the overpayment recovery from the employee. A letter is issued to the employee indicating how the overpayment occurred and the amount that is due for recovery.

Q-25. What if my injury or sickness is the result of a third party?

- A. In the event that a third party (other than a participating RR) is involved with your injury or illness, the claim will also be referred to a subrogation vendor (Optum) who will follow up with you, or your attorney, regarding any se