

What Happens When You Retire

This chart shows what happens to your benefits when you retire.

| BENEFIT PLAN | WHAT HAPPENS WHEN YOU RETIRE |
|--|---|
| Medical and Prescription Drug | Your current medical and prescription drug coverage ends on the last day of the month following the month in which you retire. You will automatically be enrolled in Amtrak retiree medical coverage following your retirement date. |
| Dental and Vision | Your current dental and vision coverage ends on the last day of the month following the month in which you retire. You may continue coverage for up to 18 months through COBRA. |
| Flexible Spending Accounts (FSAs) | This benefit ends on your retirement date; however, you have 90 days to submit claims for expenses incurred before you retired. Also, if you have money left in your Health Care FSA, you may continue participation on an after-tax basis under COBRA. Otherwise, money left in your account(s) will be forfeited. |
| Commuter Reimbursement Accounts | This benefit ends on your retirement date; however, you have 90 days to submit claims for expenses incurred before you retired. Any money left in your account will be forfeited. |
| Life Insurance | Your regular life insurance coverage will continue until the end of the month following the month in which you retire. You will receive retiree coverage equal to \$2,000. |
| Accidental Death and Dismemberment (AD&D) | Your Amtrak AD&D coverage ends on your retirement date. |
| Retirement 401(k) Savings Plan | Your contributions will end, but you may begin to receive distributions from your account balance. |
| Rail Pass | You will retain your rail pass privilege. |
| Vacation Days | You will be paid in full for all earned, unused vacation. |

Use Your Benefits Before You Retire

If you are participating in a Flexible Spending Account or Commuter Reimbursement Account, you should start planning how you will use any funds in your account(s) so you don't lose leftover money when you retire. You have 90 days from your last day of work to submit any claims for expenses that you incurred while an active employee.