

**UnitedHealthcare Announces Important Changes
for
Amtrak Early Retirees and their Eligible Dependents
Currently Covered under GA-23111 Plan E**

We are pleased to announce that effective July 1, 2011, all Amtrak Early Retirees currently covered under GA-23111 Plan E will be moved to a new plan called **GA-23111 Plan P**. Plan P is being created exclusively for Amtrak Early Retirees in response to the recent changes made by Amtrak to your base Early Retiree Plan. Specifically, Plan P is being created to address the removal of the Lifetime Maximum from the base Early Retiree Plan and to provide consistent eligibility requirements with the base Early Retiree Plan which now allows coverage for eligible adult dependent children up to age 26. All current Plan E participants will automatically be transferred to the new Plan P for July 1st. There will be no lapse in medical coverage for current members enrolled provided payments are up to date.

The core benefits under Plan P will be identical to Plan E except for two differences:

- Eligibility requirements will be modified to permit coverage for your eligible adult dependent children up to age 26 under Plan P provided they are covered under the base Amtrak Early Retiree Plan.
- Effective July 1, 2011, the Plan P monthly payment rate will be \$130.00 which is lower than the current payment rate for Plan E. This is made possible as a result of the removal of the Lifetime Maximum from the base Amtrak Early Retiree Plan. Enrollees will be reimbursed for any payments already made at the higher Plan E rate for future months.

Note that Plan P will have a Lifetime Maximum benefit payable (i.e., \$500,000) similar to Plan E. Also similar to Plan E, a Plan P payment must be made for you and one for all your dependents. The \$130 monthly cost for your dependents is inclusive of all of your eligible dependents (spouse and eligible dependents up to age 26).

Additional Information Coming to You Soon!

Over the next several weeks, you will be receiving additional information about GA-23111 Plan P. As part of this communication, you will be provided with the opportunity to enroll additional eligible adult dependent children up to age 26 consistent with the dependents that are covered under the 2011 base Amtrak Early Retiree Plan. This one-time special enrollment will be for this year only during the May/June timeframe as the transition to Plan P is completed. Otherwise, the next opportunity to enroll such dependents will be in November/December 2012.

In the interim, if you have any questions regarding Plan P or the special enrollment, please contact UnitedHealthcare at our toll-free number of 1-800-842-5252. One of our Customer Care Professionals will be happy to answer any questions you may have.

