



# Transportation Communications Union/IAM

International Association of Machinists and Aerospace Workers



God Bless America

**Robert A. Scardelletti, National President**  
**Russell C. Oathout, National Secretary-Treasurer**  
**Social Services Department**  
**Ellen Conboy, Executive Director**

File: 298-59

Subject: UnitedHealthcare  
Group Policy GA-46000

December 16, 2015

TO: All National Representatives  
Assistant National Representatives  
and Local Lodge Officers with Members  
Covered under the Railroad Employees National  
Early Retirement Major Medical Benefit Plan

Dear Sisters and Brothers:

The lifetime maximum under the negotiated medical plan for early retirees will increase by \$5,800 from \$145,800 to \$151,600, effective January 1, 2016, due to automatic adjustments based on medical cost inflation. The change affects members enrolled in the Railroad Employees National Early Retirement Major Medical Benefit Plan, GA-46000.

This early retirement plan provides a bridge of medical insurance coverage for those employees retiring before age 65 who do not yet qualify for Medicare, and the Plan is 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 Plan so long as they had coverage on the day before their retirement under The Railroad Employees National Health and Welfare Plan.

In solidarity,

Robert A. Scardelletti  
National President

cc: Executive Council  
Carmen Division Officers