

**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.



<Date>

<Claimant Legal Name>

<Claimant Street Address>

<Claimant City>, <Claimant State>, <Claimant Zip>

Important information regarding your Aetna Supplemental Sickness Benefit claim

Dear <Claimant First Name>,

Your Supplemental Sickness Benefits, currently provided by Aetna, will be transitioned to The Hartford on August 1, 2020¹. After the transition date, your coverage and benefits administration will be provided by The Hartford, and we will continue to administer your current claim.

Nothing about your current claim is changing, but here's **what you need to know**:

- Your current claim will transition to The Hartford's administrative system
- Your claim number will stay the same and the log-in process won't change
- Use the same ID and password you previously used with Aetna to access The Hartford's online system
- Your benefits won't be interrupted as long as you're still eligible under the terms of the Plan
- All future correspondence about your claim will be branded with The Hartford's logo
- Promptly submit any requested documentation: fax: (833) 357-5153 or email GBInformationUpload@thehartford.com

We're here to help

If you have questions about the transition or your claim, call us at (800) 205-7651 or visit our website at <https://abilityadvantage.thehartford.com>.

Sincerely,

John J. Kinney
EVP, Chief Claims Officer
The Hartford

¹ As of November 1, 2017, The Hartford became the administrator and reinsurer for Aetna's group Life and Disability insurance coverage, including the policy issued to your employer. Hartford also took over the administration of Aetna's Leave Management and group disability claim services for self-insured clients. If you also have a claim under one of these non-insurance programs, we expect your transition to The Hartford for these programs will also be seamless.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. Home Office is Hartford, CT. The Hartford is the administrator for certain group benefits business written by Aetna Life Insurance Company and Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company). The Hartford also provides administrative and claim services for employer leave of absence programs and self-funded disability benefit plans.