

Anthem VSTD Policy Comparison

	1ST 6 months (with RRB Sickness Benefits)	2nd 6 months (after RRB Sickness Benefits expire) ¹
RRB Sickness Benefits ²	\$1320.00 per month - taxable	\$0.00
UTU Agreement Provident Sickness Benefits (Carrier paid) ³	\$489.03 per month – taxable (or 70% of average monthly earnings in the past 12 months, whichever is less)	\$1273.87 per month – taxable (or 70% of average monthly earnings in the past 12 months, whichever is less)
SUB TOTAL (Gross Monthly Payout without VSTD)	\$1881.03 per month (maximum) –taxable	\$1273.87 per month (maximum) –taxable
Monthly max under VSTD ⁴	\$3003 per month (\$693.00 per wk.) or 67% of your base pay, whichever is less	\$3003 per month (\$693.00 per wk.) or 67% of your base pay, whichever is less
Less RRB SB & Provident received	\$1881.03	\$1273.87
Net VSTD benefit (per month)	\$1121.97 per month (\$260.15 per week) ⁵ - not taxable	\$1729.13 – net exceeds limit for VSTD \$1499.34 per month (\$364 per week) maximum VSTD is payable
TOTAL MONTHLY BENEFITS RECEIVED (FROM ALL RESOURCES)	\$1881.03 without VSTD \$3003.00 with VSTD policy	\$1273.87 without VSTD \$2773.21 with VSTD policy
NET MONTHLY BENEFIT FROM ANTHEM VSTD POLICY	\$1121.97 (while RRB Sickness benefits are being paid)	\$1499.34 (when RRB Sickness benefits have been exhausted)

¹ Employees with 10 or more years of service may qualify for extended RRB Sickness Benefits

² After a 7 day elimination period.

³ After a 4 day elimination period.

⁴ After 30 day elimination period.

⁵ Does not exceed the \$346 weekly cap for Anthem benefits.