

# Your Questions...Answered

**Q.** I take a number of prescription drugs. Will these be covered when I retire?

**A.** If you qualify for the Early Retiree Medical Plan, you will receive coverage for prescription drugs as part of the benefits under that plan. Once you reach age 65, your participation in the Early Retiree Medical Plan will end, and, as a result, your prescription drug coverage will also end. At age 65, you may wish to enroll in a Medicare prescription drug plan, also known as Medicare Part D. Contact Medicare at **800-MEDICARE (800-633-4227)** or log onto **www.medicare.gov** for a list of Medicare drug plans available in your area.

If you do not enroll in Medicare Part D when you first become eligible and enroll at a later time, you will pay a 1 percent penalty for each month you delayed enrollment.

**Q.** Will my retiree medical benefits cover my dependents?

**A.** While you are under age 65, your eligible dependents (including a same-sex domestic partner, same-sex civil union partner, or same-sex spouse) may participate in the same coverage in which you participate. Once you reach age 65, you and your covered dependents will not be eligible for the Early Retiree Medical Plan and the supplemental medical coverage (GA-23111 Plan P).

However, at age 65, you may qualify for Medicare. Your dependents who are under age 65 and not eligible for Medicare may continue coverage through a UnitedHealthcare Plan for railroad employees (GA-23111 Plans A, B, C) or COBRA. Call the Amtrak Benefits Service Center at **800-481-4887** for additional information.

Dependents eligible for Medicare are not covered under Amtrak's Early Retiree Medical Plan.

**Q.** Will I have to change doctors if I participate in the Early Retiree Medical Plan?

**A.** No, this plan pays benefits as long as you see a licensed healthcare provider. However, you will pay less out of your pocket for care if you see a doctor who participates in the PPO network. Network providers have agreed to charge patients a negotiated lower amount for care. Therefore, when you receive care from a network provider, you pay less.

**Q.** Will I need a referral to see a specialist?

**A.** No, referrals are not necessary for care from a specialist or any other licensed and approved medical provider.

**Q.** Do I have to take my money out of the Retirement 401(k) Savings Plan when I retire?

**A.** No, you may leave your money in your account and withdraw it later if you wish. However, due to an IRS law, you must begin receiving distributions from your account once you reach age 70½.

**Q.** I've borrowed money from my Retirement 401(k) Savings Plan. Do I have to repay the loan before my retirement date?

**A.** If you have any outstanding loans at retirement and you elect to keep your money in the plan, the outstanding loan balance is due within 90 days of your retirement date to avoid tax liability and penalties.

**Q.** I worked as a non-agreement employee for a period of time. Will I receive any benefits from the non-agreement pension plan?

**A.** Yes, if you are vested in this plan (five or more years of Amtrak service) and you were a non-agreement employee prior to April 1, 2013. To determine if you will be eligible for a monthly pension benefit from the Retirement Income Plan, contact the Human Capital Employee Service Center at **888-694-7372** or send an email to **HRESC@amtrak.com**.

**Q.** I updated my life insurance beneficiary information when I was an active employee. Do I need to provide this information again when I retire?

**A.** No, but it's a good idea to review your life insurance beneficiary information before you retire. Just call the Amtrak Benefits Service Center at **800-481-4887** or log on to **www.AmtrakBenefits.com**.

**Q.** My spouse/partner and I plan to move to a retirement community when we retire. How can we be sure that we'll continue to receive benefits information after our move?

**A.** Even after you retire, it's important that you keep your personal records up to date with both Amtrak and the U.S. Railroad Retirement Board. That way, you'll continue to receive important information about your benefits. If you change your address and/or telephone number, call the Amtrak Human Capital Service Center at **888-694-7372** and the RRB at **877-772-5772**.

**Q.** In the event of my death, what does my spouse/partner or other beneficiary need to do?

**A.** Your spouse/partner or other beneficiary should contact the Amtrak Benefits Service Center at **800-481-4887** to report your death. They will need to provide a certified death certificate.

**Q.** What happens to my balance in the Retirement 401(k) Savings Plan if I don't want to take it out?

**A.** Generally, you can leave your balance in your Retirement 401(k) Savings Plan account until you want to take your money out. However, there are some important restrictions that you should know about:

- > If your account balance is more than \$5,000, you may leave your account balance in the Plan until age 70½.
- > If your account balance is between \$1,000.01 and \$5,000, your balance will be rolled over to a Fidelity IRA and invested in the Fidelity Cash Reserves (unless you elect to roll your balance over into an IRA or another qualified-employer plan or request a lump-sum payment).
- > If your account balance is \$1,000 or less when you retire or leave Amtrak, your balance will be paid to you automatically as a lump-sum payment, unless you elect to roll your balance over into another qualified plan or IRA.
- > If you are retired, once you reach age 70½, the IRS requires that you begin receiving minimum required distributions of your Plan account balance. If you've left your balance with Fidelity Investments, you will automatically receive a notice about this distribution before you reach age 70½.

**Note:** If you are still working when you reach age 70½, you are not required to take a minimum required distribution.