

Your Retiree Medical Benefits

When you retire, you will have access to medical coverage through Amtrak.

In retirement, your retiree medical coverage depends on your age, Medicare eligibility and your total years of credited railroad service:

MEDICAL PLAN	AGE	SERVICE REQUIREMENT
Early Retiree Medical Plan	60-65 (and not Medicare eligible)	360 credited months of total railroad service
UnitedHealthcare GA-23111 Plan P (Supplements Early Retiree Medical Plan)	60-65 (and not Medicare eligible)	360 credited months of total railroad service
Medicare Parts A, B, and D	65 and older (or Medicare eligible)	None
UnitedHealthcare GA-23111 Plan F (Supplements Medicare)	65 and older (or Medicare eligible)	None
UnitedHealthcare GA-23111 Plan A, B and C (You pay the full cost)	Under 65 (and not Medicare eligible)	None
COBRA (continuation coverage for 18 months – you pay the full cost plus 2% administrative fee)	No restriction	None



You or Your Spouse: Different Medicare Eligibility

You and your spouse may not both be eligible for Medicare at the same time. To receive coverage, you and your spouse may have to enroll in different plans, as described below.

If You are Eligible for Medicare, but Your Spouse is Not

You may enroll yourself in Medicare (and Supplemental GA-23111 Plan F, if desired), while your spouse may enroll in UnitedHealthcare GA-23111 A, B or C or COBRA.

If You are Not Eligible for Medicare, but Your Spouse is Eligible

If you meet the requirements for the Early Retiree Medical Plan, you may enroll yourself in this option (and Supplemental GA-23111 Plan P, if desired). If you are not eligible for the Early Retiree Medical Plan, you may enroll yourself in UnitedHealthcare GA-23111 A, B or C or COBRA.

Your spouse may enroll in Medicare (and Supplemental GA-23111 Plan F, if desired). When your spouse becomes eligible for Medicare, they are no longer eligible to participate in the Early Retiree Medical Plan or Supplemental GA-23111 Plan P.

Retiree Medical Benefits at a Glance

BENEFIT FEATURES	Retirees between ages 60 and 65 with 360 months of creditable service (not Medicare eligible)		Retirees age 65 and older, or Medicare eligible	
	EARLY RETIREE MEDICAL PLAN	SUPPLEMENTAL COVERAGE (GA-23111 PLAN P)	MEDICARE PARTS A, B AND D	MEDICARE SUPPLEMENTAL COVERAGE (GA-23111 PLAN F)
2014 monthly premium	Amtrak provides at no cost to retirees/dependents ¹	\$130 per participant	Part A: \$0 Part B: \$104.90 ^{2, 3} Part D: Varies by plan	\$185 per participant ²
Administrator	Aetna 855-5AMTRAK (855-526-8725)	UnitedHealthcare 800-842-5252	U.S. Railroad Retirement Board 877-772-5772	UnitedHealthcare 800-809-0453
Enrollment	Automatic – one month after retirement date	Contact UnitedHealthcare to enroll	Contact U.S. Railroad Retirement Board office to enroll	Contact UnitedHealthcare to enroll
Lifetime individual maximum	None	\$500,000	Varies by treatment	Varies by treatment
Annual deductible	\$100	\$100	Part A: \$1,216 ² Part B: \$147 ² Part D: \$310 ²	Varies by treatment
What is covered	Covers Major Medical expenses, including wellness and preventive care	Covers Major Medical expenses, and some wellness and preventive care	Part A: Inpatient care Part B: Medical services Part D: Prescription drugs	Varies by treatment
What the Plan pays	Covers preventive care at 100% and most other expenses at 80% of reasonable and customary (R&C)	Covers 70% of amount not covered by the Early Retiree Medical Plan	Refer to <i>Medicare and You</i> available on www.medicare.gov or call 800-633-4227	Varies by treatment
Prescription drug benefits	\$2 generic \$6 brand name \$5 mail order	Not covered	Covered through Part D only; varies by plan	Not covered
Dependent coverage	Will cover dependents until eligible for Medicare or retiree reaches age 65	Will cover dependents until eligible for Medicare or retiree reaches age 65	Must be Medicare eligible	Must be Medicare eligible

¹ FOP employees who retire on or after October 1, 2007 pay \$50 per month.

² 2014 information; subject to change each year.

³ If your modified adjusted gross income as reported on your IRS tax return from two years ago is above a certain amount, you may pay more.

Early Retiree Medical Plan

The Early Retiree Medical Plan is available to Amtrak retirees who are between the ages of 60 and 65 and have at least 360 months of total credited railroad service. Coverage is provided at no cost to you (except FOP retirees pay \$50 per month).

The plan is administered through Aetna and generally pays 80 percent of the reasonable and customary cost of care, after you satisfy the \$100 annual deductible. You may receive care from any doctor you choose. However, when you see a provider who is part of the PPO network, the doctor or provider will charge you less for medical care. There is no benefit maximum and prescription drug coverage is included.

If you are eligible to participate in this plan, you and your eligible dependents will automatically be enrolled.

Supplemental Coverage

You may purchase additional coverage through UnitedHealthcare to supplement the Early Retirement Medical Plan. The Plan (GA-23111 Plan P), pays 70 percent of the remaining 20 percent that the Early Retiree Medical Plan does not pay. Coverage is provided for most major medical expenses and some wellness and preventive care. There is a \$500,000 lifetime benefit maximum. This plan is not available to members who are Medicare eligible. To enroll, call **800-842-5252**.

When You Reach Age 65

Once you reach age 65, you and your dependents are no longer eligible for benefits under this plan. You may be eligible for Medicare. However, your dependents who are under age 65 and not eligible for Medicare may continue coverage for up to 18 months through COBRA or elect coverage through UnitedHealthcare GA-23111 Plans A, B or C. Dependents over age 65 may be eligible for Medicare.

Medicare

Medicare is a government-sponsored medical benefits program that is available to eligible persons age 65 and older or those who have been certified by the U.S. Railroad Retirement Board as disabled. If you are eligible for Medicare, it will be your primary insurance coverage even if you do not enroll in Medicare. Enrollment in Medicare Part A automatically occurs when you apply for Railroad Retirement or Social Security retirement benefits. However, you must actively enroll in Medicare Part B; you should do so as soon as you are eligible to avoid possible penalties and late fees. For more information about how to enroll for Medicare, visit www.medicare.gov or call **800-633-4227**.

About Medicare Part A

- > Hospital insurance that helps pay for necessary medical care in a Medicare-certified hospital, skilled nursing facility, home health agency or hospice
- > Some coverage is subject to a deductible or benefit maximums
- > Qualifying seniors are automatically enrolled for these benefits at no monthly cost when you apply for U.S. Railroad Retirement Board or Social Security benefits

About Medicare Part B

- > Covers 80 percent of approved major medical expenses, such as physician services, outpatient hospital services, emergency room visits, diagnostic tests, lab work and durable medical equipment, after the annual deductible
- > Also pays for home health care services for which Part A does not pay, and some Part A inpatient services that exceed Part A time limits
- > You must enroll and pay a monthly premium, which increases if you don't apply when first eligible

About Medicare Part D

- > Standard benefit covers up to 75 percent of preferred drugs, after an annual deductible
- > Your out-of-pocket cost varies, and is subject to plan limitations
- > You must enroll each year and pay a monthly premium

For specific information about Medicare coverage, call **800-MEDICARE (800-633-4227)** or visit www.medicare.gov.

Medicare Advantage Plans

You may also participate in a Medicare Advantage plan (formerly known as Medicare Part C). With a Medicare Advantage plan, you generally get all your Medicare-covered health care, including prescription drugs, through that plan. In many cases, there are extra benefits and lower copayments than in Medicare Parts A, B and D. However, you may have to see doctors that belong to the plan or go to certain hospitals to get services.

Late Enrollment Penalties

To avoid late enrollment penalties, you should enroll in Medicare Parts B and D when you are first eligible. (Part A enrollment is automatic when you apply for Railroad Retirement or Social Security retirement benefits.)

Supplemental Coverage

You may purchase additional coverage through UnitedHealthcare to supplement Medicare. The amount the plan pays varies by type of service. To enroll in the Plan (GA-23111 Plan F), call **800-809-0453**.

Other Medical Coverage

If you are not eligible for the Early Retiree Medical Plan or Medicare, you may purchase coverage through UnitedHealthcare under one of the following plans:

MEDICAL PLAN	GA-23111 Plan A	GA-23111 Plan B	GA-23111 Plan C
Annual Deductible (per person)	\$1,000	\$750	\$500
Annual Out-of-Pocket Maximum (per person)	\$15,000	\$10,000	\$7,500
Lifetime Benefit Maximum (per person)	\$500,000	\$500,000	\$500,000
Medical Coverage	50% of eligible expenses after the deductible for most covered medical care	60% of eligible expenses after the deductible for most covered medical care	70% of eligible expenses after the deductible for most covered medical care
Monthly Cost (per person)	\$355 (subject to change)	\$485 (subject to change)	\$625 (subject to change)

Contact UnitedHealthcare at **800-842-5252** for more information and to enroll.

Medical Coverage through COBRA

If you or your dependents are or become ineligible for any of the Amtrak retiree medical plans, you may continue medical coverage for up to 18 months under COBRA (Consolidated Omnibus Budget Reconciliation Act). If you elect to purchase COBRA coverage, you will have the same medical options available to active employees. However, you will pay the full cost of coverage, plus a 2 percent administrative fee. To enroll yourself and/or dependents in COBRA coverage, call CONEXIS, our COBRA administrator, at **866-206-5751**.