

**QUICK REFERENCE AID FOR
CONTINUING RAILROAD EMPLOYEE BENEFITS
WHEN DISABLED DUE TO SICKNESS, INJURY,
FURLOUGHED, SUSPENDED OR DISMISSED.**

1. How long is my Railroad Health Care Coverage (including Dental & Vision) in effect if I am suspended, dismissed or furloughed?
 - A. Last day of the fourth month following the month in which you last received compensated service.

2. How long is my coverage in effect if I am off work disabled due to sickness or injury?
 - A. The remainder of year of the disability plus two additional years for the Employee. The remainder of the disability year and one additional year for dependents. However, vacation pay received in any year following the year the disability began, will extend coverage for one additional year. Your Dental and Vision coverage is in effect for just one year. Remember to have your Physician provide a statement of continuing disability or your coverage could temporarily cease until you fax the statement to the Health Care Provider.

3. How long is my coverage in effect if I qualify for Occupational Disability?
 - A. Same as above. Vacation pay extends coverage. (Generally, an employee on occupational disability has not terminated employment relationship and is still listed on the seniority roster) If you turn age 60 while off on disability and your GA-23000 coverage is still in effect, you could qualify for GA-46000 when the GA-23000 coverage ends (if you are not already on early Medicare).

4. After my coverage ends, what are my options for continuing coverage at my own expense?
 - A. Purchase (under COBRA) a continuation plan (Plan C). However, your Health Care Provider (United Health Care, Aetna, or Blue cross) will Advise you on your individual situation. "Open enrollment" in November of the final year of coverage is an option.

5. What should I expect to pay for continued coverage if I am still off sick, on occupational disability, not eligible for Medicare or off over four months due to suspension or dismissal and coverage has ended?

A. An example of 2008 prices are:

Plan C - \$350.00 and \$350.00 for Dependents. \$50.00 per month for dependent children not covered. (full time student)

Plan F - \$150.00 For persons eligible under Medicare.

6. How do I qualify for Occupational Disability under the Railroad retirement Act?

A. First, you must have 240 months of creditable railroad retirement compensation from a railroad employer. (It is important to note that, in many cases your union local is a railroad employer, therefore, union compensation of \$25.00 or more per month could qualify as a creditable month). You must be off work and unable to perform your railroad occupation for five (5) continuous months. During this five-month waiting period (while you are receiving sickness benefits) you should obtain an application for occupational disability from your Railroad Retirement Board District Office. On the application, you will describe your railroad duties and job requirements which could include: climbing locomotive and rail car ladders, throwing switches, heavy lifting of knuckles & supplies, applying hand brakes, walking on uneven surfaces and concentrating on and complying with operating rules and signal systems (particularly in mental health applications for disability). Explain railroad occupational disability to your physician, as he may only be familiar with total and permanent under social security. Medical disqualification from the company physician is not required.

7. What is a "Disability Freeze" and how can it help me?

A. It is a term used by the railroad retirement board to rate those on Occupational disability that do not qualify for Total & Permanent Disability. Once awarded a Disability Freeze, you will qualify for early Medicare.

8. If I have less than 240 months of creditable railroad service (that is required for occupational disability) how can I qualify for Total and Permanent Disability?

A. You must be unable to perform any gainful employment or even light work. Some cases of depression, concentration, seizures etc. help support a claim of “unable to perform any gainful employment”. If the original application is denied, there is an appeal process in which you should strive to submit additional medical evidence to support your claim that you cannot perform any work.

9. What about insurance if I am awarded Total and Permanent Disability?

A. After 24 months from qualifying for T&P Disability or Disability Freeze you would qualify for Medicare. At that time you would probably want to enroll in GA 23111, Plan F or shop around for another Medicare supplement. Former Norfolk Southern employees are eligible to apply for a good Medicare supplement at the Wabash Hospital Association. For information on that option call (217) 429-5246.

10. What about taxes and earnings when I am awarded occupational disability?

A. Taxable until age 62. On T&P disability the Tier-2 portion is taxable. The earnings limit on occupational disability is \$700.00 per month and you must contact your regional Railroad Retirement Board Office to notify them. They will instruct you on further restrictions.

Listed above are ten of the most commonly asked questions, encountered by Local Chairmen and Division Officers from members who are out of service due to sickness, injury, suspension or dismissal. The answers are intended only as a quick reference aid to assist as basic advice. Detailed answers to individual circumstances should of course be referred to the district office of the Railroad Retirement Board or the Health Care Provider. If you need assistance with any of these matters, I am available to speak with you regarding details on any of the above questions. Feel free to call:

Paul Wingo, Director
Railroad Claims & Disability Benefits
Matthews, Steel & Moss
BLE&T Designated Legal Counsel
Tel. (423) 802-7351

RAILROAD LIFE INSURANCE UNDER THE NATIONAL CARRIERS PLAN:

To file a claim, call Met Life at (800) 310-7770.

\$2,000.00 for retiree

\$20,000.00 Active employee

\$36,000.00 Active employee/accidental death

**QUICK REFERENCE ON:
RAILROAD RETIREE INSURANCE INFORMATION
2008**

WHEN YOU "60/30" RETIRE, THE RAILROAD CHANGES YOUR CURRENT COVERAGE UNDER GA-23000 TO A NATIONAL EARLY RETIREMENT PLAN **GA-46000**. YOUR LIFETIME MAJOR MEDICAL BENEFIT IS SIGNIFICANTLY REDUCED AND YOU SHOULD CONSIDER PROMPTLY ENROLLING IN THE SUPPLEMENT COVERAGE, GA-23111. CALL UHC AT (800) 842-5252 FOR ENROLLMENT PACKET AT LEAST 30 DAYS PRIOR TO RETIREMENT!

GA-46000 PAYS 80%. THERE IS NO MANAGED CARE PROGRAM. HOWEVER, YOU MAY GET A DISCOUNT IF YOUR PHYSICIAN IS "IN NETWORK". GA-46000 DOES HAVE PRESCRIPTION COVERAGE INCLUDED. THE LIFETIME MAJOR MEDICAL IS \$96,400.00 BUT REPLINISHES AT \$2,000.00 PER YEAR. GA-46000 HAS A \$100.00 DEDUCTIBLE BUT NOT CHARGED ON BOTH, JUST EITHER.

AFTER YOU COVERT TO GA-46000 AND DECIDE TO PURCHASE **GA-23111, PLAN E**, THE COST IS \$155.00 PER MONTH EACH, FOR YOU AND YOUR DEPENDENTS. PLAN E PAYS 70% OF THE 20% LEFT UNPAID FROM THE GA-46000 (80%) PAYMENT. ALSO, THE PURCHASE OF GA-23111 ADDS \$500,000.00 TO YOUR LIFETIME MAJOR MEDICAL BENEFIT. IT IS VERY IMPORTANT TO PURCHASE GA-23111.

WHEN THE EMPLOYEE REACHES AGE 65 AND BECOMES ELIGIBLE FOR MEDICARE, GA 46000 IS ELIMINATED FOR BOTH THE EMPLOYEE AND SPOUSE/DEPENDENTS. AT THAT POINT YOU MAY WANT TO PURCHASE PLAN C FOR YOUR SPOUSE. THE COST IS \$425.00 PER MONTH, BUT IT HAS NO PRESCRIPTION BENEFIT. HOWEVER YOU CAN CONTINUE YOUR SPOUSE FOR UP TO 3 YEARS IN GA-46000 FOR \$642.76 PER MONTH WHICH WOULD INCLUDE PRESCRIPTION COVERAGE.

AT AGE 65 AND YOU GO ON MEDICARE YOU MAY WANT TO PURCHASE GA-23111 PLAN F FOR \$172.00, IT DOES NOT HAVE A PRESCRIPTION BENEFIT. HOWEVER, YOU MAY WANT TO DO WHAT MANY ARE DOING AND SHOP FOR ANOTHER MEDICARE SUPPLEMENT PLAN OUTSIDE THE RAILROAD PLANS. FORMER NORFOLK SOUTHERN EMPLOYEES ARE ELIGIBLE FOR A GOOD MEDICARE SUPPLEMENT AT THE WABASH HOSPITAL ASSOCIATION. FOR INFORMATION ON THAT OPTION CALL (217) 429-5246. FOR INFORMATION ON A MEDICARE PART D PRESCRIPTION PLAN UNDER UNITED HEALTH CARE, CALL (888) 556-7059.