



# GET READY: RETIREMENT

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YOUR GUIDE TO RETIRING FROM AMTRAK  
AS AN AGREEMENT EMPLOYEE

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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.

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

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This guide 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 guide 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 guide at any time, without notice.

# Retirement Planning

## Retirement Planning Checklist

WHEN	WHAT
90 days <b>before</b> your retirement date	<input type="checkbox"/> Call <b>877-772-5772</b> 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.
30–90 days before your retirement date	<input type="checkbox"/> Let your supervisor know that you plan to retire. <input type="checkbox"/> Confirm that your supervisor has completed the electronic Voluntary Separation form, available on the Employee Information Portal (EIP). <input type="checkbox"/> Complete the Retirement Recognition Program form (form NRPC 2505). If you have service as a non-agreement employee, you will also need to complete the Amtrak Retirement Income Plan Application (form NRPC 2394). Return the completed forms to the Human Capital Employee Service Center. <input type="checkbox"/> Prior to your last day of work, complete the Employment Separation Checklist (form NRPC 3219). <i>All forms are located on the Amtrak intranet. Go to "Library" then "Forms."</i>
Within 30 days <b>after</b> your retirement date	<input type="checkbox"/> 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 <b>after</b> your retirement date	<input type="checkbox"/> To continue Amtrak dental and/or vision coverage when you retire, you may elect COBRA coverage. For dental coverage, call UnitedHealthcare at <b>800-842-5252</b> . For vision coverage, contact Conexis (our COBRA administrator) at <b>866-206-5751</b> .
Within 90 days <b>after</b> your retirement date (can be started before you retire)	<input type="checkbox"/> If you are participating in a Flexible Spending Account or Commuter Reimbursement Account, you have 90 days from your last day of work to submit any claims for expenses that you incurred while an active employee. Contact WageWorks at <b>877-924-3967</b> . <input type="checkbox"/> 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.
Anytime <b>after</b> you retire	<input type="checkbox"/> You may begin receiving distributions from your Retirement 401(k) Savings Plan account any time after you retire by contacting Fidelity Investments at <b>877-477-AMTK (2685)</b> or <a href="http://www.mysavingsatwork.com/amtrak">www.mysavingsatwork.com/amtrak</a> .

### Have You Moved?

We don't want to visit, we just want to make sure you don't miss important information – like your pension check. Keep Amtrak and the U.S. Railroad Retirement Board up to date with any address changes, even after you retire.

#### Amtrak Mail

Human Capital Employee Service Center  
 Attn: Benefits Transactions Specialist  
 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

**Call:** **877-772-5772**

**Online:** [www.rrb.gov](http://www.rrb.gov)

## Questions to Consider

- > **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% 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.

## Retirement Benefits Overview

As a retired agreement employee of Amtrak, you are eligible to receive certain benefits when you retire. (For most benefits, your coverage as an active employee will continue until the end of the month following the month in which you retire.) Some of these benefits will depend on your age and railroad service at retirement. In addition, some benefits are provided through the U.S. Railroad Retirement Board (or the Social Security Administration, if you are not eligible for Railroad Retirement benefits). Here's an overview of the retirement benefits available to Amtrak retirees:

BENEFIT	COVERAGE
<b>Medical</b>	<p>Retirees 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.</p> <p>Retirees under age 65 who are not eligible for the Early Retiree Medical Plan may participate in:</p> <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> <p>Retirees age 65 and older may participate in Medicare and purchase coverage through the UnitedHealthcare GA-23111 Plan F that supplements Medicare.</p>
<b>Dental and Vision</b>	Your Amtrak dental and vision coverage will continue until the end of the month following the month in which you retire. You may continue coverage for up to 18 months through COBRA. You will pay 100% of the cost, plus a 2% administration fee.
<b>Life Insurance</b>	Your active 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>Retirement 401(k) Savings Plan</b>	If you participate in this Plan, your account balance is based on your pre-tax contributions and any investment gains/losses. You may begin receiving a distribution from your account when you retire without being subject to the 10% early withdrawal penalty.
<b>Amtrak Retirement Income Plan</b>	If you have credited service as a non-agreement employee, you may be eligible for a supplemental pension benefit from this Plan.
<b>U.S. Railroad Retirement Board (RRB) Annuity</b>	<p>You may be eligible for a retirement benefit from the U.S. Railroad Retirement Board if you have:</p> <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> <p>Benefits are calculated under a two-tier formula. Tier I is based on your earnings under Railroad Retirement and Social Security. 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. If you are not eligible for Railroad Retirement benefits, you may be eligible for Social Security benefits.</p> <p>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.</p>
<b>Vacation Days</b>	You will be paid in full for all earned, unused vacation.
<b>Retirement Recognition Awards</b>	You will be presented with a certificate of appreciation, signed by Amtrak's President and CEO, along with a medallion plaque. You will also be able to select a retirement gift, based on your years of Amtrak service.
<b>Rail Travel Pass</b>	You will retain your rail pass privilege.



# Your Retirement Income

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

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

- > Railroad retirement benefits or Social Security retirement benefits
- > Your account balance in the Retirement 401(k) Savings Plan
- > The Retirement Income Plan (if you have credited service as an Amtrak non-agreement employee)

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 401(k) Savings Plan

If you participate in this Plan, your account balance is based on your pre-tax contributions and any investment gains/losses.

### 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% early withdrawal penalty.

### Funding Source(s)

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

### To Begin Withdrawals

Call Fidelity at **877-477-AMTK (2685)** or visit:

**[www.mysavingsatwork.com/amtrak](http://www.mysavingsatwork.com/amtrak)**.

### For More Information

Refer to the Summary Plan Description available on

**[www.AmtrakBenefits.com](http://www.AmtrakBenefits.com)**.

### 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 until a later time.

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 to see how taxes will apply to each option.



The following is a description of the payment options and how taxes will apply to each.

PAYMENT OPTION	DESCRIPTION	ABOUT THE INCOME TAXES
<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% 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.



### Free Financial Planning

Before you withdraw money from your Retirement 401(k) Savings Plan balance, 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.



## Retirement Income Plan (Amtrak Supplemental Pension Plan)

If you earned credited service as an Amtrak non-agreement employee, 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](mailto:HRESC@amtrak.com) for more information. A copy of the Retirement Income Plan Application (NRPC Form 2394) is available on the intranet.

## U.S. Railroad Retirement Benefits

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.

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, and may be compared to the Railroad Retirement benefits paid over the amount of Social Security benefits to workers in other industries.

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

## When You Can Start Receiving the Money

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 a 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	20.00%
1938	65 and 2 months	20.833%
1939	65 and 4 months	21.667%
1940	65 and 6 months	22.50%
1941	65 and 8 months	23.333%
1942	65 and 10 months	24.167%
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%

## Funding Source(s)

You and Amtrak contribute toward these benefits through payroll taxes.

## To Receive Your Benefits

Within 90 days of your retirement date, call the U.S. Railroad Retirement Board (RRB) at **877-772-5772** or visit [www.rrb.gov](http://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 hours of operation.

## 90 Days to Go

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 60 (and not Medicare eligible)	None
<b>COBRA</b> (continuation coverage for 18 months – you pay the full cost plus 2% 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

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)
2013 Monthly premium	Amtrak provides at no cost to retirees/dependents <sup>1</sup>	\$130 per participant	<b>Part A:</b> \$0 <b>Part B:</b> \$104.90 <sup>2</sup> <b>Part D:</b> Varies by plan	\$185 per participant <sup>2</sup>
Administrator	Aetna <b>855-5AMTRAK</b> (855-526-8725)	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> \$1,184 <sup>2</sup> <b>Part B:</b> \$147 <sup>2</sup> <b>Part D:</b> \$325 <sup>2</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  <b>FOP Retirees Retail:</b> \$10 generic \$20 brand formulary \$30 brand non-formulary  <b>Mail order:</b> \$20 generic \$40 brand formulary \$60 brand non-formulary	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> 2013 information; subject to change each year.



## 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% 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% of the remaining 20% 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% 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% 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)	\$355 (subject to change)	\$485 (subject to change)	\$625 (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% 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 have access to other Amtrak retiree benefits.

## 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 will no longer contribute toward this coverage—you will pay the full cost of coverage, plus a 2% 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**.

## 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).

## 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.

## Rail Travel Pass

As an Amtrak retiree, you and your eligible dependents may continue your rail travel privileges. To update your information and photo, complete the Rail Privilege Card Application.

If you have questions about your rail travel privileges, call Amtrak Travel Services at **202-906-3745** (ATS-777-3745) or **800-424-0224**.





## 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 12).	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><a href="http://www.rrb.gov">www.rrb.gov</a></b>
<b>Rail Travel Pass</b>	Your eligible family members will need to complete an Application for Rail Travel Privilege Card Application (NRPC Form 3167).	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; 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. 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.

## 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

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

**A.** 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](http://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% penalty for each month you delayed enrollment.

**Q. Will my retiree medical benefits cover my dependents?**

**A.** 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.

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

**A.** No, this plan pays benefits as long as you see a licensed health care 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.

**Q. Will I need a referral to see a specialist?**

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

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

**A.** 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.

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

**A.** 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.



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

**A.** Yes, if you are vested in this plan (five or more years of Amtrak service). 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**.

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

**A.** 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**.

**Q.** 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?

**A.** 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**.

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

**A.** 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.

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

**A.** 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.

# When You Need Answers

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 am to 8:00 pm 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><a href="http://www.AmtrakBenefits.com">www.AmtrakBenefits.com</a></b>
<b>Early Retiree Medical Plan</b>	Aetna	<b>855-5AMTRAK</b> (855-526-8725) <b><a href="http://www.aetna.com">www.aetna.com</a></b>
<b>Supplemental Medical Coverage</b> (GA-23111 Plan P)	UnitedHealthcare	<b>800-842-5252</b> <b><a href="http://www.myuhc.com">www.myuhc.com</a></b>
<b>Other Railroad Plans</b> (GA-23111 Plan A, B, C)	UnitedHealthcare	<b>800-842-5252</b> <b><a href="http://www.myuhc.com">www.myuhc.com</a></b>
<b>Medicare Parts A, B, D, and Medicare Advantage Plans</b>	Medicare	<b>800-633-4227</b> <b><a href="http://www.medicare.gov">www.medicare.gov</a></b>
<b>Supplemental Medical Coverage</b> (GA-23111 Plan F)	UnitedHealthcare	<b>800-809-0453</b> <b><a href="http://www.myuhc.com">www.myuhc.com</a></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>	WageWorks	<b>877-924-3967</b> <b><a href="http://www.fsaworks4me.com/Amtrak">www.fsaworks4me.com/Amtrak</a></b>
<b>Retirement Income Plan</b> (if you have non-agreement service)	Human Capital Employee Service Center	<b>888-694-7372</b> <b>Email: <a href="mailto:HRESC@amtrak.com">HRESC@amtrak.com</a></b>
	JPMorgan Retirement Assistance Center	<b>888-719-8932</b>
<b>Retirement 401(k) Savings Plan</b>	Fidelity Investments	<b>877-477-AMTK</b> (2685) <b><a href="http://www.mysavingsatwork.com/amtrak">www.mysavingsatwork.com/amtrak</a></b>
<b>Railroad Retirement Benefits</b>	U.S. Railroad Retirement Board	<b>877-772-5772</b> <b><a href="http://www.rrb.gov">www.rrb.gov</a></b>
<b>Social Security Benefits</b>	Social Security Administration	<b>800-772-1213</b> <b><a href="http://www.ssa.gov">www.ssa.gov</a></b>
<b>Financial Planning Services</b>	Fidelity Investments	<b>800-343-3548</b> <b><a href="http://www.fidelity.com">www.fidelity.com</a></b>
<b>Rail Travel Pass</b>	Amtrak Travel Services	<b>800-424-0224</b> <b>202-906-3745</b> (ATS-777-3745)

