



RETIREMENT PLANNING SUMMARY: FOR AGREEMENT EMPLOYEES

Many of us think about how we'll spend our time once we have retired. However, before you can start enjoying your retirement years, you'll need to take a little time to get ready for retirement. This summary gives you an overview of the Amtrak benefits you'll receive in retirement and provides a checklist of activities you need to complete for a smooth transition from full-time work to retirement.

Your Amtrak Retirement Benefits at a Glance

When you retire from Amtrak as an agreement-covered employee, you and your dependents may be eligible for these benefits:

| BENEFIT | COVERAGE |
|---|--|
| Medical | <p>Your Amtrak medical coverage will continue until the end of the month following the month in which you retire. Retirees between ages 60 and 65 with at least 360 months of credited railroad service (and not eligible for Medicare) 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"> » UnitedHealthcare GA-23111 Plans A, B, or C for railroad employees; or » COBRA (coverage for up to 18 months). <p>Retirees age 65 and older may participate in Medicare and purchase coverage through the UnitedHealthcare GA-23111 Plan F that supplements Medicare.</p> |
| Dental and Vision | 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. |
| Life Insurance | 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. |
| 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. You may begin receiving a distribution from your account when you retire without being subject to the 10% early withdrawal penalty. |
| Amtrak Retirement Income Plan | If you have credited service as a non-agreement employee, you may be eligible for a supplemental pension benefit from this Plan. |
| U.S. Railroad Retirement Board (RRB) Annuity | <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"> » 120 months (10 years) of credited railroad service; or » 60 months (five years) of credited railroad service, if the service was after 1995. <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> |
| Vacation Days | You will be paid in full for all earned, unused vacation. |
| Retirement Recognition Awards | 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. |
| Rail Travel Pass | You will retain your rail pass privilege. |

Retirement Planning Checklist

| WHEN | WHAT |
|---|--|
| 90 days before your retirement date | <ul style="list-style-type: none"> <input type="checkbox"/> 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. |
| 30–90 days before your retirement date | <ul style="list-style-type: none"> <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). <p><i>All forms are located on the Amtrak intranet. Go to "Library" then "Forms."</i></p> |
| Within 30 days after your retirement date | <ul style="list-style-type: none"> <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 after your retirement date | <ul style="list-style-type: none"> <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 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) | <ul style="list-style-type: none"> <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 877-924-3967. <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 after you retire | <ul style="list-style-type: none"> <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 877-477-AMTK (2685) or www.mysavingsatwork.com/amtrak. |

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: AT5-777-6610 or
202-799-6610

Email: HRESC@amtrak.com

U.S. Railroad Retirement Board

Call: 877-772-5772

Online: www.rrb.gov

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 ¹ | \$130 per participant | Part A: \$0 Part B: \$104.90 ² Part D: Varies by plan | \$185 per participant ² |
| Administrator | Aetna 855-5AMTRAK (855-526-8725) | UnitedHealthcare 800-842-5252 | U.S. Railroad Retirement Board 877-772-5772 | UnitedHealthcare 800-809-0453 |
| 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 | Part A: \$1,184 ² Part B: \$147 ² Part D: \$325 ² | 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 | Part A: Inpatient care Part B: Medical services Part D: 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 www.medicare.gov or call 800-633-4227 | Varies by treatment |
| Prescription drug benefits | \$2 generic \$6 brand name \$5 mail order FOP Retirees Retail: \$10 generic \$20 brand formulary \$30 brand non-formulary Mail order: \$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 |

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

² 2013 information; subject to change each year.

Important Contacts

| WHEN YOU HAVE A QUESTION ABOUT... | CONTACT | PHONE/ONLINE |
|---|---------------------------------------|--|
| Amtrak Retiree Benefits (eligibility and cost, if applicable) | Amtrak Benefits Service Center | 800-481-4887 www.AmtrakBenefits.com |
| Early Retiree Medical Plan | Aetna | 855-5AMTRAK (855-526-8725) www.aetna.com |
| Supplemental Medical Coverage (GA-23111 Plan P) | UnitedHealthcare | 800-842-5252 www.myuhc.com |
| Other Railroad Plans (GA-23111 Plan A, B, C) | UnitedHealthcare | 800-842-5252 www.myuhc.com |
| Medicare Parts A, B, D, and Medicare Advantage Plans | Medicare | 800-633-4227 www.medicare.gov |
| Supplemental Medical Coverage (GA-23111 Plan F) | UnitedHealthcare | 800-809-0453 www.myuhc.com |
| Medical and Vision Coverage through COBRA | Conexis (COBRA Administrator) | 866-206-5751 |
| Dental Coverage through COBRA | UnitedHealthcare | 800-842-5252 |
| Flexible Spending Accounts and Commuter Reimbursement Accounts | WageWorks | 877-924-3967 www.fsaworks4me.com/Amtrak |
| Retirement Income Plan (if you have non-agreement service) | Human Capital Employee Service Center | 888-694-7372 Email: HRESC@amtrak.com |
| | JPMorgan Retirement Assistance Center | 888-719-8932 |
| Retirement 401(k) Savings Plan | Fidelity Investments | 877-477-AMTK (2685) www.mysavingsatwork.com/amtrak |
| Railroad Retirement Benefits | U.S. Railroad Retirement Board | 877-772-5772 www.rrb.gov |
| Social Security Benefits | Social Security Administration | 800-772-1213 www.ssa.gov |
| Financial Planning Services | Fidelity Investments | 800-343-3548 www.fidelity.com |
| Rail Travel Pass | Amtrak Travel Services | 800-424-0224 202-906-3745 (ATS-777-3745) |

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.