

Highlights - 60/360 Early Retiree Medical Plan

The following are plan highlights for employees who retire with a "60/360" connection. Official plan documents apply at time of retirement. *"Your Guide to Retirement Benefits,"* available at local Human Resources Office, or on the web at www.bmwe3014.org , provides additional and more detailed retirement information.

Eligibility: To be eligible for Amtrak's Early Retiree Medical Plan, an employee must work up through at least his/her 60th birth date *and* have a minimum of 360 credited months of *total* railroad service. The U.S. Railroad Retirement Board office can verify the total months of credited railroad service based upon the employee's original railroad hire date (with another railroad, if applicable) and up to his/her retirement date with Amtrak. If an employee meets the "60/360" criteria, he/she is eligible to participate in Amtrak's Early Retiree Medical Program. **Important:** An employee may be eligible to retire with a Reduced Age Annuity from the U.S. Railroad Retirement Board but is *not* eligible for continued Amtrak medical benefits without the "60/360" connection. Anything short of *not* having both the age *and* service requirements - the employee (and dependents) are covered for one month only after leaving Amtrak. Following that, the employee can consider medical and/or dental COBRA at his/her expense.

Early Retiree Medical Plan: The Early Retiree Medical Plan is available up to age 65 and at no cost. Enrollment is automatic with a current lifetime maximum of \$92,400 per individual. This is a Preferred-Provider Option (PPO) medical retiree plan wherein 80% of reasonable and customary (R&C) charges are paid after an individual \$100 deductible is met. New PPO identification cards are issued from United Healthcare after enrollment. All eligible dependents transfer into the plan at the same time as the employee. To increase the level of coverage, the employee (and spouse) can also consider GA-23111 Plan E which is a supplement to the basic retiree medical plan. United Healthcare, 1-800-842-5252, administers this plan. If the spouse is Medicare-eligible, he/she can participate in the Early Retiree Medical Plan (which would be secondary insurance), but would not be eligible to participate in Supplemental Plan GA-23111 Plan E since it does not coordinate with Medicare. In those cases, the spouse is covered with Medicare as primary and can consider supplemental plans, United Healthcare's GA-23111 Plans F or Medicare Part D.

Prescription benefits are available under the Early Retiree Medical Plan. Routine vision care is not available nor is mental health coverage. Continued dental and vision care can be purchased up to a maximum of 18 months through United Healthcare's COBRA unit at 800-842-5252. In the event of death, \$2,000 life insurance proceeds is paid to the beneficiary(ies).

Termination of Plan: When the employee reaches age 65, coverage under the Early Retiree Medical Plan ceases and Medicare Parts A&B become primary. All eligible dependents are removed from the Early Retiree Plan (and Plan E, if it was elected) at the time as well. If the spouse is not Medicare eligible and still requires coverage, employee can 1) Contact the ADP COBRA unit at 866-381-2659, regarding benefits up to a maximum of 36 months, 2) Contact United Healthcare at 800-842-5252, regarding GA-23111 Plan C or 3) Check locally for other affordable healthcare options.

Information on costs: GA-23111 Plan E - Increases lifetime coverage from \$92,400 to \$500,000 and pays 70% of remaining 20% of deductible (Brings coverage up to 94% versus 80%). The cost is \$140 each person per month.

When retiree reaches 65 they will be covered under Medicare & Amtrak coverage will stop. All remaining dependents may opt for COBRA coverage which costs \$565 per month for single coverage or \$1115 per month for family coverage.

For more information contact United Healthcare at 800-842-5252 or view the complete guide at www.BMWE3014.org