

## HOW TO FILE A CLAIM

### WITH THE PLAN

- (1) The Plan provides benefits for disability, beginning on the fifth consecutive day of disability. Therefore, you should fully complete all parts of the "Notice of Disability" form and send it to Aetna as soon as you know your disability will last more than four consecutive days. You can also provide notice of disability by telephone (1-800-205-7651) or by submitting a claim form on line at <http://www.wkabsystem.com>.
- (2) After Aetna receives your Notice of Disability, you will receive an introductory letter along with a medical authorization form to permit Aetna to obtain your medical records and discuss your claim with your treating physician(s). You will also receive a form on tax withholding. You should fill out the forms completely, sign them, and return them to Aetna. If Aetna provides you with any other forms, you (or, as the case may be, your physician) should fill them out completely and return them to Aetna.
- (3) Address all correspondence to:

**Aetna Disability-Workability  
P.O. Box 14560  
Lexington, KY 40512-4560**

Claim forms may be faxed to Aetna. The fax number is (866) 667-1987.

If you have any questions about filing your claim, please call 1-800-205-7651.

### WITH THE U.S. RAILROAD RETIREMENT BOARD

- (1) Obtain Forms SI-1a and SI-1b, Application for Sickness Benefits and Statement of Sickness, from your employer, local Railroad Retirement Board office, or your union representative.
- (2) Complete Form SI-1a and have your doctor complete Form SI-1b, Statement of Sickness. The forms then are to be mailed together to the following address, so that they are received on or before the 10th day following the first day you want to claim Railroad Unemployment Insurance Act (RUIA) Sickness Benefits: U.S. Railroad Retirement Board, Office of Programs-Operations, Post Office Box 10695, Chicago, IL 60610-0695. If your application for RUIA Sickness Benefits is not received on time, you may lose benefits.
- (3) After you've made proper application to the Railroad Retirement Board, you will be sent a new claim card (Form SI-3) to complete approximately every 14 days during the period of your disability. That claim card must be received by the Railroad Retirement Board within 30 days of the last day of the claim period.
- (4) If you have questions about filing for your RUIA Sickness Benefits, contact the Railroad Retirement Board at (877) 772-5772. You can find contact information for your local office at <http://www.rrb.gov>.