

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

We are providing you with this information in case you know of someone, including other members of your family, who is not currently covered but wishes to obtain coverage under this policy. **This announcement does not affect your current coverage.**

During the months of November and December 2018, UnitedHealthcare will hold an open enrollment under Group Policy GA-23111. During this period, any individual who is eligible for coverage under one of the GA-23111 plans 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 someone you know meets these GA-23111 eligibility provisions, open enrollment provides an opportunity for them to become covered. Other eligible members of your family may also enroll if they are not currently covered. In addition, open enrollment under Plan F is available for railroad employees' parents or parents-in-law who are eligible under Medicare. Anyone interested in enrolling should call one of the following phone numbers to get additional information about these Plans.

- **For persons eligible for Medicare, call 1-800-809-0453**
- **For persons not eligible for Medicare, call 1-800-842-5252**

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. An Enrollment Form can then be viewed and printed by clicking on "Essential Forms" and then clicking on "Group Policy GA-23111 Enrollment Form".

The table below provides information about who can enroll for each plan as well as current monthly costs.

Plan	Rate Per Month	Applies To
A	\$420.00	Persons not eligible under Medicare, GA-46000, the AMTRAK Early Retirement Medical Plan, the KEOLIS Commuter Services (Formerly MBCR) Early Retirement Plan or the TransitAmerica Services, Inc. (TASI) Early Retirement Plan
B	\$570.00	
C	\$740.00	
E	\$260.00	Persons eligible under The Railroad Employees National Early Retirement Major Medical Benefit Plan (GA-46000)
F	\$202.00	Persons eligible for Full Medicare Coverage
M	\$130.00	Persons eligible under the Keolis Commuter Services (Former MBCR) Early Retirement Plan
P	\$163.00	Persons eligible under the AMTRAK Early Retirement Plan and the TransitAmerica Services, Inc. (TASI) Early Retirement Plan

Note: Each June 1st adjustments to the premium rates for all Plans under GA-23111 may occur. Additionally, if you are enrolled in Plan B or C and a change in the premium amount you pay does occur, you will be allowed at that time to switch to a plan with a lower premium (Plan A or B).

UnitedHealthcare
Open Enrollment Jan 2019