



Transportation Communications International Union

An affiliate of the International Association of Machinists and Aerospace Workers



God Bless America

SOCIAL SERVICES DEPARTMENT
Robert A. Scardelletti, International President
Russell C. Oathout, International Vice President

File: 298-59-32

Subject: UnitedHealthcare
Group Policy GA-46000

December 1, 2009

TO: All International Representatives,
Assistant International Representatives,
Local Chairpersons with Members Covered
under the Railroad Employees National
Health and Welfare Plan and AmPlan

Dear Sisters and Brothers:

The lifetime maximum under the negotiated medical plans for early retirees will increase by \$5,900 from \$113,000 to \$118,900, effective January 1, 2010, due to automatic adjustments based on medical cost inflation. The change affects members enrolled in the Railroad Employees National Early Retirement Major Medical Plan (UnitedHealthcare Policy GA-46000) or in an identical plan for retired Amtrak employees.

These early retirement plans provide a bridge of medical insurance coverage for those employees retiring before age 65 who do not yet qualify for Medicare, and the plans are available to qualified retirees and eligible dependents at no cost to the individual. Generally, retirees between ages 60 and 65 with at least 360 months (30 years) of railroad service may participate in the plans so long as they had coverage on the day before their retirement under the Railroad Employees National Health and Welfare Plan or under AmPlan.

In solidarity,

Robert A. Scardelletti
International President

cc: Executive Council
Carmen Division Officers
All Other Local Chairpersons-As info.

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