

## **Carriers to terminate Flexible Benefits Program**

CLEVELAND, November 25 — Participation in the Railroad Employees National Flexible Benefits Program will be coming to an end on December 31, 2009.

(It should be noted that this provision does not apply on BNSF because that program was not created under the National Agreement.)

Side Letter No. 8 to the July 1, 2007 National Agreement provided that if participation in the plan fell to five percent or less, then the program would be terminated.

Because the target participation threshold was not reached — and the National Carriers' Conference Committee was unwilling to extend it voluntarily — the program will terminate at the end of the year. United HealthCare is in the process of writing all participants concerning the termination of the program.

All 2009 participants in the Health Flexible Spending Arrangement and/or the Dependent Care Assistance Program have until March 31, 2010, to submit any claims incurred during calendar year 2009. Any claims incurred on or after January 1, 2010, may not be submitted for reimbursement from 2009 contributions.

Additionally, if 2009 contributions are not exhausted by March 31, 2010, they will be forfeited. If you receive any inquiries concerning this subject, they should be referred to UHC's Railroad Enrollment Services toll free at 1-800-753-2692.