

IMPORTANT ANNOUNCEMENT

Annual Enrollment Effective January 1, 2012 The Railroad Employees National Health and Welfare Plan

Beginning September 26, 2011, Railroad Enrollment Services will begin mailing the annual enrollment packages to eligible Railroad employees for coverage under The Railroad Employees National Health and Welfare Plan (H&W Plan). Enrollment in the H&W Plan will provide coverage for Railroad employees and their eligible dependents effective January 1, 2012. The enrollment period for the H&W Plan will begin on October 3, 2011 and run through November 4, 2011. Railroad Enrollment Services must receive the completed open enrollment form **no later than NOVEMBER 4, 2011**.

For those Railroad employees who have a benefit choice for 2012 calendar year, included in their enrollment packet will be a "Comparison of Benefits Chart". Railroad employees should also refer to their Summary Plan Description for a more detailed explanation of the benefits being offered to assist as they make their benefit choice for 2012.

Important information that may impact enrollment for calendar year 2012 and will be included in the enrollment packet is:

- **Patient Protection and Affordable Care Act (the 'Act')** - The enrollment packets will include a document named "Important Health Care Reform Information that May Affect You" which explains how this Act affects the coverage for Railroad employees and their eligible dependents. This document discusses the:
 - **Eligibility of Certain Dependents to Age 26** – This is your opportunity to add additional eligible dependents up to age 26 for coverage under the Plan. Refer to the "Dependent Definitions and Required Documentation" to view the description of an eligible dependent and the verification materials required to add dependent(s) to a Railroad employee's coverage under the Plan. The enrollment packet will also include a form named the Dependent Add Form, specifically for the addition of dependents who are not shown on the Railroad employee's Enrollment Form.
 - **Grandfathered Status Disclosure** - The H&W Plan is considered a 'grandfathered health plan.'
- Note: These changes impact only the dependent's Medical coverage. The 'Act' does not impact the Dental and Vision coverage.
- **Dependent Social Security Numbers (SSN) Required** - Federal Law requires the reporting of Social Security Numbers (SSN) for covered dependents to the Centers for Medicare & Medicaid Services (CMS). In addition, if a covered dependent is eligible for Medicare, the Medicare Health Insurance Claim Number (HICN) is also required. Refer to the documents named "How to Fill Out Your Enrollment Form" and "How to Fill Out Your Dependent Add Form" for more instructions. **Dependent(s) will not be added to a Railroad employee's plan for coverage in 2012 if they fail to provide their covered dependent(s)' Social Security Number(s).**

If a Railroad employee has any updates or corrections to provide, the **Enrollment Form** and/or **Dependent Add Form** should be completed and returned with any required documentation to Railroad Enrollment Services. It must be postmarked **no later than NOVEMBER 4, 2011** or by the 'Return by' date printed on the Enrollment Form or their Dependent Add Form, whichever is later.

Any Railroad employee who needs to speak with Railroad Enrollment Services regarding their 2012 enrollment can call 1-800-753-2692 for more information.

Railroad Enrollment Services
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