

A high-speed train, consisting of a locomotive and several passenger cars, is crossing a steel truss bridge. The bridge spans across a dense, lush green forest of tall evergreen trees. The train is moving from left to right. The background is a vast expanse of similar forest, creating a sense of depth and natural beauty. The overall scene is captured in a wide-angle shot, emphasizing the scale of the bridge and the surrounding environment.

# 2016 AMTRAK RETIREMENT PLANNING GUIDE

FOR AGREEMENT EMPLOYEES

KNOW | PLAN | SAVE



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This summary highlights some of the provisions of your benefit plans. It does not contain all of the details included in the official plan documents and insurance contracts. If there is a difference between what is written in the official plan documents and insurance contracts and what is written in this summary or communicated to you verbally, the official plan documents and insurance contracts will govern.

Amtrak reserves the right to change, amend, modify and terminate any of the benefits described in this summary at any time, without notice.

# YOUR AMTRAK RETIREMENT BENEFITS

Congratulations! You've worked hard and now you're thinking about retirement. Maybe it's a few years away. Maybe it's right around the corner. No matter when you're planning to retire, chances are you've got questions about your Amtrak benefits.

Your decision to retire is a personal one and may be based on a number of different factors. This guide will help you get the answers you need so you can spend more time thinking about what you'll do during retirement and less time worrying about what you need to do to make retirement a reality. The actions you need to take, the forms you need to complete and other necessary tasks are described in this guide.

## What You Can Do

### KNOW

Take the time to understand your benefits through the Amtrak Retirement program by reviewing this guide and additional information available on [www.AmtrakBenefits.com](http://www.AmtrakBenefits.com).

### PLAN

Use the available tools and resources (listed on page 19) to evaluate, update and manage your retirement savings goals.

### SAVE

Contact Fidelity to maximize your retirement savings and increase your contributions (**877-477-2685**) or access free financial planning (**800-343-3543**).

If you're looking for the answer to a specific question, this chart can point you to the right direction.

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# READY TO RETIRE?

## WHAT YOU NEED TO DO

### 6 Months Before Your Retirement Date

- Tell your supervisor that you plan to retire** – You must meet U.S. Railroad Retirement Board eligibility requirements to retire.

### 3 Months Before Your Retirement Date

- Apply for RRB benefits** – Call **877-772-5772** to apply for benefits from the U.S. Railroad Retirement Board (or Social Security), including Medicare coverage if you will be age 65 or older or otherwise eligible for Medicare when you retire.

### 1 to 3 Months Before Your Retirement Date

- Complete Employment Separation Checklist** – Before your last day of work, complete the Employment Separation Checklist (form NRPC 3219).
- Check in with your supervisor** – Confirm that your supervisor has completed the electronic Voluntary Separation form available on the Employee Information Portal (EIP). The form must be completed to enter your retirement status in the SAP system so you can receive Retiree Medical benefits, distribution of your 401(k) account, payment for unused vacation days and rail pass privileges.
- Complete Retirement Recognition Program form** – Complete the Retirement Recognition Program form (form NRPC 2505).
- Apply for pension benefits** – If you have service as a non-agreement employee prior to April 1, 2013, you will also need to complete the Amtrak Retirement Income Plan Application (form NRPC 2394).

### Within 31 Days After Your Retirement Date

- Automatic enrollment** – If eligible, you will be automatically enrolled into Amtrak’s Early Retiree Medical Plan. You will receive a confirmation statement in the mail.

### Within 60 Days After Your Retirement Date

- Continue dental and/or vision coverage** – You may elect to continue Amtrak dental coverage when you retire under COBRA. For dental coverage, call UnitedHealthcare at **800-842-5252**. For vision coverage, contact CONEXIS, our COBRA administrator, at **866-206-5751**.

### Within 90 Days After Your Retirement Date (can be started before you retire)

- Settle FSAs and/or CRAs** – File claims for any eligible expenses that can be reimbursed from your Flexible Spending Accounts and/or Commuter Reimbursement Accounts. Contact P&A Group at **800-688-2611**.
- Repay any 401(k) loans** – If you have borrowed from your Retirement 401(k) Savings Plan account and have not repaid the loan in full before you retire, you must fully repay the loan within 90 days of your retirement date. Otherwise, the loan will be considered a distribution from the Plan and will be subject to income taxes.

### Any Time After You Retire

- Manage 401(k) distributions** – Any time after you retire, you may request a distribution from your Retirement 401(k) Savings Plan account by contacting Fidelity Investments at **877-477-AMTK (2685)**.

*All forms are located on the Amtrak intranet. Go to Library, then Forms. Return completed forms to the Human Capital Employee Service Center.*

## Am I Ready to Retire?

### » How will you spend your time during retirement?

In addition to the financial aspects of retirement, you should also consider how you will spend your time. Retirement can be a major adjustment and many are surprised at how hard it is to transition from full-time work to retirement.

### » When does your spouse/partner plan to retire?

How might that affect your budget? What activities will you do together and what might you do separately? Be sure to talk to your spouse/partner about your visions for retirement before you retire.

- » **Are you and your spouse/partner physically fit for retirement?** Along with being financially ready for retirement, it's just as important to plan ahead for your physical health. You're never too young or too old to take the "three-legged stool" approach to your physical fitness: begin eating better, take advantage of age-appropriate health screenings and engage in regular physical activity. For information on getting and staying fit through your retirement years, check out the NIH Senior Health website at [www.nihseniorhealth.gov](http://www.nihseniorhealth.gov).

### » How will you spend your money during retirement?

Will you travel, move or sell your home, buy a second home, start a business or even work during retirement? These activities will need to be factored into how you budget your money in retirement. Before you retire, it's a good idea to work with a financial advisor to plan how you will use your money in retirement. Fidelity Investments offers free financial planning services to Amtrak employees. Contact **800-343-3548** or visit [www.fidelity.com](http://www.fidelity.com) to locate a Fidelity Investments Center near you.

- » **Are you saving as much as you can through the Retirement 401(k) Savings Plan?** You can contribute 1 – 40 percent of pay pre-tax (up to the limits set by the IRS). Also, employees who are age 50 and older may contribute an additional catch-up contribution each year, starting in the year in which they turn age 50.

- » **What other sources of income do you have?** Beyond your Amtrak retirement benefits, you may have other financial resources, such as personal savings, inheritance, pay from another job, retirement benefits from a previous employer, your spouse's retirement benefits, etc. How will this income supplement your Amtrak retirement benefits?

### » Do you have copies of important documents?

As you plan for retirement, it's a good idea to gather important documents, such as your birth certificate, marriage certificate, Social Security numbers for yourself and your dependents, banking information, income tax forms, etc. You'll need one or more of these documents when you apply for retirement benefits.

### PLAN: KEEP YOUR ADDRESS UP-TO-DATE

Make sure you don't miss any important information. Update Amtrak and your benefit administrators with any changes to your address:

#### Amtrak

Human Capital Employee Service Center  
405 King Street, Suite 310  
Wilmington, DE 19801-3717  
Fax: **ATS-777-6610** or **202-799-6610**  
Email: [HRESC@amtrak.com](mailto:HRESC@amtrak.com)

#### U.S. Railroad Retirement Board

Phone: **877-772-5772**  
Online: [www.rrb.gov](http://www.rrb.gov)

# WHAT AM I ELIGIBLE FOR?

Deciding when to retire is a decision only you can make. Knowing when you are eligible to begin receiving benefits from the Amtrak retirement plans may help you with your decision.

BENEFIT	WHO IS ELIGIBLE	WHEN YOU CAN BEGIN RECEIVING BENEFITS
<b>U.S. Railroad Retirement Benefits</b>	Employees with: <ul style="list-style-type: none"> <li>» 120 months (10 years) of credited railroad service; or</li> <li>» 60 months (five years) of credited railroad service, if the service was after 1995.</li> </ul>	Normal retirement age is 65–67, depending on your year of birth. If you have 30 or more years of credited railroad service, unreduced benefits may start at age 60. If you have fewer than 30 years of credited railroad service, reduced benefits may begin at age 62. See page 9.
<b>Retirement 401(k) Savings Plan</b>	All agreement-covered employees.	When you retire from Amtrak without being subject to the 10 percent early withdrawal penalty.
<b>Retirement Income Plan</b>	Employees who have credited service as a non-agreement employee prior to April 1, 2013.	Normal retirement age is 65, regardless of years of service. However, you may start receiving reduced payments as early as age 55, if you have at least five years of Amtrak non-agreement service. See page 9.
<b>Retiree Medical and Vision</b>	Employees between ages 60 and 65 with at least 360 months of credited railroad service may participate in the Early Retiree Medical Plan, as well as the UnitedHealthcare GA-23111 Plan P Supplemental Plan. Employees under age 65 who are not eligible for Medicare or the Early Retiree Medical Plan may participate in: <ul style="list-style-type: none"> <li>» UnitedHealthcare GA-23111 Plans A, B or C for railroad employees; or</li> <li>» COBRA (coverage for up to 18 months).</li> </ul> Employees age 65 and older may participate in Medicare and purchase coverage through the UnitedHealthcare GA-23111 Plan F that supplements Medicare.	When you retire from Amtrak.

# YOUR INCOME DURING RETIREMENT

Taking charge of your retirement income early will help you make smart decisions toward a financially secure retirement.

For most Amtrak agreement-covered employees, your retirement income will come from a combination of these sources:

- » **Railroad Retirement Board benefits or Social Security retirement benefits**
- » **Retirement 401(k) Savings Plan**
- » **Retirement Income Plan (Pension)** (if you have credited service as an Amtrak non-agreement employee prior to April 1, 2013; benefit accruals frozen as of June 30, 2015)

You may also have personal savings and/or retirement benefits from a previous employer that you can use for income in retirement.

Before you retire, you should learn as much as you can about the money you'll receive from these sources and when and how to begin payments.

## Retirement Income Plan (Amtrak Supplemental Pension Plan)

If you earned credited service as an Amtrak non-agreement employee prior to April 1, 2013, you may be eligible for a pension benefit from the Retirement Income Plan. Please email the Human Capital Employee Service Center at: **HRESC@amtrak.com** for more information. A copy of the Retirement Income Plan Application (NRPC Form 2394) is available on the intranet.



## Retirement 401(k) Savings Plan

### HOW IT WORKS

With the Amtrak 401(k) Savings Plan, you have two options to help you save for retirement:

- » Pre-tax 401(k)
- » After-tax Roth 401(k)

With the pre-tax 401(k), you contribute on a tax-deferred basis. In retirement, when you withdraw the money you pay taxes depending on your tax status at that time.

With the Roth 401(k) contribution, you make after-tax contributions to your existing Amtrak 401(k) Savings Plan and at retirement you can take your earnings tax-free when you make a qualified withdrawal. For the withdrawal to be qualified, it must be at least five tax years after the year of your first Roth contribution and have attained age 59½, disability or death. The Roth 401(k) is a way to accumulate tax-free money for retirement – even though taxes are paid on the contributions, the earnings on those contributions are tax-free at retirement if the criteria is met.

You may contribute one percent to 40 percent of your salary on a pre- or post-tax basis, up to IRS limits. You can make both pre-tax 401(k) and Roth 401(k) contributions; however, the combined contributions cannot exceed the IRS limits. In 2016, the IRS limits (subject to change each year) are:

- » \$18,000 for employees under age 50; and
- » \$24,000 for employees age 50 and older.

Anytime during the year, you can enroll in the Plan, increase your contributions or access information about the Plan by visiting [www.netbenefits.com/amtrak](http://www.netbenefits.com/amtrak) or calling Fidelity Investments at **877-477-AMTK (2685)**.

### WHO IS ELIGIBLE

All agreement employees are eligible to participate in the Retirement 401(k) Savings Plan.

### WHEN YOU CAN START RECEIVING THE MONEY

You may begin receiving a distribution from your account when you retire without being subject to the 10 percent early withdrawal penalty.

### WITHDRAWING MONEY FROM YOUR ACCOUNT

You are eligible to withdraw your account balance when you retire from Amtrak, also known as a “distribution.” When you make a withdrawal, you are responsible for paying federal, state and local income taxes on your tax-deferred contributions and any earnings. You can delay paying these taxes by rolling your account balance over into another tax-favored account or by leaving the money in the Plan up until age 70½.

There are several different payment options. The options available to you may depend on your account balance:

- » **\$1,000 or Less** – Your balance will be paid to you automatically as a lump-sum payment, unless you elect to roll your balance over into another qualified plan or IRA.
- » **Between \$1,000.01 and \$5,000** – Your balance will be rolled over to a Fidelity IRA and invested in the Fidelity Cash Reserves (unless you elect to roll your balance over into an IRA or another qualified-employer plan or request a lump-sum payment).
- » **More than \$5,000** – You may choose one of these options:
  - Lump-Sum Payment
  - Direct Rollover
  - Continued Investment

See the next page for a description of the payment options and how taxes will apply to each.

### PLAN: Access Free Financial Planning

Before you withdraw money from your Retirement 401(k) Savings Plan, you may wish to consult a tax advisor to learn more about your income tax obligation. It is also a good idea to work with a financial advisor to help determine the smartest way to withdraw money from your account. Fidelity Investments offers free financial planning assistance through their Investment Centers. Call Fidelity at **800-343-3548** or visit [www.fidelity.com](http://www.fidelity.com) to find the Fidelity Investment Center nearest your location.

**PAYMENT OPTIONS**

Payment Option	Description	About Income Taxes <sup>1</sup>
<b>Lump-Sum Payment</b>	You will receive a one-time check from Fidelity for your entire vested account balance.	You must pay income taxes on this distribution. Fidelity will deduct the required 20 percent federal tax withholding from your check. You may also ask Fidelity to withhold state income taxes. When you file your income tax return, you will be responsible for any federal, state or local income taxes that are not withheld or for taxes you owe that are more than the amount withheld.
<b>Direct Rollover</b>	You may ask Fidelity to send your vested account balance to an IRA or another qualified-employer plan.	This option allows you to continue to defer income taxes until you withdraw the funds. If you are retired, you must begin receiving minimum required distributions starting the year you turn age 70½. If you do not receive a distribution notice from the financial institution that you choose to receive your rollover, contact them and request the distribution before you reach age 70½. Otherwise, you may be subject to penalty taxes.
<b>Continued Investment</b>	You may leave your account balance in the Plan until a future date. The balance will continue to be subject to any investment gains/losses. If you are retired, the IRS requires you to begin receiving distributions when you reach age 70½.	This option allows you to continue to defer paying income taxes until you begin receiving distributions from your account. If you are retired, you must begin receiving minimum required distributions starting the year you turn age 70½. If your money remains in the Plan, you will automatically receive a notice about this distribution before you reach age 70½.

**TO BEGIN WITHDRAWALS**

Call Fidelity at **877-477-AMTK (2685)** or visit: [www.netbenefits.com/amtrak](http://www.netbenefits.com/amtrak).

**FUNDING SOURCE(S)**

Your account is funded by your contributions and will be affected by overall investment results.

<sup>1</sup> Roth 401(k) contributions and earnings can be withdrawn tax-free as long as it has been five tax years since your first Roth 401(k) contribution and you are at least 59½ years old. In the event of death, beneficiaries may be able to receive distributions tax-free if the deceased started making Roth 401(k) contributions more than five tax years prior to the distribution. In the event of disability, your earnings can be withdrawn tax-free if it has been five tax years from your first Roth 401(k) contribution.

## U.S Railroad Retirement Board Benefits

### HOW IT WORKS

Federal law provides that railroad employees pay taxes under the Railroad Retirement Tax Act (RRTA) rather than the Social Security Act, providing you with a higher retirement benefit. RRTA is paid in two tiers:

- » **Tier I** – You and Amtrak contribute at the same rate as Social Security taxes (7.65 percent of earnings) for 2016; and
- » **Tier II** – You contribute an additional 4.9 percent and Amtrak contributes 13.1 percent for 2016.

Both Tier tax rates and annual maximum dollar limitations are subject to change each year.

### WHO IS ELIGIBLE

You may be eligible for a retirement benefit from the U.S. Railroad Retirement Board if you have:

- » 120 months (10 years) of credited railroad service; or
- » 60 months (five years) of credited railroad service, if the service was after 1995.

If you are not eligible for Railroad Retirement benefits, you may be eligible for Social Security benefits.

### HOW YOUR BENEFIT IS DETERMINED

Your Railroad Retirement benefit is calculated under a two-tier formula. The first tier (Tier I) is based on your earnings under both Railroad Retirement and Social Security covered employment. Your Tier I benefit is calculated using the Social Security benefit formula, but with Railroad Retirement age and service requirements. Tier II is based on Railroad Retirement credits only.

### WHEN YOU CAN START RECEIVING AN ANNUITY

Normal retirement age is 65–67, depending on when you were born. If you have 30 or more years of credited railroad service, you may begin receiving an unreduced monthly benefit starting at age 60. If you have fewer than 30 years of credited railroad service, you may begin receiving a reduced monthly benefit starting at age 62.

When You Were Born	Full Retirement Age	Annuity Reduction at Age 62
1937 or earlier	65	N/A
1938	65 and 2 months	N/A
1939	65 and 4 months	N/A
1940	65 and 6 months	N/A
1941	65 and 8 months	N/A
1942	65 and 10 months	N/A
1943 through 1954	66	25.00%
1955	66 and 2 months	25.833%
1956	66 and 4 months	26.667%
1957	66 and 6 months	27.50%
1958	66 and 8 months	28.333%
1959	66 and 10 months	29.167%
1960 or later	67	30.00%

### TO RECEIVE YOUR BENEFITS

Within 90 days of your retirement date, call the RRB at **877-772-5772** or visit **www.rrb.gov**. You may file an application for benefits in person or by mail. Contact the RRB to locate the nearest RRB office and find out hours of operation.

### FUNDING SOURCE(S)

You and Amtrak contribute toward these benefits through payroll taxes.

### PLAN: Get An Estimate

Within 90 days of your retirement date, contact the U.S. Railroad Retirement Board for pre-retirement counseling, to confirm your eligibility and to learn what documents are needed to apply for benefits. The pre-retirement consultation can take place in person or by phone. During this meeting, an RRB representative will provide you with an annuity estimate, explain your benefit rights and responsibilities and answer related questions. Contact the U.S. Railroad Retirement Board toll-free at **877-772-5772**.

# YOUR RETIREE MEDICAL BENEFITS

When you retire, you will have access to medical coverage through Amtrak.

In retirement, your retiree medical coverage depends on your age, Medicare eligibility and your total years of credited railroad service:

MEDICAL PLAN	AGE	SERVICE REQUIREMENT
<b>Early Retiree Medical Plan</b>	60-65 (and not Medicare eligible)	360 credited months of total railroad service
<b>UnitedHealthcare GA-23111 Plan P</b> (Supplements Early Retiree Medical Plan)	60-65 (and not Medicare eligible)	360 credited months of total railroad service
<b>Medicare Parts A, B and D</b>	65 and older (or Medicare eligible)	None
<b>UnitedHealthcare GA-23111 Plan F</b> (Supplements Medicare)	65 and older (or Medicare eligible)	None
<b>UnitedHealthcare GA-23111 Plan A, B and C</b> (You pay the full cost)	Under 65 (and not Medicare eligible)	None
<b>COBRA</b> (continuation coverage for 18 months – you pay the full cost plus 2 percent administrative fee)	No restriction	None

## You or Your Spouse: Different Medicare Eligibility

You and your spouse may not both be eligible for Medicare at the same time. To receive coverage, you and your spouse may have to enroll in different plans, as described below.

### IF YOU ARE ELIGIBLE FOR MEDICARE, BUT YOUR SPOUSE IS NOT

You may enroll yourself in Medicare (and Supplemental GA-23111 Plan F, if desired), while your spouse may enroll in UnitedHealthcare GA-23111 A, B or C or COBRA.

### IF YOU ARE NOT ELIGIBLE FOR MEDICARE, BUT YOUR SPOUSE IS ELIGIBLE

If you meet the requirements for the Early Retiree Medical Plan, you may enroll yourself in this option (and Supplemental GA-23111 Plan P, if desired). If you are not eligible for the Early Retiree Medical Plan, you may enroll yourself in UnitedHealthcare GA-23111 A, B or C or COBRA.

Your spouse may enroll in Medicare (and Supplemental GA-23111 Plan F, if desired). When your spouse becomes eligible for Medicare, they are no longer eligible to participate in the Early Retiree Medical Plan or Supplemental GA-23111 Plan P.

## Retiree Medical Benefits at a Glance

(Effective January 1 – December 31, 2016)

BENEFIT FEATURES	Retirees between ages 60 and 65 with 360 months of creditable service (not Medicare eligible)		Retirees age 65 and older, or Medicare eligible	
	EARLY RETIREE MEDICAL PLAN	SUPPLEMENTAL COVERAGE (GA-23111 PLAN P)	MEDICARE PARTS A, B AND D	MEDICARE SUPPLEMENTAL COVERAGE (GA-23111 PLAN F)
2016 monthly contribution	Amtrak provides at no cost to retirees/dependents <sup>1</sup>	\$130 per participant <sup>2</sup>	<b>Part A:</b> \$0 <b>Part B:</b> \$121.80 <sup>3,4</sup> <b>Part D:</b> Varies by plan	\$170 per participant <sup>2</sup>
Administrator	Aetna <b>855-5AMTRAK (855-526-8725)</b>	UnitedHealthcare <b>800-842-5252</b>	U.S. Railroad Retirement Board <b>877-772-5772</b>	UnitedHealthcare <b>800-809-0453</b>
Enrollment	Automatic – one month after retirement date	Contact UnitedHealthcare to enroll	Contact U.S. Railroad Retirement Board office to enroll	Contact UnitedHealthcare to enroll
Lifetime individual maximum	None	\$500,000	Varies by treatment	Varies by treatment
Annual deductible	\$100	\$100	<b>Part A:</b> \$1,216 <sup>3</sup> <b>Part B:</b> \$147 <sup>3</sup> <b>Part D:</b> \$310 <sup>3</sup>	Varies by treatment
What is covered	Covers Major Medical expenses, including wellness and preventive care	Covers Major Medical expenses, and some wellness and preventive care	<b>Part A:</b> Inpatient care <b>Part B:</b> Medical services <b>Part D:</b> Prescription drugs	Varies by treatment
What the Plan pays	Covers preventive care at 100% and most other expenses at 80% of reasonable and customary (R&C)	Covers 70% of amount not covered by the Early Retiree Medical Plan	Refer to <i>Medicare and You</i> available on <a href="http://www.medicare.gov">www.medicare.gov</a> or call <b>800-633-4227</b>	Varies by treatment
Prescription drug benefits	\$2 generic \$6 brand name \$5 mail order	Not covered	Covered through Part D only; varies by plan	Not covered
Dependent coverage	Will cover dependents until eligible for Medicare or retiree reaches age 65	Will cover dependents until eligible for Medicare or retiree reaches age 65	Must be Medicare eligible	Must be Medicare eligible

<sup>1</sup> FOP employees who retire on or after October 1, 2007 pay \$50 per month.

<sup>2</sup> All rates are subject to change on June 1 of each year.

<sup>3</sup> 2016 information; subject to change each year.

<sup>4</sup> If your modified adjusted gross income as reported on your IRS tax return from two years ago is above a certain amount, you may pay more.

## Early Retiree Medical Plan

The Early Retiree Medical Plan is available to Amtrak retirees who are between the ages of 60 and 65 and have at least 360 months of total credited railroad service. Coverage is provided at no cost to you (except FOP retirees pay \$50 per month).

The plan is administered through Aetna and generally pays 80 percent of the reasonable and customary cost of care, after you satisfy the \$100 annual deductible. You may receive care from any doctor you choose. However, when you see a provider who is part of the PPO network, the doctor or provider will charge you less for medical care. There is no benefit maximum and prescription drug coverage is included.

If you are eligible to participate in this plan, you and your eligible dependents will automatically be enrolled.

### SUPPLEMENTAL COVERAGE

You may purchase additional coverage through UnitedHealthcare to supplement the Early Retirement Medical Plan. The Plan (GA-23111 Plan P), pays 70 percent of the remaining 20 percent that the Early Retiree Medical Plan does not pay. Coverage is provided for most major medical expenses and some wellness and preventive care. There is a \$500,000 lifetime benefit maximum. This plan is not available to members who are Medicare eligible. To enroll, call **800-842-5252**.

### WHEN YOU REACH AGE 65

Once you reach age 65, you and your dependents are no longer eligible for benefits under this plan. You may be eligible for Medicare. However, your dependents who are under age 65 and not eligible for Medicare may continue coverage for up to 18 months through COBRA or elect coverage through UnitedHealthcare GA-23111 Plans A, B or C. Dependents over age 65 may be eligible for Medicare.

## Medicare

Medicare is a government-sponsored medical benefits program that is available to eligible persons age 65 and older or those who have been certified by the U.S. Railroad Retirement Board as disabled. If you are eligible for Medicare, it will be your primary insurance coverage even if you do not enroll in Medicare. Enrollment in Medicare Part A automatically occurs when you apply for Railroad Retirement or Social Security retirement benefits. However, you must actively enroll in Medicare Part B; you should do so as soon as you are eligible to avoid possible penalties and late fees. For more information about how to enroll for Medicare, visit [www.medicare.gov](http://www.medicare.gov) or call **800-633-4227**.

### ABOUT MEDICARE PART A

- » Hospital insurance that helps pay for necessary medical care in a Medicare-certified hospital, skilled nursing facility, home health agency or hospice
- » Some coverage is subject to a deductible or benefit maximums
- » Qualifying seniors are automatically enrolled for these benefits at no monthly cost when you apply for U.S. Railroad Retirement Board or Social Security benefits

### ABOUT MEDICARE PART B

- » Covers 80 percent of approved major medical expenses, such as physician services, outpatient hospital services, emergency room visits, diagnostic tests, lab work and durable medical equipment, after the annual deductible
- » Also pays for home health care services for which Part A does not pay, and some Part A inpatient services that exceed Part A time limits
- » You must enroll and pay a monthly premium, which increases if you don't apply when first eligible

### ABOUT MEDICARE PART D

- » Standard benefit covers up to 75 percent of preferred drugs, after an annual deductible
- » Your out-of-pocket cost varies, and is subject to plan limitations
- » You must enroll each year and pay a monthly premium

For specific information about Medicare coverage, call **800-MEDICARE (800-633-4227)** or visit [www.medicare.gov](http://www.medicare.gov).

### MEDICARE ADVANTAGE PLANS

You may also participate in a Medicare Advantage plan (formerly known as Medicare Part C). With a Medicare Advantage plan, you generally get all your Medicare-covered health care, including prescription drugs, through that plan. In many cases, there are extra benefits and lower copayments than in Medicare Parts A, B and D. However, you may have to see doctors that belong to the plan or go to certain hospitals to get services.

### LATE ENROLLMENT PENALTIES

To avoid late enrollment penalties, you should enroll in Medicare Parts B and D when you are first eligible. (Part A enrollment is automatic when you apply for Railroad Retirement or Social Security retirement benefits.)

### SUPPLEMENTAL COVERAGE

You may purchase additional coverage through UnitedHealthcare to supplement Medicare. The amount the plan pays varies by type of service. To enroll in the Plan (GA-23111 Plan F), call **800-809-0453**.

## Other Medical Coverage

If you are not eligible for the Early Retiree Medical Plan or Medicare, you may purchase coverage through UnitedHealthcare under one of the following plans:

MEDICAL PLAN	GA-23111 Plan A	GA-23111 Plan B	GA-23111 Plan C
<b>Annual Deductible</b> (per person)	\$1,000	\$750	\$500
<b>Annual Out-of-Pocket Maximum</b> (per person)	\$15,000	\$10,000	\$7,500
<b>Lifetime Benefit Maximum</b> (per person)	\$500,000	\$500,000	\$500,000
<b>Medical Coverage</b>	50% of eligible expenses after the deductible for most covered medical care	60% of eligible expenses after the deductible for most covered medical care	70% of eligible expenses after the deductible for most covered medical care
<b>Monthly Cost</b> (per person)	\$360 (subject to change)	\$485 (subject to change)	\$620 (subject to change)

Contact UnitedHealthcare at **800-842-5252** for more information and to enroll.

## Medical Coverage through COBRA

If you or your dependents are or become ineligible for any of the Amtrak retiree medical plans, you may continue medical coverage for up to 18 months under COBRA (Consolidated Omnibus Budget Reconciliation Act). If you elect to purchase COBRA coverage, you will have the same medical options available to active employees. However, you will pay the full cost of coverage, plus a 2 percent administrative fee. To enroll yourself and/or dependents in COBRA coverage, call CONEXIS, our COBRA administrator, at **866-206-5751**.

# OTHER AMTRAK RETIREE BENEFITS

Beyond your retirement income and health care,  
you will continue to receive access to other Amtrak retiree benefits.

## Rail Travel Pass

When you retire from Amtrak, you and your eligible dependents' rail pass privileges will continue uninterrupted. On your last day at work, your supervisor will collect your SmartID card (the pass card for active duty employees). You will automatically receive a new, non-picture retiree pass card within 45 days. No action is required on your part. If you do not receive your retiree pass card within that time, contact the Amtrak Pass Bureau at [passbureau@amtrak.com](mailto:passbureau@amtrak.com) or **202-906-3745**.

Until you receive your retiree pass card, you will need to call **800-USA-RAIL** or go to a ticket office to make your reservation and obtain your eTickets. You will need to know your pass number and show your driver's license, state ID card or passport. You will not be able to "flash pass" (ride a train without a reservation or a ticket) on corridor trains until your retiree pass card arrives.

## Life Insurance

If you retire from active Amtrak service, you may be eligible for Life Insurance coverage in the amount of \$2,000, at no cost to you. This coverage is provided through MetLife, Group #146411.

Before you retire, you should update life insurance beneficiary information by calling the Amtrak Benefits Service Center at **800-481-4887** or logging on to [www.AmtrakBenefits.com](http://www.AmtrakBenefits.com).

## Dental and Vision Coverage through COBRA

Your Amtrak dental and vision coverage will continue until the end of the month following the month in which you retire. You may continue dental and/or vision coverage for up to 18 months through COBRA. Amtrak does not contribute toward this coverage—you will pay the full cost of coverage, plus a 2 percent administrative fee. To enroll for COBRA dental coverage, call UnitedHealthcare at **800-842-5252**. To enroll for COBRA vision coverage, contact CONEXIS (our COBRA administrator) at **866-206-5751**.

## Retirement Recognition Awards

To honor our employees for their years of dedicated service, you will be presented with a certificate of appreciation, signed by Amtrak's President and CEO, along with a train medallion plaque. Also, you will have the opportunity to select a retirement gift from a variety of items, based on your years of Amtrak service. A retirement recognition brochure will be mailed to your home within two weeks of your retirement date.

## Benefits for Your Survivors

In the event of your death, your surviving family members and/or beneficiary may receive certain benefits. The following chart provides information that will help your survivors file a claim or continue coverage after your death.

BENEFIT	WHAT HAPPENS	WHO TO CONTACT
<b>Medical</b>	Your eligible dependents may continue coverage for up to 36 months by electing COBRA coverage, or enrolling in Plan A, B or C (as described on page 13).	Amtrak Benefits Service Center <b>800-481-4887</b>
<b>Life Insurance</b>	Your beneficiary should call the Amtrak Benefits Service Center. Your beneficiary will be required to provide a certified death certificate to receive benefits.	Amtrak Benefits Service Center <b>800-481-4887</b>
<b>Retirement 401(k) Savings Plan</b>	Your beneficiary should contact Fidelity for information regarding your account balance.	Fidelity Investments <b>877-477-AMTK (2685)</b>
<b>Railroad Retirement Annuity</b>	Your surviving spouse should apply for RRB survivor benefits by contacting the local RRB office.	U.S. Railroad Retirement Board <b>877-772-5772</b> <b>www.rrb.gov</b>
<b>Rail Travel Pass</b>	Your eligible family members will need to complete the Rail Travel Privilege Card Surviving Spouse Application (NRPC Form 3167 9/2013).	Amtrak Travel Services <b>800-424-0224</b> <b>202-906-3745</b> (ATS-777-3745)



# WHAT HAPPENS WHEN YOU RETIRE

This chart shows what happens to your benefits when you retire.

BENEFIT PLAN	WHAT HAPPENS WHEN YOU RETIRE
<b>Medical and Prescription Drug</b>	Your current medical and prescription drug coverage ends on the last day of the month following the month in which you retire. You will automatically be enrolled in Amtrak retiree medical coverage following your retirement date.
<b>Dental and Vision</b>	Your current dental and vision coverage ends on the last day of the month following the month in which you retire. You may continue coverage for up to 18 months through COBRA.
<b>Flexible Spending Accounts (FSAs)</b>	This benefit ends on your retirement date; however, you have 90 days to submit claims for expenses incurred before you retired. Also, if you have money left in your Health Care FSA, you may continue participation on an after-tax basis under COBRA. Otherwise, money left in your account(s) will be forfeited.
<b>Commuter Reimbursement Accounts</b>	This benefit ends on your retirement date; however, you have 90 days to submit claims for expenses incurred before you retired. Any money left in your account will be forfeited.
<b>Life Insurance</b>	Your regular life insurance coverage will continue until the end of the month following the month in which you retire. You will receive retiree coverage equal to \$2,000.
<b>Accidental Death and Dismemberment (AD&amp;D)</b>	Your Amtrak AD&D coverage ends on your retirement date.
<b>Retirement 401(k) Savings Plan</b>	Your contributions will end, but you may begin to receive distributions from your account balance.
<b>Rail Pass</b>	You will retain your rail pass privilege.
<b>Vacation Days</b>	You will be paid in full for all earned, unused vacation. If you receive personal days, please refer to your labor agreement for payment of unused days.

## PLAN: Use Your Benefits Before You Retire

If you are participating in a Flexible Spending Account or Commuter Reimbursement Account, you should start planning how you will use any funds in your account(s) so you don't lose leftover money when you retire. You have 90 days from your last day of work to submit any claims for expenses that you incurred while an active employee.

# YOUR QUESTIONS... ANSWERED

## **I take a number of prescription drugs. Will these be covered when I retire?**

If you qualify for the Early Retiree Medical Plan, you will receive coverage for prescription drugs as part of the benefits under that plan. Once you reach age 65, your participation in the Early Retiree Medical Plan will end, and, as a result, your prescription drug coverage will also end. At age 65, you may wish to enroll in a Medicare prescription drug plan, also known as Medicare Part D. Contact Medicare at **800-MEDICARE (800-633-4227)** or log onto **www.medicare.gov** for a list of Medicare drug plans available in your area.

If you do not enroll in Medicare Part D when you first become eligible and enroll at a later time, you will pay a 1 percent penalty for each month you delayed enrollment.

## **Will my retiree medical benefits cover my dependents?**

While you are under age 65, your eligible dependents (including a same-sex domestic partner, same-sex civil union partner or same-sex spouse) may participate in the same coverage in which you participate. Once you reach age 65, you and your covered dependents will not be eligible for the Early Retiree Medical Plan and the supplemental medical coverage (GA-23111 Plan P).

However, at age 65, you may qualify for Medicare. Your dependents who are under age 65 and not eligible for Medicare may continue coverage through a UnitedHealthcare Plan for railroad employees (GA-23111 Plans A, B, C) or COBRA. Call the Amtrak Benefits Service Center at **800-481-4887** for additional information.

Dependents eligible for Medicare are not covered under Amtrak's Early Retiree Medical Plan.

## **Will I need a referral to see a specialist?**

No, referrals are not necessary for care from a specialist or any other licensed and approved medical provider.

## **Will I have to change doctors if I participate in the Early Retiree Medical Plan?**

No, this plan pays benefits as long as you see a licensed healthcare provider. However, you will pay less out of your pocket for care if you see a doctor who participates in the PPO network. Network providers have agreed to charge patients a negotiated lower amount for care. Therefore, when you receive care from a network provider, you pay less.

## **Do I have to take my money out of the Retirement 401(k) Savings Plan when I retire?**

No, you may leave your money in your account and withdraw it later if you wish. However, due to an IRS law, you must begin receiving distributions from your account once you reach age 70½.

## **I've borrowed money from my Retirement 401(k) Savings Plan. Do I have to repay the loan before my retirement date?**

If you have any outstanding loans at retirement and you elect to keep your money in the plan, the outstanding loan balance is due within 90 days of your retirement date to avoid tax liability and penalties.

## **I worked as a non-agreement employee for a period of time. Will I receive any benefits from the non-agreement pension plan?**

Yes, if you are vested in this plan (five or more years of Amtrak service) and you were a non-agreement employee prior to April 1, 2013. To determine if you will be eligible for a monthly pension benefit from the Retirement Income Plan, contact the Human Capital Employee Service Center at **888-694-7372** or send an email to **HRESC@amtrak.com**.

**I updated my life insurance beneficiary information when I was an active employee. Do I need to provide this information again when I retire?**

No, but it's a good idea to review your life insurance beneficiary information before you retire. Just call the Amtrak Benefits Service Center at **800-481-4887** or log on to **www.AmtrakBenefits.com**.

**My spouse/partner and I plan to move to a retirement community when we retire. How can we be sure that we'll continue to receive benefits information after our move?**

Even after you retire, it's important that you keep your personal records up to date with both Amtrak and the U.S. Railroad Retirement Board. That way, you'll continue to receive important information about your benefits. If you change your address and/or telephone number, call the Amtrak Human Capital Service Center at **888-694-7372** and the RRB at **877-772-5772**.

**In the event of my death, what does my spouse/partner or other beneficiary need to do?**

Your spouse/partner or other beneficiary should contact the Amtrak Benefits Service Center at **800-481-4887** to report your death. They will need to provide a certified death certificate.

**What happens to my balance in the Retirement 401(k) Savings Plan if I don't want to take it out?**

Generally, you can leave your balance in your Retirement 401(k) Savings Plan account until you want to take your money out. However, there are some important restrictions that you should know about:

- » If your account balance is more than \$5,000, you may leave your account balance in the Plan until age 70½.
- » If your account balance is between \$1,000.01 and \$5,000, your balance will be rolled over to a Fidelity IRA and invested in the Fidelity Cash Reserves (unless you elect to roll your balance over into an IRA or another qualified-employer plan or request a lump-sum payment).
- » If your account balance is \$1,000 or less when you retire or leave Amtrak, your balance will be paid to you automatically as a lump-sum payment, unless you elect to roll your balance over into another qualified plan or IRA.
- » If you are retired, once you reach age 70½, the IRS requires that you begin receiving minimum required distributions of your Plan account balance. If you've left your balance with Fidelity Investments, you will automatically receive a notice about this distribution before you reach age 70½.

**Note:** If you are still working when you reach age 70½, you are not required to take a minimum required distribution.

# TOOLS & RESOURCES

If you have any questions about your Amtrak benefits, you can call the Amtrak Benefits Service Center at **800-481-4887**. Customer Service Representatives (CSRs) are available Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time. At other times, you can leave a message and a CSR will return your call by the end of the next business day.

WHEN YOU HAVE A QUESTION ABOUT...	CONTACT	PHONE/ONLINE
<b>Amtrak Retiree Benefits</b> (eligibility and cost, if applicable)	Amtrak Benefits Service Center	<b>800-481-4887</b> <b>www.AmtrakBenefits.com</b>
<b>Early Retiree Medical Plan</b>	Aetna	<b>855-5AMTRAK</b> (855-526-8725) <b>www.aetna.com</b>
<b>Supplemental Medical Coverage</b> (GA-23111 Plan P)	UnitedHealthcare	<b>800-842-5252</b> <b>www.myuhc.com</b>
<b>Other Railroad Plans</b> (GA-23111 Plan A, B, C)	UnitedHealthcare	<b>800-842-5252</b> <b>www.myuhc.com</b>
<b>Medicare Parts A, B, D and Medicare Advantage Plans</b>	Medicare	<b>800-633-4227</b> <b>www.medicare.gov</b>
<b>Supplemental Medical Coverage</b> (GA-23111 Plan F)	UnitedHealthcare	<b>800-809-0453</b> <b>www.myuhc.com</b>
<b>Medical and Vision Coverage through COBRA</b>	CONEXIS (COBRA Administrator)	<b>866-206-5751</b>
<b>Dental Coverage through COBRA</b>	UnitedHealthcare	<b>800-842-5252</b>
<b>Flexible Spending Accounts and Commuter Reimbursement Accounts</b>	P&A Group	<b>800-688-2611</b> <b>www.padmin.com</b>
<b>Retirement Income Plan</b> (if you have non-agreement service)	Human Capital Employee Service Center JPMorgan Retirement Assistance Center	<b>888-694-7372</b> <b>Email: HRESC@amtrak.com</b> <b>888-719-8932</b>
<b>Retirement 401(k) Savings Plan</b>	Fidelity Investments	<b>877-477-AMTK</b> (2685) <b>www.netbenefits.com/amtrak</b>
<b>Railroad Retirement Benefits</b>	U.S. Railroad Retirement Board	<b>877-772-5772</b> <b>www.rrb.gov</b>
<b>Social Security Benefits</b>	Social Security Administration	<b>800-772-1213</b> <b>www.ssa.gov</b>
<b>Financial Planning Services</b>	Fidelity Investments	<b>800-343-3548</b> <b>www.fidelity.com</b>
<b>Rail Travel Pass</b>	Amtrak Travel Services	<b>800-424-0224</b> <b>202-906-3745</b> (ATS-777-3745)

If you still have questions, contact the Human Capital Employee Service Center at **888-694-7372**.