

# 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.