



RETIREMENT PLANNING SUMMARY FOR AGREEMENT EMPLOYEES

Many of us think about how we'll spend our time once we have retired. However, before you can start enjoying your retirement years, you'll need to take a little time to get ready for retirement. This summary gives you an overview of the Amtrak benefits you'll receive in retirement and provides a checklist of activities you need to complete for a smooth transition from full-time work to retirement.

YOUR AMTRAK RETIREMENT BENEFITS

When you retire from Amtrak as an Agreement-covered employee, you may be eligible for these benefits:

☑ Medical:

- Retirees between ages 60 and 65 with at least 360 months of railroad credited service may participate in the Early Retiree Medical PPO Plan.
- Retirees under age 65 who are not eligible for the Early Retiree Medical PPO Plan may participate in:
 - UnitedHealthcare GA-23111 Plans A, B, or C for railroad employees; or
 - COBRA coverage (coverage for up to 18 months).
- Retirees age 65 and older may participate in Medicare and purchase coverage through UnitedHealthcare that supplements Medicare.

- ☑ **Dental and Vision** — available through COBRA for up to 18 months.
- ☑ **Life Insurance** — \$2,000 of coverage.
- ☑ **Retirement 401(k) Savings Plan** — if you participated in this Plan during active employment, you may begin receiving distributions.
- ☑ **Amtrak Retirement Income Plan** — if you have credited service as a Non-Agreement employee, you may be eligible for benefits from this Plan.
- ☑ **Railroad Retirement Board (RRB) annuity** — may provide an income for you at retirement if you have the required credited service.
- ☑ **Rail pass privileges** — you may continue your rail pass benefits.

IMPORTANT SOURCES OF INFORMATION

When You Have a Question About	Contact	At this Phone Number/Website
Amtrak retiree benefits (eligibility and cost, if applicable)	Amtrak Benefits Service Center	800-481-4887, www.amtrakbenefits.com
UnitedHealthcare medical options	UnitedHealthcare	Early Retiree Medical PPO Plan: 888-675-7245 GA-23111 Plan E: 800-842-5252 GA-23111 Plan F: 800-809-0453
Medicare Parts A, B, and D	Medicare	800-633-4227, www.medicare.gov
	Railroad Retirement Board	877-772-5772, www.rrb.gov
	Social Security Administration	800-772-1213, www.ssa.gov
Dental coverage through COBRA	UnitedHealthcare	800-842-5252
Vision coverage through COBRA	Amtrak Benefits Service Center	800-481-4887, www.amtrakbenefits.com

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RETIREMENT PLANNING CHECKLIST

When	Action
90 days before your retirement date	<ul style="list-style-type: none"> ☑ Call 877-772-5772 to learn how to apply for benefits from the Railroad Retirement Board, including Medicare coverage, if you will be age 65 or older or otherwise eligible for Medicare when you retire.
30-90 days before your retirement date	<ul style="list-style-type: none"> ☑ Let your supervisor know that you plan to retire. Confirm that your supervisor has completed the electronic Voluntary Separation form available on the Employee Information portal. ☑ Complete the Retirement Recognition Program (form NRPC 2505), located on the Amtrak intranet (click Library, then Forms). Or, to have the form sent to you, call the HR Employee Service Center at 888-694-7372. Return the completed form to the HR Employee Service Center at the address below.
Within 30 days after your retirement date	<ul style="list-style-type: none"> ☑ Enroll in retiree medical benefits. See the chart on page 3 for enrollment information.
Within 60 days after your retirement date	<ul style="list-style-type: none"> ☑ To continue Amtrak dental and/or vision coverage when you retire, you may elect COBRA coverage. Contact the Amtrak Benefits Service Center for more information at 800-481-4887 or www.amtrakbenefits.com.
Within 90 days after your retirement date	<ul style="list-style-type: none"> ☑ If you are participating in a Flexible Spending Account or Commuter Reimbursement Account, you have 90 days from your last day of work to submit any claims for expenses that you incurred while an active employee. ☑ If you have not fully repaid a loan from your Retirement 401(k) Savings Plan account, you must repay the loan in full within 90 days of your retirement date. Otherwise, the loan will be considered a "distribution" from the Plan and will be subject to income taxes.

Other Actions You Need to Take

- ☑ Anytime after you retire, you may receive a distribution from your Retirement 401(k) Savings Plan account by contacting Fidelity Investments at 877-477-AMTK (2685) or www.mysavingsatwork.com/amtrak.
- ☑ Keep the HR Employee Service Center up to date with any address changes, even after you retire, so you'll receive important information on a timely basis.

Other Important Information

- ☑ You will be paid in full for all earned, unused vacation.

HR Employee Service Center
 Attn: Retirement Transactions Specialist
 405 King Street, Suite 310
 Wilmington, DE 19801-3717

Fax: ATS-777-6610 or 202-799-6610
 Email: HRESC@amtrak.com

AMTRAK RETIREE MEDICAL BENEFITS AT A GLANCE

Benefit Features	Retirees between ages 60 and 65 with 360 months of creditable service (not Medicare eligible)		Retirees age 65 and older, or Medicare eligible	
	Early Retiree Medical PPO Plan	Supplemental Coverage (GA-23111 Plan E)	Medicare Parts A, B, and D	Medicare Supplemental Coverage (GA-23111 Plan F or Medicare Part D)
2011 monthly premium	Amtrak provides at no cost to retirees/dependents ¹	\$180 per participant ²	Part A: \$0 Part B: \$115.40 ² Part D: Varies by plan	\$168 per participant ²
Administrator	UnitedHealthcare 888-675-7245	UnitedHealthcare 800-842-5252	Railroad Retirement Board 887-772-5772	UnitedHealthcare 800-809-0453
Enrollment	Automatic— one month after retirement date	Contact UnitedHealthcare to enroll	Contact Railroad Retirement Board office to enroll	Contact UnitedHealthcare to enroll
Lifetime individual maximum	None	N/A	Varies by treatment	Varies by treatment
Annual deductible	\$100	\$100	Part A: \$1,132 ² Part B: \$162 ² Part D: \$295 ²	Varies by treatment
What is covered	Covers Major Medical expenses, including wellness and preventive care	Covers Major Medical and some wellness and preventive care	Part A: Inpatient care Part B: Medical services Part D: Prescription drugs	Varies by treatment
What the Plan pays	Covers preventive care at 100% and most other expenses at 80% of reasonable and customary (R&C)	Covers 70% of amount not covered by the Early Retiree Medical PPO Plan. When Early Retiree Medical PPO Plan lifetime maximum is exhausted, this Plan pays 70% of R&C	Refer to <i>Medicare and Me</i> available on www.medicare.gov or call 800-633-4227	Varies by treatment
Prescription benefits	\$2 generic ³ \$6 brand name \$5 mail order	Not covered	Covered through Part D only; varies by plan	Not covered
Dependent coverage	Will cover eligible dependents until retiree reaches age 65	Will cover eligible dependents until retiree reaches age 65	Must be Medicare eligible	Must be Medicare eligible

¹FOP employees who retire on or after October 1, 2007 pay \$50 per month.

²2011 information; subject to change each year.

³Prescription benefits for FOP retirees. Retail: \$10 generic, \$20 brand formulary, \$30 brand non-formulary; Mail order: \$20 generic, \$40 brand formulary, \$60 brand non-formulary.

OTHER AMTRAK RETIREE BENEFITS AT A GLANCE

Coverage	Benefit
Dental	Your Amtrak dental coverage will continue until the end of the month following the month in which you retire. You may continue coverage for up to 18 months through COBRA. You will pay 100% of the cost, plus a 2% administration fee. Call 800-842-5252 to enroll or learn more.
Vision	Your Amtrak vision coverage will continue until the month following the month in which you retire. You may continue coverage for up to 18 months through COBRA. You will pay 100% of the cost, plus a 2% administration fee. Call 800-481-4887 to enroll or learn more.
Life insurance	Your regular life insurance coverage will continue until the end of the month following the month in which you retire. You will receive retiree coverage equal to \$2,000.
Rail travel privilege	Your rail pass privileges will continue. You may need to complete and return a new Rail Pass Privilege Card application. Contact Amtrak Travel Services at 800-424-0224 to determine if a new application is required.
Retirement 401(k) Plan	If you participate in this Plan, your account balance is based on your pre-tax and/or after-tax contributions, Amtrak matching contributions on a portion of your pre-tax contributions, and any investment gains/losses. You may begin receiving distribution from your account when you retire at age 55 or older without being subject to the 10% early withdrawal penalty.
Railroad retirement benefits	<p>You may be eligible for a retirement benefit from the Railroad Retirement Board if you have:</p> <ul style="list-style-type: none"> ■ 120 months (10 years) of credited railroad service; or ■ 60 months (five years) of credited railroad service, if the service was after 1995. <p>Benefits are calculated under a two-tier formula. Tier 1 is based on your earnings under Railroad Retirement and Social Security. Your Tier 1 benefit is calculated using the Social Security benefit formula, but with Railroad Retirement age and service requirements. Tier 2 is based on Railroad Retirement credits only. If you are not eligible for Railroad Retirement benefits, you may be eligible for Social Security benefits.</p> <p>Normal retirement age is 65–67, depending on your year of birth. If you have 30 or more years of credited railroad service, unreduced benefits may start at age 60. If you have fewer than 30 years of credited railroad service, reduced benefits may begin at age 62.</p>

IMPORTANT SOURCES OF INFORMATION (Continued from page 1)

When You Have a Question About:	Contact:	At this Phone Number/Website:
Retirement 401(k) Savings Plan	Fidelity Investments	877-477-AMTK (2685), www.mysavingsatwork.com/amtrak
Financial planning services	Fidelity Investments	800-343-3548, www.fidelity.com
Rail travel privileges	Amtrak Travel Services	202-906-3745 (ATS-777-3745) 800-424-0224
Railroad retirement benefits	Railroad Retirement Board	877-772-5772, www.rrb.gov
Social Security benefits	Social Security Administration	800-772-1213, www.ssa.gov
Retirement resources	AARP	888-OUR-AARP (888-687-2277), www.aarp.org
Health and fitness during retirement years	NIH Senior Health	www.nihseniorhealth.gov

This summary highlights some of the provisions of your benefit plans. It does not contain all of the details included in the official plan documents and insurance contracts. If there is a difference between what is written in the official plan documents and insurance contracts and what is written in this summary or communicated to you verbally, the official plan documents and insurance contracts will govern.

Amtrak reserves the right to change, amend, modify, and terminate any of the benefits described in this summary at any time, without notice.