

Early Retirement Medical Plan Increases Lifetime Maximum in 2008

TCU's negotiated medical plans for early retirees contain provisions for automatic adjustments in the lifetime insurance maximum based on medical cost inflation. Effective January 1, 2008 the lifetime maximum will increase by \$6,500 from \$101,200 to \$107,700 for members enrolled in the Railroad Employees National Early Retirement Medical Plan (GA-46000) or in an identical plan for retired Amtrak employees.

The early retirement medical plans provide a bridge of medical insurance coverage for those employees retiring before age 65 who do not yet qualify for Medicare.

Generally, retirees between ages 60 and 65 with at least 360 months (30 years) of railroad service may participate in the early retirement medical plan so long as they had coverage on the day before their retirement under the Railroad Employees National Health and Welfare Plan or under AmPlan.

The early retirement plans are available to qualified retirees and eligible dependents at no cost to the individual, and generally pay 80 percent of reasonable and customary medical expenses after the individual satisfies a yearly \$100 deductible. The plan also provides prescription drug benefits after required copayments.

Enrollment in the early retirement plans *is not automatic*. Freight railroad employees, upon retirement, need to complete and return a form called "Retiree and Dependent Information" found in the center of the GA-46000 policy booklet. For questions or to obtain a booklet, call UnitedHealthcare at 1-800-842-5252. Amtrak employees nearing retirement can call the AmPlan Helpline 1-800-481-4887 to get more information and to verify enrollment.

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