

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

1. How long is my (or my dependents) Railroad Health Care Coverage (including Dental & Vision) in effect if I am suspended, dismissed, furloughed (or die)?
  - A. Last day of the fourth month following the month in which you last received compensated service. However, it is important to remember that there is a possibility for “continuation of existing coverage” for your dependents that have a total & permanent disability, in the third trimester of pregnancy or establish a disability prior to the expiration of the four month period.
2. How long is my coverage in effect if I am off work disabled due to sickness or injury?
  - A. The remainder of the year of the disability (qualifying year) plus two additional years. For your dependents, the remainder of the qualifying year and one additional year. 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 the remainder of the qualifying year and one additional year. Remember to have your Physician sign the proof of disability form or your coverage could temporarily cease until you fax the proof of disability form to the Health Care Provider. If you turn age 60 (and have 30 years service) while off on disability, sickness or injury and your GA-23000 coverage is still in effect as outlined above, you could qualify for GA-46000 (60/30 retiree insurance) when the GA-23000 coverage ends. Also, in certain situations where a disability occurs that forces a 60/30 qualified employee to retire, GA 23000 (including active employee life insurance) can continue until the expiration period outlined above has been reached. In such cases, when the dependent coverage under GA-23000 ends one year before the employee’s coverage ends, the dependent can be placed on GA-46000 prior to the employee actually going on GA-46000.
3. After my coverage ends, what are my options for continuing coverage at my own expense?
  - A. Purchase Plan A, B or C. Call United Health Care at (800) 842-5252 for enrollment information and details on the three different plan options. The three plans differ in the areas of annual deductible, annual out-of-pocket maximum, percentage of eligible expenses covered and monthly cost. None of these plans include prescription coverage.
4. How do I qualify for Occupational Disability under the Railroad retirement Act?
  - A. You must have 240 months of creditable railroad retirement compensation or age 60 with 120 months 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. Telephone: (877) 772-5772. 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. A “Disability

Freeze” rating may allow dependants to receive an annuity, provide early Medicare coverage and change the Tier 1 portion tax rate to the same as the Social Security rate.

5. If I have less than 240 months of creditable railroad service and under age 60, 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 problems, seizures etc. along with physical problems, help support a claim of “unable to perform any gainful employment”. If the original application is denied, there is a 60 day period to request “reconsideration”. In this process you should strive to submit additional medical evidence to support your claim that you cannot perform any work. If reconsideration is denied there is an appeal process. Call us for (no fee) assistance on this.
  
6. What about insurance if I am awarded Total and Permanent Disability?
  - A. After 29 months from your onset date 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 (such as AARP). 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. Another option is the Blue Cross/Blue Shield for your particular state. A prescription drug plan is available through the Teamsters at [www.teamstarpard.com](http://www.teamstarpard.com) or call (866) 524-4173.

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. Feel free to call:

**PAUL WINGO**  
**Tel. (423) 802-7351**

**RAILROAD EMPLOYEES LIFE INSURANCE UNDER THE NATIONAL CARRIERS PLAN:**

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

\$2,000.00 for retiree

\$20,000.00 Active employee

\$36,000.00 Active employee/accidental death

**RAILROAD RETIREMENT BOARD TOLL FREE NUMBER: (877) 772-5772**

**NS ENGINEERS SHORT-TERM DISABILITY, CALL LINCOLN FINANCIAL AT (866) 783-2255  
BLE&T PLAN ADMINISTRATOR IS BILL THOMPSON AT (724) 695-3435. BROKER (CLAIMS  
PROBLEMS) IS WOODY TAYLOR AT (877) 646-9951 OR (888) 696-9951.**

**CSX ENGINEERS SHORT TERM DISABILITY PLAN, CALL MET-LIFE AT (800) 858-6506.**

**UNITED HEALTH CARE (RAILROAD): (800) 842-5252 or (800) 842-9905**

**UNITED BEHAVIORAL HEALTH (RAILROAD): (866) 850-6212 (Mental Health & Substance Abuse)**

**BLUE CROSS (RAILROAD DIVISION): (866) 267-3320**

**HIGHMARK: (866) 267-3320**

**AETNA: (800) 842-4044**

**MEDCO: (800) 842-0070**

**RAILROAD INJURY DESIGNATED LEGAL COUNSEL JOHN STEEL OR JOHN MOSS:  
(800) 776-0098 or CONTACT THE BIRMINGHAM, ALABAMA OFFICE: 205-533-9000**