

FRINGE BENEFITS

The following breakdown represents the estimated value of so-called fringe benefits accruing to operating employees with annual wages of \$118,500/\$88,200 * or more during the calendar year of 2015. The money values set forth are computed on costs actually known as of January 2015.

	PAID BY THE CARRIER	PER YEAR	# DURING MONTH
	Railroad Retirement Tier 1 (6.20%)	\$7,347.00	\$ 612.25
	Railroad Retirement Tier 2 (13.10%)	11,554.20	962.85
1/	Unemployment (RUIA)	969.00	80.75
4/	Health Plan (GA-23000) (Inc. Life/AD&D)	15,579.36	1,298.28
	Health Plan -- Retiree (GA-46000)	1,318.80	109.90
	Dental Plan (GP-12000)	609.96	50.83
	Vision Plan	100.92	8.41
2/	Vacations	3,008.00	250.67
2/	Holidays	1,569.52	130.79
3/	Other	662.55	55.21
		\$ 42,719.31	\$3,559.94
RAILROAD RETIREMENT TAX		\$ 7,347.00	\$ 612.25
	Tier 1 (6.2%)		
PAID BY EMPLOYEE		\$ 4,321.80	\$ 360.15
	Tier 2 (4.9%)		
		\$ 11,668.80	\$ 972.40

* \$118,500 represents the minimum annual wage subject to a maximum railroad retirement Tier 1 tax.
 \$88,200 represents the minimum annual wage subject to the maximum railroad retirement Tier 2 tax.
 Medicare is taxed at a rate of 1.45% with no annual maximum applicable.

@ Supplemental Pension eliminated by Railroad Retirement & Survivors Improvement Act of 2001.

Per year total divided on a pro-rata basis per calendar month and rounded to the nearest 1 cent equivalent.

1/ This tax requirement will vary from year to year based upon the individual railroad's experience rating. The amount shown here is based on the Tax Rate of 5.55% and based on employee earnings of not more than \$1,455.00 per month and \$17,460.00 per year. The maximum rate is 12.5%.

2/ Taxable to employee as income.

3/ Includes jury duty pay, bereavement pay, \$300,000 AD&D and liability insurance as part of the Off-Track Vehicle Accident provisions, along with other miscellaneous items attributable to fringe benefits.

4/ Employee contribution to Health Plan is \$76.68 covering the period January 1996 to July 1998.
 Employee contribution to Health Plan is \$167.22 covering the period July 1998 to December 31, 1999.
 Employee contribution to Health Plan is \$.04/hour COLA offset effective December 31, 1999.
 Employee contribution to Health Plan is \$119.61/month effective November 1, 2003.
 Employee contribution to Health Plan is \$100.00/month effective July 1, 2004.
 Employee contribution to Health Plan is \$106.11/month effective July 1, 2005.
 Employee contribution to Health Plan is \$131.96/month effective January 1, 2006.
 Employee contribution to Health Plan is \$166.25/month effective January 1, 2007.
 Employee contribution to Health Plan is \$166.25/month effective January 1, 2008.
 Employee contribution to Health Plan is \$170.96/month effective January 1, 2009.
 Employee contribution to Health Plan is \$200.00/month effective January 1, 2010.
 Employee contribution to Health Plan is \$202.90/month effective January 1, 2011.
 Employee contribution to Health Plan is \$200.00/month effective January 1, 2012.
 Employee contribution to Health Plan is \$198.00/month effective July 1, 2012.
 Employee contribution to Health Plan is \$198.00/month effective January 1, 2013.
 Employee contribution to Health Plan is \$198.00/month effective January 1, 2014.

NOTE: Current information on Vacations, Holidays and Other no longer available. Information from 1987.