



RETIREMENT PLANNING SUMMARY: FOR NON-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 a non-agreement employee, you and your dependents may be eligible for these benefits:

BENEFIT	COVERAGE
Medical (and Vision)	Your Amtrak medical coverage will continue until the end of the month in which you retire. You have the option to enroll in a retiree medical plan at a cost. Your medical plan options are the same as active non-agreement employees: Cigna Open Access Plus High and Low, Cigna Open Access Plus-In-Network, and Cigna Traditional Choice.
Dental	Your Amtrak dental coverage will continue until the end of 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	If you have Amtrak Life Insurance coverage, this benefit will end when your employment ends. You will receive information in your COBRA package about how to convert to an individual policy.
Accidental Death & Dismemberment	If you have Amtrak AD&D coverage, this benefit will end when your employment ends.
Amtrak Retirement Income Plan	You may begin receiving monthly pension benefits if you retire as an Amtrak non-agreement employee, are at least 55 years old, and have worked at Amtrak for five years or more. You are 100% vested at age 65, regardless of years of service. Your benefit is based on your Amtrak non-agreement compensation, years of credited service, and retirement age. You have several payment choices, including options that pay a benefit to your beneficiary at your death.
Retirement 401(k) Savings Plan	If you participate in this Plan, your vested account balance is based on your pre-tax and/or after-tax contributions, Amtrak matching 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.
Railroad Retirement Board (RRB) Annuity	You may be eligible for a retirement benefit from the Railroad Retirement Board if you have: <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. 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. 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.
Vacation/Personal Days	You will be paid for all eligible unused vacation days not taken during the calendar year of retirement. However, you will not be paid for any unused personal days.
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
180 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"/> Apply for benefits from the Amtrak Retirement Income Plan (Pension Plan) by completing these forms: Amtrak Retirement Income Plan Application (form NRPC 2394) and Retirement Recognition Program (form NRPC 2505). Return the completed forms to the Human Capital Employee Service Center within 180 days prior to your retirement date. <input type="checkbox"/> Within 30 days of receiving the above forms, the Human Capital Retirement Programs Department will send you a retirement package with forms you need to complete. Complete and return these forms to the Human Capital Employee Service Center. <p><i>All forms are located on the Amtrak intranet. Go to "Library" then "Forms."</i></p>
90 days before your retirement date	<ul style="list-style-type: none"> <input type="checkbox"/> Apply for benefits from the 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"/> Before your last day of work, complete the Employment Separation Checklist (form NRPC 3219).
Within 30 days after your retirement date	<ul style="list-style-type: none"> <input type="checkbox"/> Enroll in Amtrak retiree medical benefits. <input type="checkbox"/> If you currently have Amtrak Life and Accidental Death and Dismemberment coverage, contact MetLife about the option to convert your coverage to a personal policy.
Within 60 days after your retirement date (can be started before you retire)	<ul style="list-style-type: none"> <input type="checkbox"/> To continue Amtrak dental coverage when you retire, you may elect COBRA dental coverage. Contact Conexis, our COBRA administrator for more information (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"/> File claims for any eligible expenses that can be reimbursed from your Flexible Spending Accounts and/or Commuter Reimbursement Accounts. <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 anytime 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 your benefit administrators 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

U.S. Railroad Retirement Board

Call: 877-772-5772

Online: www.rrb.gov

Retirement Income Plan

JPMorgan Retirement Assistance Center

Call: 888-719-8932

Retiree Medical Benefits At A Glance

(administered through Cigna)

COVERED SERVICES	OPEN ACCESS PLUS HIGH OPTION		OPEN ACCESS PLUS LOW OPTION		OPEN ACCESS PLUS IN-NETWORK	TRADITIONAL CHOICE ¹
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK		
Calendar year deductible	None	\$200/person \$400/family	None	\$400/person \$800/family	None	\$200/person \$400/family
Annual out-of-pocket maximum expenses ²	None	\$3,000/person \$6,000/family	None	\$3,000/person \$6,000/family	None	\$2,500/person \$5,000/family
Lifetime maximum	None	None	None	None	None	None
Office visit or specialist visit	100% after \$15 copay	80% after deductible	100% after \$25 copay	75% after deductible	100% after \$15 copay	80% after deductible
PREVENTIVE CARE						
Routine annual physical exams	Covered at 100%	Not covered	Covered at 100%	Not covered	Covered at 100%	Covered at 100%
Well woman exam (includes routine mammography and Pap smears) ³	Covered at 100%	Not covered	Covered at 100%	Not covered	Covered at 100%	Covered at 100%
Well child care ³	Covered at 100%	Not covered	Covered at 100%	Not covered	Covered at 100%	Covered at 100%
INPATIENT HOSPITAL EXPENSES						
Hospital room and board	Covered at 100%	80% after deductible	Covered at 100%	75% after deductible	Covered at 100%	80% after deductible
OUTPATIENT HOSPITAL EXPENSES						
Emergency Room	\$50 copay, then covered at 100%, waived if admitted				\$50 copay, then covered at 100%, waived if admitted	80% after deductible
Urgent care	100% after \$15 copay	80% after deductible	100% after \$25 copay	75% after deductible	100% after \$35 copay	80% after deductible
Outpatient surgical facility	Covered at 100%	80% after deductible	Covered at 100%	75% after deductible	Covered at 100%	80% after deductible
Surgery (inpatient)	Covered at 100%	80% after deductible	Covered at 100%	75% after deductible	Covered at 100%	80% after deductible

¹ Subject to reasonable and customary (R&C) limits.

² The out-of-pocket maximum includes deductibles, but does not include penalties for not complying with Preadmission Certification/Continued Stay Review requirements. Once this limit is reached, the plan pays 100% of eligible charges for the remainder of the plan year.

³ Number of visits/screenings/exams based on an age-based schedule established by Cigna. Refer to the Your Benefits At Amtrak handbook or log onto the Amtrak benefits website: www.AmtrakBenefits.com for more information.

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
Cigna (Medical and Vision)	Cigna	800-244-6224 www.mycigna.com
Medicare Parts A, B, and D	Medicare	800-633-4227 www.medicare.gov
Dental coverage through COBRA	Conexis	866-206-5751
Flexible Spending Accounts and Commuter Reimbursement Accounts	WageWorks	877-924-3967 www.fsaworks4me.com/Amtrak
Life Insurance (continuing life insurance into retirement)	MetLife	Portability Option: 888-252-3607 Conversion Privilege: 877-275-6387 www.metlife.com
Legal Plan (active employees only)	ARAG	800-247-4184 www.ARAGLegalCenter.com (Access code: 12380amt)
Retirement Income Plan (including survivor benefits)	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.

