

Supplemental Sickness Benefit Plans

Frequently Asked Questions

A. General Questions

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

A. Every other Friday. For example, in 2006 Aetna will issue checks on July 7 and 21; August 4 and 18; September 1, 15 and 29; (continued for the rest of the year 2006). The claim cutoff day for each check is the previous Monday.

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. Aetna does not assign claim periods in the same sense as the RRB. However, your SSB claims are linked to eligibility criteria reported in the RUIA claim periods. Aetna will not pay you for any day of disability for which you have been disqualified under RUIA, and the Railroad Retirement Board (RRB) only updates its records – from which Aetna determines eligibility for SSB payments – following the close of each 14-day RUIA benefit period.

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

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

For example, let's say you become disabled on August 1, 2006, and you immediately file with both the Railroad Retirement Board and Aetna. Your first claim period under RUIA will be August 1 through 14, which will generally take one to two weeks from the closing date to post in the RRB computer system. Aetna's cutoff for checks issued on August 18 is Monday, August 14, the same date as your RUIA period ends. If your RUIA record is not posted on August 14th, and it probably won't be, the next Aetna benefit period cutoff is Monday, August 28, for checks to be issued on Friday, September 1. If your RUIA record has been updated for the period August 1 through 14 by August 28, your first benefit check will be issued by Aetna on Friday, September 1. If you waited a week before filing with the RRB, there is a possibility that the RRB's records for the period August 1 through 14 may not even be updated in the RRB computer by August 28, which will set your first Aetna benefit check back to September 15.

Prior to an Aetna cutoff date, if the RRB posts two (or more) RUIA periods for which you have not been paid by Aetna, you should receive payment for those periods in the next Aetna check.

The sooner you file with the RRB, the sooner your benefit will post in the RRB's electronic database from which Aetna verifies your eligibility. Of course, you only have a *maximum* of 20 days to initiate your claim with Aetna, and it is advisable to file for your SSB as early as possible.

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

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 prior to each check cutoff date.

- 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 monthly salary and whether or not you have exhausted RUIA benefits.
- Q-6. I filed for the SSB a few years ago, and as I recall my benefit checks were larger than I am currently receiving.**
A. The previous Plan administrator (Provident) paid monthly, whereas Aetna pays every two weeks. Benefit amounts have not changed since the effective date of the benefit amount specified in your current Collective Bargaining Agreement.
- Q-7. Is direct deposit available?**
A. Not at this time.

B. WorkAbility System Questions

- Q-1. How do I register?**
A. Select the "New User Registration" link on the Login page at www.wkabsystem.com to begin. You will be prompted to enter the Company Identifier code. After the Company Identifier has been entered, the registration form is displayed. Complete the registration form to create your User ID and Password.
- Q-2. What is my Company Identifier?**
A. RR
- Q-3. Why do I need to supply an email address to register?**
A. Your User ID and Password will be sent to your email address upon completion of the registration process.
- Q-4. I am a new user, how do I get a User ID and Password?**
A. New users need to complete the User Registration form to obtain a User ID and Password. You can access the registration form by selecting the "New User Registration" link on the Login page.
- Q-5. 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-6. What if I've forgotten my User ID?**
A. If you do not know your User ID you will need to contact Aetna. 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-7. I get "Login failed; please enter your User ID and Password." when logging in.**
A. Your User ID 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-8. I get "This account has been locked." when logging in.**
A. You will need to contact Aetna. Contact information can be obtained by selecting the "Contact Us" link on the Login page. Our Help Desk will be happy to assist you.

C. Claim Filing Support

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

- A. Select the "New User Registration" link on the Login page to begin. You will be prompted to enter the Company Identifier code (RR). After the Company Identifier has been entered, the registration form is displayed. 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 1. 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 Aetna within 20 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.

D. Appeals

Q-1 Will Aetna deny my claim?

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

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

- A. Aetna 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 on pages 14 and 15 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 Aetna 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
P. O. Box 189157
Plantation, FL 33318-9157

By FAX: (954) 382-7174

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 20 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.

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

A. Please call 1-800-205-7651, and select option # 4.

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.

E. 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 Aetna's phone number for SSB benefits?

A. (800) 205-7651

Q-3. What is Aetna's address?

A. Aetna
P.O. Box 189145
Plantation, FL 33318-9145

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

A. (954) 452-4124.

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

A. railroad@chooseAetna.com

Q-6. Who will I reach at Aetna'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 an Aetna Claim Liaison. The response time will vary depending on the complexity of the member. 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 Aetna, 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 Aetna. 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. 1901 L Street, N.W., Suite 500
Washington, DC 20036
Phone: 202-862-7200

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 objective 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.

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

- A. Aetna will respond to your claim for benefits under the Plan within 45 days after it receives your claim.

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

- A. Aetna contacts you if we are unable to obtain the objective 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 Aetna has not received the necessary medical information within 90 days after the start of the Period of Disability for which benefits are claimed, benefits can not be authorized. Aetna 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 (954) 452-4124.

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 Aetna 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?

- 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.

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 received.

Q-20. Is my union representative permitted to act in 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, Aetna is prohibited by privacy regulations from discussing your claim with any outside party. Of course, Aetna 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 Aetna at (800) 205-7651 or by accessing your personal account information on www.wkabsystem.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 and they contact the member, acting as the point of contact with regard to the claim.