

## **2011 QUICK REFERENCE FOR THE 60/30 RAILROAD RETIREE**

WHEN YOU “60/30” RETIRE, YOUR CURRENT COVERAGE UNDER GA-23000 WILL CONVERT TO THE NATIONAL EARLY RETIREMENT PLAN **GA-46000**. HOWEVER, ENROLLMENT IN THE RETIREMENT PLAN IS NOT AUTOMATIC, YOU SHOULD CALL UNITED HEALTH CARE AT (800) 842-5252 AT LEAST 30 DAYS PRIOR TO RETIRING AND ASK FOR ENROLLMENT FORMS. YOUR LIFETIME MAJOR MEDICAL BENEFIT IS SIGNIFICANTLY REDUCED TO \$118,900.00 AND YOU SHOULD CONSIDER PROMPTLY ENROLLING IN THE SUPPLEMENTAL COVERAGE, GA-23111. IF YOU WANT TO CONTINUE YOUR DENTAL AND VISION PLAN YOU MUST ENROLL AT THIS TIME (COBRA).

**GA-46000** PAYS 80%. THERE IS NO MANAGED CARE (CO-PAY) PROGRAM. GA-46000 DOES HAVE PRESCRIPTION COVERAGE INCLUDED. 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 \$180.00 PER MONTH EACH, FOR YOU AND YOUR SPOUSE/DEPENDENTS. **PLAN E** PAYS 70% OF THE 20% LEFT UNPAID FROM THE GA-46000 (80%) PAYMENT. ALSO, THE PURCHASE OF GA-23111 SUPPLEMENT ADDS \$500,000.00 TO YOUR LIFETIME MAJOR MEDICAL BENEFIT OF \$118,900.00. IT IS VERY IMPORTANT TO PURCHASE GA-23111 UNLESS YOUR SPOUSE HAS A SECONDARY PLAN FROM HER EMPLOYER THAT WOULD OFFSET THE BENEFITS OF GA-23111 PLAN E YOU SHOULD PURCHASE GA-23111. IF YOUR SPOUSE HAPPENS TO BE ON SOCIAL SECURITY DISABILITY EARLY MEDICARE, GA-46000 BENEFITS ARE TERMINATED FOR HER. PLEASE BE CAUTIONED ON THIS.

WHEN THE RETIREE REACHES AGE 65 AND BECOMES ELIGIBLE FOR MEDICARE, GA 46000 IS ELIMINATED FOR BOTH THE RETIREE AND SPOUSE/DEPENDENTS. AT THAT POINT (IF SPOUSE HAS NOT REACHED AGE 65) YOU MAY WANT TO PURCHASE PLAN A, B, or C FOR YOUR SPOUSE. PLAN A is \$305.00, B is \$415.00, AND C IS \$530.00 MONTHLY. A PRESCRIPTION DRUG PLAN IS AVAILABLE THROUGH THE TEAMSTERS AT TEAMSTARPARTD.COM OR CALL (866) 524-4173 OR OF COURSE YOU CAN PURCHASE THE UNITED HEALTH CARE MEDICARE PART D PRESCRIPTION PLAN BY CALLING (888) 556-7059

AT AGE 65 AND YOU GO ON MEDICARE YOU MAY WANT TO PURCHASE GA-23111 **PLAN F** FOR \$168.00 PER MONTH. THE \$2,000.00 RETIREE LIFE INSURANCE IS HANDLED BY MET LIFE AT (800) 310-7770. IF YOU 60/30 RETIRE BECAUSE YOU ARE PERMANENTLY DISABLED, YOU MAY BE ABLE TO REMAIN ON YOUR CURRENT GA-23000 COVERAGE FOR TWO YEARS AND KEEP YOUR ACTIVE EMPLOYEE \$20,000.00 LIFE INSURANCE IN EFFECT.