

**IMPORTANT ANNOUNCEMENT
OPEN ENROLLMENT FOR
FORMER RAILROAD EMPLOYEES AND/OR THEIR DEPENDENTS
(GROUP POLICY GA-23111 PLAN E)**

Our records indicate that you have coverage under GA-46000 and are eligible to apply for GA-23111 Plan E. This plan is made available by the Labor Organizations and pays 70% on eligible expenses of the 20% not covered under GA-46000. Combined, GA-46000 and Plan E cover 94% of your eligible expenses.

- Plan E has a \$100 calendar year deductible per individual
- Plan E adds an additional Lifetime Maximum amount of \$500,000 for you and each enrolled dependent, which is much higher than for GA-46000 alone
- Plan E has some benefits for routine and/or preventive benefits. For example, covered expenses for Pap smears and mammograms are payable in full at 100% and not subject to the calendar year deductible. Please remember, however, that the charge for the office visit in connection with the preventive service is not payable under Plan E.

During the months of November and December 2018, UnitedHealthcare will hold an open enrollment under Group Policy GA-23111 Plan E. During this period, any individual who is eligible for coverage under GA-23111 Plan E can enroll and will be accepted for coverage without any medical underwriting or requirement of good health. There are no limitations for pre-existing conditions.

Enrollment in November and December 2018 will be for coverage effective January 1, 2019. Only those applicants whose completed Enrollment Form is postmarked in November or December 2018 will be considered for enrollment during this period.

This open enrollment is being held for former Railroad Employees (and their dependents) who:

- Were previously covered under any Railroad health plan and were represented by a Railway Labor Organization or
- Were members in accordance with the constitution or by-laws of one of the participating Railway Labor Organizations, when coverage under their applicable group health plan ended.

If you are interested in enrolling for coverage under GA-23111 Plan E, please complete the attached application and send your first month's premium payment of \$260.00. You may also visit us on the web at www.yourtracktohealth.com to get more information by clicking on "Plan Your Retirement" at the top of the home page or contact us at 1-800-842-5252.