

Lifetime maximum increases under GA-46000

CLEVELAND, December 1 — Effective January 1, 2009, the lifetime maximum will increase from \$107,700 to \$113,000 under the Railroad Employees Early Retirement Major Medical Benefit Plan (ERMA or GA-46000).

The calculation of the new lifetime maximum was based on the October 2008 release of the Consumer Price Index. Under ERMA, covered expenses are reimbursed at 80% after a \$100 calendar year deductible. Eligible employees can also elect to enroll in GA-23111 Plan E, which pays 70% of the 20% not covered under ERMA after a \$100 calendar year deductible is satisfied (50% for non-confining mental & nervous expenses). The reimbursement coinsurance between the two plans is 94% of covered expenses.

Employees who are unsure of their eligibility for ERMA should contact the UnitedHealthcare Plan Administrator at 1-800-842-5252. A Customer Care Professional will provide additional information, answer questions and/or provide coverage booklets and enrollment forms.

Employees are also encouraged to access www.myuhc.com/railroadinfo. UnitedHealthcare designed the Web site to serve as an additional resource for their railroad membership. It contains specific information about GA-46000 and GA-23111 Plan E, as well as various forms that can be printed, saving employees valuable time.