

Supplemental Sickness Benefit (SSB) Plans Covering Shop Craft, Signal, and Maintenance of Way Employees

Transition to The Hartford, August 1, 2020 Currently Administered by Aetna

NEW ADMINISTRATOR AND ONLINE ACCESS FOR SSB PLANS

Effective August 1, 2020, the SSB Plans transition from Aetna to The Hartford for administration of current claims and new claim applications.

Nothing about the SSB Plan currently with Aetna is changing, but here's what you need to know:

- To file a claim on or after August 1, use The Hartford's Ability Advantage portal <https://abilityadvantage.thehartford.com/> or call (800) 205-7651.
- If you've previously filed a claim with Aetna and use their Workability portal, use the same ID and password when accessing The Hartford's Ability Advantage portal. Otherwise, go ahead and register as a new user on The Hartford's portal.
- No change to the contact phone number – it will still be (800) 205-7651.

If you have questions about this transition, contact The Hartford at (800) 205-7651.

FILING A CLAIM – REMINDER 60-DAY FILING DEADLINE

The notice of claim must be given to The Hartford within 60 days of the start of disability. If you are unable to provide notice within 60 days due to your serious mental or physical injury or illness, you must provide notice of disability as soon as improvement of that condition permits.

A claim is not considered filed until you or your representative contact The Hartford either online <https://abilityadvantage.thehartford.com/> or by telephone (800) 205-7651. **Do not wait** on any action by your physician, employing railroad, or the Railroad Retirement Board. Nothing they would send to The Hartford starts the claim process for you.

If you do not submit your notice of claim within the prescribed 60-day period, or as soon as improvement of your serious mental or physical condition permits, your claim **will be denied** regardless of your reason for failing to meet the deadline.

Please do not jeopardize your benefits. Make sure you submit your notice of claim to The Hartford within 60 days after your disability begins.