

# Welcome to Retirement Made Easy!



Retirement is a big step. You'll be asked to make many important decisions, including many about your benefits. To help, UnitedHealthcare is excited to introduce their **Retirement Made Easy Kit** for Railroad Employees.

As you plan for your retirement, understanding your medical coverage options after you retire can be overwhelming. UnitedHealthcare understands that you've worked a long time to earn your retirement, and it should be an event you anticipate with great pleasure, free from worries about your benefits. The retirement kit presents a simple step-by-step process to help navigate your medical coverage options and make the best decisions for you and your family.

You will find many different types of information in the **Retirement Made Easy Kit**:

- Steps to take when considering retirement
- Eligibility requirements for each available benefit plan
- How to obtain information/forms and when they need to be submitted
- Benefit coverage options available for early retirement prior to age 65

- Benefit coverage options for spouses/dependents
- Age Annuitant information
- Disability Annuitant information
- Billing and payment information
- UnitedHealthcare contact information
- UnitedHealthcare Web site information
- Coverage available for those that are eligible for Medicare
- When to contact the Railroad Retirement Board (RRB)

**To obtain a Retirement Made Easy Kit and/or speak to a Retirement Specialist, simply call toll-free, 1-800-842-5252.** The Retirement Specialists can be one of your key resources for the entire process, and they will continue to be available to work with you until you retire.

UnitedHealthcare is committed to providing you – our valued Railroad member - with the highest quality service that you deserve. **Retirement Made Easy Kit** is just the latest enhancement of our capabilities to support you.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.

# Retirement Checklist

Retirement is an exciting, welcome time for most people; but, for some, it is not uncommon to feel overwhelmed. Once you have made the decision to retire and you have a firm retirement date, use this checklist to help guide you through the process.

## Your Retirement Checklist

- ✓ **Contact the Railroad Retirement Board (RRB) at 877/772-5772** to verify retirement eligibility and benefits. The RRB accepts applications up to three months in advance of an annuity start date. Therefore, it is recommended that you contact the Board 60 to 90 days before your planned retirement date.
- ✓ **Advise your Supervisor** of your retirement date and complete any necessary paperwork, including verification of your mailing address, phone number, and other personal information.
- ✓ **Contact your respective health plan provider(s)** to learn about retiree medical and other healthcare options available for you and your family after retirement. It is extremely important to obtain this information while still working. Agreement health plan providers are United Healthcare at 800/842-5252 and the Union Pacific Railroad Employees Health Systems at 800/547-0421.
- ✓ **Contact Metropolitan Life, the Group Life Insurance Provider** for the Railroad Employees National Health and Welfare Plan, at 800/310/7770, to verify your beneficiary or convert life insurance under the Plan to a personal insurance policy.
- ✓ **Contact your Timekeeper** about your final pay check and any vacation monies due. For NPS Timekeeping, call 800/877-1010; for OPS Timekeeping, call 866/623-4267.
- ✓ **Contact Vanguard** at 800/523-1 188 for information concerning the Agreement 401(k) Plan distribution options. You will not be able to take a final distribution of your account until after your retirement/termination date is updated in the PeopleSoft<sup>1</sup> system and that information has been forwarded to Vanguard. If your status has not been updated in PeopleSoft and you are an Operating employee, contact your Service Unit Manager of Administration. Non-Operating employees should contact their Timekeeper.
- ✓ **Prior to, or on the day of, your retirement, return all Company property, such as credit cards, telephone cards, keys, etc.**
- ✓ **Notify your Union of the 1<sup>st</sup> day of Retirement.** We send a Retirement Plaque to all members who retire and we need the exact date of retirement for the plaque. Your plaque will be mailed to you after we receive the correct information.

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<sup>1</sup> PeopleSoft is a program that Union Pacific Railroad uses to store all personnel records for each employee. If you do not work for Union Pacific Railroad contact your Carrier's Personnel Records Department or Timekeeping Operations for assistance with savings plans, if applicable, and paperwork requirements prior to retiring.

## RETIREMENT NOTIFICATION

To: Union Pacific Railroad Company:

I, \_\_\_\_\_, Union Pacific Railroad Company Employee Identification Number \_\_\_\_\_, do hereby serve notice to the Union Pacific Railroad Company that, effective \_\_\_\_\_, 20\_\_\_\_; I will retire from the service of the Union Pacific Railroad Company.

By this letter, I do, on the effective date of my retirement, relinquish all seniority rights with the Union Pacific Railroad Company in connection with my employment by the Union Pacific Railroad Company, its successors or assigns.

By this notice I am requesting the Union Pacific Railroad Company to promptly make payment to me for all remaining vacation earned and not yet taken.

Sincerely,

(Signed) \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Employee ID #: \_\_\_\_\_

Witnessed \_\_\_\_\_ Date \_\_\_\_\_, 20\_\_\_\_

Witnessed \_\_\_\_\_ Date \_\_\_\_\_, 20\_\_\_\_