UnitedHealthcare congratulates you as you enter the next phase of your life – enjoyment of your retirement! 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 will hopefully be an event you anticipate with great pleasure, free from worries about your benefits. Your current benefit coverage under one of the active employee plans (either The Railroad Employees National Health and Welfare Plan or The National Railway Carriers and United Transportation Union (NRC/UTU) Health and Welfare Plan) will end shortly after you retire. As a result, we would like to ensure that you take the necessary steps upon retirement should you continue your coverage under one or more of the plans available through UnitedHealthcare. To help make this transition as easy as possible, the enclosed information has been assembled to help explain your coverage options and to address the many questions that may arise.

Let’s begin with an overview of what is contained in your Retirement Made Easy Kit.

The enclosed materials address a variety of situations which cover:
- Options available for early retirement prior to age 65
- Special circumstances in which a railroad employee becomes disabled
- Coverage available for those eligible for Medicare

These materials contain the most important information pertinent to your retirement and includes all of the required UnitedHealthcare forms and applications, as well as basic information about each plan. Further, we have included in each pamphlet answers to the most common questions, which should make the retirement process easier for you. The different types of information you will find in this folder are:
- Eligibility requirements for each available benefit plan
- How to obtain forms/information
- Age Annuitant information
- Disability Annuitant information
- UnitedHealthcare contact information
- UnitedHealthcare website information
- When to contact the Railroad Retirement Board
- Billing and payment information
- Steps to take when considering retirement
- Summary of each plan’s benefits
Most important, this retirement kit presents a simple step-by-step process to help you navigate your options and make the best decisions for you and your family. Follow these easy steps to find out what plan options are available for your personal situation and what steps you need to take to make the retirement process as easy as possible.

**Step 1: Answer a few questions**
- Are you at least 60 years of age and have 30 plus years of service with the railroads and covered for employee benefits under one of the active plans?
- Are you disabled?
- Are you eligible for Medicare because you are at least 65 years of age?

**Step 2: Find your coverage eligibility status**
Use your answers in Step 1 to find the coverage options available for you and your dependents. This folder encompasses three possible plan options that are available to you and your eligible dependents once you retire:
- If you are at least age 60 with 30 years of service and not eligible for Medicare, you may be eligible for the following two plans:
  - Railroad Employees National Early Retirement Major Medical Benefit Plan – GA-46000
  - Optional Supplemental Plan for Early Retirees – GA-23111 Plan E
- If you are a disabled employee, not eligible for Medicare, you may qualify for GA-46000 if you become disabled at age 58* or 59. If you become disabled prior to age 60, to be eligible for GA-46000, you must be covered under an active plan when you reach age 60 and have at least 30 years of service. Since disabled employees continue to be covered under the active plan for the year they stop working plus two additional years, you would be covered under an active plan when you reach age 60, making you eligible for the following two plans:
  - Railroad Employees National Early Retirement Major Medical Benefit Plan – GA-46000
  - Optional Supplemental Plan for Early Retirees – GA-23111 Plan E
- If you will not attain age 60 and/or 30 years of service when your coverage under the active plan ends and you are not eligible for Medicare, you are eligible to enroll in GA-23111 Plan A, B, or C.
- If you are eligible for Medicare due to age or disability, you are eligible for the Optional Supplemental Plan for Medicare – GA-23111 Plan F.

**Step 3: Find your coverage options**
Review the details of your options contained in the color-coded charts beginning on the next page identified as Step 3: Find Your Coverage Options. Be sure to understand the options available for you, your spouse and your eligible dependents. Choose the column that describes the coverage option that applies to you or your dependents. Then you should review the matching pamphlet in this folder for more coverage information.

**Step 4: Understand your coverage options**
Now that you’ve found the appropriate coverage pamphlet that applies to your eligibility situation, you’ll see it provides a high-level summary of what that plan offers. There is a plan booklet included in this folder for each of the pamphlets should you wish to review the plans in more detail. This process will ensure that your retirement benefits are all properly addressed in time for your retirement day.

*You may be less than 58 years of age if you are covered as a disabled employee and you received vacation pay which extended your disability coverage.
**Step 3: Find Your Coverage Options**

You are at least age 60 with 30 years of railroad service.

**National Health & Welfare Plan or NRC/UTU Plan**

- **Employee Coverage**
  - You are not disabled and currently covered under the National Health and Welfare Plan or the NRC/UTU Plan.
  - If you retire between the ages of 60 and 65 and are not eligible for Medicare, you may be covered under GA-46000. Plan E is optional and supplements the coverage provided by GA-46000.

- **Dependent Coverage**
  - Your dependents are eligible covered dependents under your plan.
  - If your dependents are under age 65 and not eligible for Medicare, they may be covered under GA-46000 until you reach age 65. Plan E is optional and supplements the coverage provided by GA-46000.

**GA-46000 and GA-23111 Plan E**

- If you retire between the ages of 60 and 65 and are not eligible for Medicare, you may be covered under GA-46000. Plan E is optional and supplements the coverage provided by GA-46000.

**GA-23111 Plans A/B/C or COBRA**

- If your dependents are under age 65 and not eligible for Medicare when you reach age 65, they may elect COBRA for up to 36 months and/or enroll in GA-23111 Plan A, B, or C until they become eligible for Medicare due to age or disability.

**Medicare and GA-23111 Plan F**

- When you become eligible for Medicare due to age or disability, you may be covered under Medicare and Part D for Rx coverage. Plan F is optional and supplements the coverage provided by Medicare.

**Hospital Association Members:** If your employee benefits are provided by a Hospital Association and you are eligible for 60/30 retiree coverage, your coverage may continue to be provided by the Hospital Association. Your eligible dependents who are covered under the National Health and Welfare Plan or the NRC/UTU Plan will have their coverage administered by UnitedHealthcare under GA-46000 (if not Medicare-eligible). Your dependents will also be able to apply for GA-23111 Plan E. Be sure to check with your Hospital Association to see if they provide early retirement coverage for you.

UnitedHealthcare is committed to providing you – a valued Railroad member – with the highest quality service that you deserve.

If you have any additional questions that are specific to your circumstances, please call us toll-free at 1-800-842-5252 and a Customer Care Professional will be happy to assist you.

Review the color-coded guide to help you and your dependents determine coverage options upon your retirement.

Use the color-coded guide to determine the coverage plan for which you and your dependents are currently eligible. Once you have determined your coverage, look for the color-coded pamphlet in this kit that matches your coverage column.

UnitedHealthcare is committed to providing you – a valued Railroad member – with the highest quality service that you deserve.

When your dependents become eligible for Medicare due to age or disability, they may be covered under Medicare and Part D for Rx coverage. Plan F is optional and supplements the coverage provided by Medicare.

Dependent Coverage

- Your dependents are eligible covered dependents under your plan.
  - If your dependents are under age 65 and not eligible for Medicare when you reach age 65, they may elect COBRA for up to 36 months and/or enroll in GA-23111 Plan A, B, or C until they become eligible for Medicare due to age or disability.
You are disabled and age 60 with 30 years of service, or disabled and will attain age 60 with 30 years of service before your coverage under the active plan ends

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<td>If you become disabled under the active plan at age 58* or 59, you remain covered under the active plan for the remainder of the year you last worked or received vacation pay and for two more calendar years.</td>
<td>If you are between the ages of 60 and 65 and not eligible for Medicare, you may be covered under GA-46000 once your disability coverage under the active plan ends. Plan E is optional and supplements the coverage provided by GA-46000.</td>
<td>Not applicable to you.</td>
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<td>If your dependents are under age 65, they will remain covered under the active plan for the remainder of the year you last worked or received vacation pay and for one more calendar year.</td>
<td>If your dependents are under age 65 and not eligible for Medicare, they may be covered under GA-46000 until you reach age 65 once their coverage under the active plan ends. Plan E is optional and supplements the coverage provided by GA-46000.</td>
<td>If your dependents lose coverage under the active plan before you turn age 60 and before you qualify for GA-46000 as a disabled annuitant, they may enroll in GA-23111 Plan A, B, or C in the interim if they are not eligible for Medicare due to age or disability. If your dependents lose coverage under GA-46000 because they are under age 65 and not eligible for Medicare when you reach age 65, they may elect COBRA for up to 36 months and/or enroll in GA-23111 Plan A, B, or C until they become eligible for Medicare due to age or disability.</td>
<td>When your dependents become eligible for Medicare due to age or disability, they may be covered under Medicare and Part D for Rx coverage. Plan F is optional and supplements the coverage provided by Medicare.</td>
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*You may be less than 58 years of age if you are covered as a disabled employee and you received vacation pay which extended your disability coverage.
You will not attain age 60 and/or have 30 years of service when your coverage under the active plan ends

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<td>Not applicable to you.</td>
<td>If you lose coverage under the active plan and will not qualify for GA-46000, and you are not eligible for Medicare, you may enroll in GA-23111 Plan A, B, or C.</td>
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<td>Not applicable to you.</td>
<td>If your dependents lose coverage under the active plan and you will not qualify for GA-46000 as a disabled annuitant, they may elect COBRA if they have any remaining months of COBRA eligibility or they may enroll in GA-23111 Plan A, B, or C as long as they are not eligible for Medicare.</td>
<td>When your dependents become eligible for Medicare due to age or disability, they may be covered under Medicare and Part D for Rx coverage. Plan F is optional and supplements the coverage provided by Medicare.</td>
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**Retirement Specialist**

If you want more personalized attention, or you just want the comfort of knowing there is someone to speak with who is knowledgeable about the retirement process in general, call 1-800-842-5252 and ask to speak with a **Retirement Specialist**. If a Retirement Specialist is not currently available to take your call, they will call you back within 24 hours and answer all of your questions for you.
Additional resources that will be helpful as you plan for your retirement

General Customer Service
Phone Numbers
GA-46000 and GA-23111 Plans A, B, C, and E 1-800-842-5252
GA-23111 Plan F 1-800-809-0453
Medicare Rx Part D 1-888-556-7059
Retirement Specialist 1-800-842-5252
(ask to speak with a Retirement Specialist)

Other Phone Numbers
NurseLineSM 1-866-735-5685
(24-hour access to a registered nurse; not applicable to Plan F)

Visit the UnitedHealthcare Railroad Information DepotSM at:
www.myuhc.com/groups/railroadinfo

This is a dedicated website created specifically for you – a valued railroad member. This website will give you access to important information you may need as a pre-retiree or retired employee:

• GA-46000 early retiree information
• GA-46000 early retiree Rx coverage
• GA-23111 Plan E information
• Continuation of COBRA for retirees losing dental and vision coverage
• Medicare information
• GA-23111 Plan F information for those individuals who become eligible for Medicare

• Medicare Rx Part D toll-free number
• GA-23111 Plans A, B and C information for those retirees and their dependents not eligible for GA-46000 and not yet eligible for Medicare who need coverage other than through COBRA
• Information regarding myuhc.com and a direct link to UnitedHealthcare Preferred Providers
• Forms you can print such as the retirement application form, the COBRA form, the enrollment form for the GA-23111 plans, and the beneficiary affidavit form

$Additional resources that will be helpful as you plan for your retirement$
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\(^1\) 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 1st 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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\(^1\) 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___