

Welcome to Retirement Made Easy!



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 Plan¹) 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 including:

- 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 (RRB).
- Billing and payment information.
- Steps to take when considering retirement.
- Summary of each plan's benefits.

1. Any reference in these materials to the words "active plan(s)" means coverage under either The Railroad Employees National Health and Welfare Plan or The National Railway Carriers and United Transportation Union (NRC/UTU) Health and Welfare Plan.

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 eligible 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, and
 - 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, and
- 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 may elect COBRA if you have any remaining months of COBRA eligibility, or you may 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 eligible 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.

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.

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.

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 eligible 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.

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	GA-46000 and GA-23111 Plan E	GA-23111 Plans A/B/C or COBRA	Medicare and GA-23111 Plan F
Employee Coverage	You are not disabled and currently are 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.	Not applicable to you.	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.
Dependent Coverage	Your eligible dependents are covered dependents under your plan.	If your eligible 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.	If your eligible 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.	When your eligible 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.

Note: Please refer to the appropriate Summary Plan Description or Certificate of Coverage for the definition of an Eligible Dependent.

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.

	National Health & Welfare Plan or NRC/UTU Plan	GA-46000 and GA-23111 Plan E	GA-23111 Plans A/B/C or COBRA	Medicare and GA-23111 Plan F
Employee Coverage	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.	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.	Not applicable to you.	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.
Dependent Coverage	If your eligible 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.	If your eligible 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.	If your eligible 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 eligible 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.	When your eligible 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.

*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.

Note: Please refer to the appropriate Summary Plan Description or Certificate of Coverage for the definition of an Eligible Dependent.

You will not attain age 60 and/or have 30 years of service when your coverage under the active plan ends.

	National Health & Welfare Plan or NRC/UTU Plan	GA-46000 and GA-23111 Plan E	GA-23111 Plans A/B/C or COBRA	Medicare and GA-23111 Plan F
Employee Coverage	If you become disabled under the active plan, 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.	Not applicable to you.	If you lose coverage under the active plan and will not qualify for GA-46000, and you are not eligible for Medicare, you may elect COBRA if you have any remaining months of COBRA eligibility or you may enroll in GA-23111 Plan A, B or C.	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.
Dependent Coverage	If your eligible 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.	Not applicable to you.	If your eligible 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.	When your eligible 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.

Note: Please refer to the appropriate Summary Plan Description or Certificate of Coverage for the definition of an Eligible Dependent.

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

RAILROAD HEALTHLINK 1-866-735-5685 (24-hour access to a registered nurse or health coach; not applicable to Plan F)

Wellness Programs 1-866-735-5685

MetLife 1-800-310-7770



Customer Service Websites*

General Information and Claim Activity www.myuhc.com[®]

Your Track to Health www.yourtracktohealth.com

* For more detailed information on the websites, please review the fliers contained in your Retirement Kit.

Visit the Your Track to Health website at: www.yourtracktohealth.com.

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.



The information contained in this brochure is for informational purposes only and sets forth options that may be available to you. It is not to be considered as financial, insurance and/or legal advice, recommendations, or planning. You should carefully review the requirements and provisions of each Plan as set forth in the applicable Summary Plan Description or Certificate of Coverage to determine which options may be best for you. In addition, you may want to speak with your attorney, accountant and/or financial planner before making any decisions.

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UHCEW424682-007-A
MT-1138591 17-4581