



## Brotherhood of Maintenance of Way Employees Division of the International Brotherhood of Teamsters

Freddie N. Simpson  
*President*

Perry K. Geller, Sr.  
*Secretary-Treasurer*

December 1, 2005  
(Sent Via Facsimile)

INSSUPPM

TO ALL GENERAL CHAIRMEN

Re: Change In Supplemental Sickness Insurance

Dear Sirs and Brothers:

On January 1, 2006, Provident Insurance Company will no longer administer supplemental sickness benefits. The attached was just received and I have been advised that information and SPD's have been mailed to the membership about "Broadspire" taking over the plan.

We will be watching this transmission closely and will advise if anything changes. If you have any questions, please feel free to give me a call.

Fraternally,

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Executive Assistant to  
President

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**NOTICE OF CHANGE IN ADMINISTRATION OF  
SUPPLEMENTAL SICKNESS BENEFIT PLANS COVERING  
RAILROAD SIGNAL, SHOP CRAFT, and MAINTENANCE OF WAY  
EMPLOYEES**

This notice is intended to advise you of a change in the administration of your railroad supplemental sickness benefit plan. Effective January 1, 2006, Broadspire, Inc. will begin to assume responsibility for administration of the Supplemental Sickness Benefit Plan Covering Railroad Shop Craft and Signal Employees and the Maintenance of Way Employees Supplemental Sickness Benefit Plan (the "Plans"). Provident Life and Accident Insurance Company ("Provident"), which now administers the Plans, will continue to administer certain claims during a transition period. Broadspire will administer all claims for benefits for which initial notice of disability is provided on or after January 1, 2006. Provident will administer all claims for benefits for which initial notice of disability is provided before January 1, 2006.

During this transition, please note the following if you have made a claim or want to make a claim for supplemental sickness benefits under one of the Plans:

- **If you are already receiving supplemental sickness benefits because of a disability, Provident will continue to administer your claim for benefits for that disability until you return to work or your benefits under the Plan end, whichever is earlier.** Thus, you should continue to provide information to Provident about any disability for which you are already receiving benefits.
- **If you provide initial notice of a disability before January 1, 2006, submit the notice to Provident.** As noted above, if your period of disability continues after January 1, 2006, Provident will continue to administer your claim for benefits for that disability until you return to work or your benefits under the Plan end, whichever is earlier.

- **If you provide initial notice of a disability on or after January 1, 2006, submit the notice to Broadspire.** Even if your disability begins before January 1, 2006, you should notify Broadspire, not Provident, if you first provide notice of the disability on or after January 1, 2006.

This booklet is a revised summary plan description that describes how Broadspire will administer your Plan effective January 1, 2006. This booklet describes, among other things, how you can notify Broadspire of a disability. You should also keep your January 1, 2005 booklet to refer to if you are already receiving supplemental sickness benefits or if you provide initial notice of a disability prior to January 1, 2006. If you have any questions, please contact **Broadspire at 1-800-205-7651**.