

IMPORTANT INFORMATION WHEN CONSIDERING RETIREMENT

UTU members considering retirement under the 60/30 provisions of the Railroad Retirement Act, as amended, must be aware that there may be differences among railroads in their continuing health care coverage.

If your employing railroad participates in the Early Retirement Major Medical Expense Benefit Plan (ERMA/GA-46000), and you are at least 60 years of age, have 30 years of service **and** are covered under the NRC/UTU Plan or the Railroad Employees National Health and Welfare Plan (GA-23000) when you retire, you and your eligible dependents qualify for coverage under ERMA/GA-46000.

If your employing railroad does not participate in ERMA/GA-46000, you will need to contact your General Chairperson to determine whether there are health care benefits under the agreement in effect on the property upon retirement under the 60/30 provisions.

ERMA/GA-46000 benefits are in effect for the employee and eligible dependents **only** until the employee becomes eligible for Medicare at age **65**. At that time, the employee must enroll for Medicare Part A and Part B. The eligible dependents may continue coverage for a maximum of 36 months as permitted under COBRA.

ERMA/ GA-46000 Highlights

Calendar Year Deductible	\$100/Individual
Coinsurance	80% / 20% 65% for Mental Health care while not confined to a hospital.
Retail Prescription Drugs (In-Network) (21-day supply or less)	\$2/Generic \$6/Brand Name
Home Delivery (22-day supply or more)	\$5
Lifetime Maximum Benefit	\$113,000* (January 1, 2009)

* - Subject to adjustment January 1 of each year based upon the medical cost component of the Consumer Price Index.

United HealthCare offers a supplement to ERMA/GA-46000 under Group Policy GA-23111, Plan E. The June 1, 2005, payment rate for their coverage is \$140 per person per month and is subject to adjustment June 1 of each year.

GA-23111, Plan E Highlights

Calendar Year Deductible	\$100/Individual
Coinsurance	70% of 20% you must pay under ERMA/GA-46000 50% for Mental/Nervous Disorder while not confined in a hospital.
Annual Out-of-Pocket Maximum	\$5,000
Lifetime Maximum Benefit	\$500,000 (effective June 1, 2004)

NOTE: Enrollment in ERMA/GA-46000 is not automatic. You must call United HealthCare to advise them you are retiring in order to assure coverage under ERMA/GA-46000 at the appropriate time.

Additional information and copies of the current descriptive booklets can be obtained by calling United HealthCare toll-free at 1-800-842-5252.