

# NATIONAL RAILWAY LABOR CONFERENCE

## EMPLOYEE BENEFITS DEPARTMENT

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November 4, 2005

**CONTINUED PARTICIPATION IN**  
**THE RAILROAD EMPLOYEES NATIONAL HEALTH AND WELFARE PLAN**  
**NATIONAL RAILWAY CARRIERS and UNITED TRANSPORTATION UNION**  
**HEALTH & WELFARE PLAN**  
**EFFECTIVE JANUARY 1, 2006**

**CIRCULAR NO. 504-41-38**  
**CIRCULAR NO. 843-1-8**

**TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS**

Our Circulars of the 504-41 and 843-1 series provide information about the continuation of The Railroad Employees National Health and Welfare Plan ("NH&W") and the National Railway Carriers and United Transportation Union ("NRC/UTU") Health and Welfare Plan and the applicable contribution/premium payment rates. Railroads with Canadian Qualifying Employees will be notified separately of applicable rates.

The rates are the same for both Plans. Attached are tables providing details for rates effective January 1, 2006 based on December 2005 compensated service. Since employees who opt out of coverage must still be provided with life and AD&D insurance and on-duty injury coverage, the tables provide the rates to be applied to Qualifying Employees who elect medical coverage and those who opt out.

For **Non-Hospital Association Railroad employees** the *Employer Payment Rate* per Qualifying Employee per month for 2006 is as follows:

- For qualifying employees electing medical coverage (i.e., all qualifying employees excluding those employees who have elected to opt out of other than on-duty injury medical coverage): \$1,001.02 (\$959.45 for other than on-duty injury health care benefits, \$19.37 for on-duty injury health care benefits, \$15.11 for life and AD&D insurance benefits, \$6.11 for the monthly inflow factor, and \$.98 for administrative costs).
- For qualifying employees who have elected to opt out of other than on-duty injury medical coverage: \$35.46 (\$19.37 for on-duty injury health care benefits, \$15.11 for life and AD&D insurance benefits, and \$.98 for administrative costs).

For **Hospital Association Railroad employees**, the *Employer Payment Rate* per qualifying employee per month for 2006 is as follows:

- For qualifying employees electing medical coverage (i.e., all qualifying employees excluding those employees who have elected to opt out of other than on-duty injury medical coverage): \$658.80 (\$636.60 for health care benefits [there is no on-duty injury health care

coverage], \$15.11 for life and AD&D insurance benefits, \$6.11 for the monthly inflow factor, and \$.98 for administrative costs). The Hospital Association dues offset is \$322.68 per employee per month.

- For qualifying employees who have elected to opt out of other than on-duty injury medical coverage: \$16.09 (\$15.11 for life and AD&D insurance benefits, and \$.98 for administrative costs).

Since it is financially advantageous to the Plan that employees covered by Hospital Associations continue that coverage, the monthly inflow factor was created to fund payments to Hospital Associations as credits against the dues of members who are also required to make contributions to The Railroad Employees National Health and Welfare Plan. The current monthly inflow factor as shown above is \$6.11 per Qualifying Employee per month.

The cost to administer the health benefit continuation as required by COBRA is also included in the rates. UnitedHealthcare will send revised monthly report forms reflecting the new payment rates as described above.

**The payment dates for the year 2006 are:**

**January 12, 2006**  
**February 15, 2006**  
**March 15, 2006**  
**April 12, 2006**  
**May 13, 2006**  
**June 15, 2006**

**July 14, 2006**  
**August 15, 2006**  
**September 15, 2006**  
**October 13, 2006**  
**November 15, 2006**  
**December 15, 2006**

As noted in Circular 504-41-32, dated December 17, 1999, the grace period described in earlier Circulars which is used for the purpose of calculating late payment charges was eliminated. Late payment charges will continue to accrue with respect to payments received after the payment dates listed above.

Most railroads make a single, aggregate, monthly payment that our collection agent (UnitedHealthcare) divides into contributions to the National Health and Welfare Plan, the NRC/UTU Plan, the Railroad Employees National Early Retirement Major Benefit Plan ("ERMA") and the Railroad Employees National Vision Plan. Note that the monthly payment dates for ERMA are the same as the due dates noted above for the health and welfare plans. The payment due date for the National Vision Plan remains the last day of each month. Thus, a railroad making one aggregate monthly payment in connection with all four plans could choose instead to make two monthly payments: one in connection with the Health and Welfare Plan, ERMA and the NRC/UTU Plan by the payment date specified above, and one for the Vision Plan by the last day of each month. Alternatively, the road could choose to continue to make a single aggregate monthly payment, but it would have to be made on or before the payment date shown above for that month.

Joseph Epstein

November 4, 2005

**2006 CONTRACT AND PAYMENT RATES****Contribution, Premium, Trust Deposit and Related Rates Commencing January 1, 2006****In Connection with the NH&W Plan and the NRC/UTU Plan****In relation to each Qualifying Employee who elects medical coverage (i.e. excluding opt outs) and in the aggregate rendered the requisite amount of compensated service or received the requisite amount of vacation pay in the preceding month.****All Rates Shown Are Monthly Rates per Qualifying Employee**

| <b>National Health &amp; Welfare &amp; NRC/UTU Plans</b>  |                 |                   | <b>'05-'06</b>  |
|---|-----------------|-------------------|-----------------|
|   | <b>2005 CY</b>  | <b>2006 CY</b>    | <b>% Change</b> |
| <b><i>Non-Hospital Association Railroad Employees</i></b> |                 |                   |                 |
| <b><u>Other Than On-Duty Injury Coverage (FO)</u></b>     |                 |                   |                 |
| Medical Contract Rate                                     | \$998.96        | \$1,044.48        | 4.6%            |
| Amount Available From Trust                               | (95.77)         | (85.03)           |                 |
| Medical Payment Rate                                      | \$903.19        | \$959.45          | 6.2%            |
| Life/AD&D Rate  | \$15.32         | \$15.11           | -1.4%           |
| <b>Total FO Payment Rate</b>                              | <b>\$918.51</b> | <b>\$974.56</b>   | <b>6.1%</b>     |
| <b><u>Employee On-Duty Injury Coverage (AO)</u></b>       |                 |                   |                 |
| Contract Rate   | \$31.06         | \$27.80           | -10.5%          |
| Amount Available From Trust                               | (6.36)          | (8.43)            |                 |
| <b>Total AO Payment Rate</b>                              | <b>\$24.70</b>  | <b>\$19.37</b>    | <b>-21.6%</b>   |
| <b><u>Total NHR Payment Rate</u></b>                      |                 |                   |                 |
| Payment Rate (FO and AO benefits)                         | \$943.21        | \$993.93          | 5.4%            |
| Monthly Inflow Factor                                     | \$4.00          | \$6.11            | 52.8%           |
| NRLC Administrative Fee                                   | \$0.98          | \$0.98            | 0.0%            |
| <b>Total NHR Payment Rate</b>                             | <b>\$948.19</b> | <b>\$1,001.02</b> | <b>5.6%</b>     |
| <b><i>Hospital Association Railroad Employees</i></b>     |                 |                   |                 |
| Medical Contract Rate                                     | \$694.67        | \$721.63          | 3.9%            |
| Amount Available From Trust                               | (95.77)         | (85.03)           |                 |
| Medical Payment Rate                                      | \$598.90        | \$636.60          | 6.3%            |
| Life/AD&D Rate  | \$15.32         | \$15.11           | -1.4%           |
| <b><u>Total HR Payment Rate</u></b>                       |                 |                   |                 |
| Payment Rate (benefits)                                   | \$614.22        | \$651.71          | 6.1%            |
| Monthly Inflow Factor                                     | \$4.00          | \$6.11            | NA              |
| NRLC Administrative Fee                                   | \$0.98          | \$0.98            | 0.0%            |
| <b>Total HR Payment Rate</b>                              | <b>\$619.20</b> | <b>\$658.80</b>   | <b>6.4%</b>     |
| HR Rate Differential                                      | \$304.29        | \$322.85          | 6.1%            |
| HR Dues Offset  | \$304.12        | \$322.68          | 6.1%            |

**Rates to be Applied to Qualifying Employees Opting Out of Medical Coverage  
All Rates Shown Are Monthly Rates per Qualifying Employee**

|   | 2005 CY        | 2006 CY        | '05-'06<br>% Change |
|---|----------------|----------------|---------------------|
| <b><i>Non-Hospital Association Railroad Employees</i></b> |                |                |                     |
| <b>Life/AD&amp;D Rate</b>                                 |                |                |                     |
| Life/AD&D Rate  | \$15.32        | \$15.11        | -1.4%               |
| <b>Employee On-Duty Injury Coverage</b>                   |                |                |                     |
| Contract Rate   | \$31.06        | \$27.80        | -10.5%              |
| Amount Available From Trust                               | (\$6.36)       | (\$8.43)       |                     |
| <b>Total AO Payment Rate</b>                              | <b>\$24.70</b> | <b>\$19.37</b> | <b>-21.6%</b>       |
| <b>Total NHR Payment Rate</b>                             |                |                |                     |
| Life/AD&D and AO Payment Rate                             | \$40.02        | \$34.48        | -13.8%              |
| NRLC Administrative Fee                                   | \$0.98         | \$0.98         | 0.0%                |
| <b>Total NHR Payment Rate (Incl. NRLC fee)</b>            | <b>\$41.00</b> | <b>\$35.46</b> | <b>-13.5%</b>       |
| <b><i>Hospital Association Railroad Employees*</i></b>    |                |                |                     |
| <b>Life/AD&amp;D Rate</b>                                 |                |                |                     |
| Life/AD&D Rate  | \$15.32        | \$15.11        | -1.4%               |
| <b>Total HR Payment Rate</b>                              |                |                |                     |
| Life/AD&D Payment Rate                                    | \$15.32        | \$15.11        | -1.4%               |
| NRLC Administrative Fee                                   | \$0.98         | \$0.98         | 0.0%                |
| <b>Total HR Payment Rate (Incl. NRLC fee)</b>             | <b>\$16.30</b> | <b>\$16.09</b> | <b>-1.3%</b>        |

\* These railroads provide treatment for on-duty injuries at their own expense. Their on-duty injuries cost is not reflected in the figures in this table.

Under Article IV, 3 of the February 24, 1972 Agreement, hospital association railroads have the option of providing extended hospital care for furloughed qualifying employees through arrangements made between the railroad and the hospital association; in the absence of such arrangements, they are required to pay full hospital association dues for up to three months of a furlough. These obligations are continued.

| "Pick-Up" Obligation  |   |   |
|---|---|---|
| Item  | Non-Hospital<br>Association<br>Railroad<br>Per Q.E. | Hospital<br>Association<br>Railroad *<br>Per Q.E. |
| <u>NEWLY COVERED GROUPS<sup>1</sup>:</u>  |   |   |
| For on-duty injuries  | \$ 39.78  | *   |
| For other benefits  | <u>\$427.07</u>                                     | <u>\$283.81</u>                                   |
| TOTAL   | \$466.85  | \$283.81  |
| <u>ON TRANSFER FROM HOSPITAL<br/>ASSOCIATION TO NON-HOSPITAL<br/>ASSOCIATION BASIS OF<br/>COVERAGE:</u> |   |   |
| <u>Employees at work<sup>2</sup>:</u>   |   |   |
| For on-duty injury  | \$ 56.44  |   |
| For other benefits  | <u>\$242.67</u>                                     |   |
| Total   | \$299.11  |   |
| <u>Furloughed employees:</u>  |   |   |
| Single Payment <sup>3</sup>   | \$253.46  |   |
| Monthly Payment <sup>4</sup>  | \$314.77  |   |

\* These railroads provide treatment for on-duty injuries at their own expense. Their on-duty injuries cost is not reflected in the figures in this table.

1. Payable in relation to each employee in the group involved who in the aggregate rendered the requisite amount of compensated service or received the requisite amount of vacation pay in the month preceding the effective date. The covered employees include those who worked or received vacation pay in the month preceding date of coverage, plus those employees who because of disability did not work in such month but had performed the requisite amount of compensated service in one of the two prior months.
2. Payable in relation to each employee in the group involved who in the aggregate rendered the requisite amount of compensated service or received the requisite amount of vacation pay in the month preceding the effective date.
3. Payable in relation to each furloughed employee who rendered compensated service in the fourth, third or second month preceding date of transfer.
4. Payable in relation to each furloughed employee who did not work in the month preceding date of transfer, for each month, commencing with the month in which the transfer takes place, through the fourth month following the last month prior to the transfer in which he worked. Covers for employee benefits those employees who are already covered for dependent benefits but who did not work or receive vacation pay in the month preceding the date of transfer.

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November 4, 2005

### CONTINUED PARTICIPATION IN THE RAILROAD EMPLOYEES NATIONAL EARLY RETIREMENT MAJOR MEDICAL BENEFIT PLAN EFFECTIVE JANUARY 1, 2006

#### CIRCULAR NO. 679-2-35

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 679-2 series provide information about the continuation of The Railroad Employees National Early Retirement Major Medical Benefit Plan ("ERMA"), and the applicable Contract/Payment Rates.

The Early Retirement Major Medical Benefit Plan is entirely separate and distinct from The Railroad Employees National Health and Welfare Plan and the National Railway Carriers and United Transportation Union Health & Welfare Plan and the remittances to UNITEDHealthcare with respect to the plans are identified separately. However, remittances under ERMA are calculated on exactly the same per employee per month basis as under the combined health and welfare plans which includes those Qualifying Employees who have opted out. (Note that railroads reporting Canadian employees will receive separate notice of both health and retiree premiums.)

For 2006, the Employer Obligation/Contract Rate for ERMA reflects an increase when compared to 2005, but due to a larger amount available from the Trust, the Payment Rate reflects a decrease. The new *Employer Payment Rate* per qualifying employee per month for Non-Hospital Roads is **\$87.86**, and for Hospital Roads is **\$46.38**. The Hospital Association dues offset is **\$41.48** per employee per month.

The ERMA payment will be due the same date as the health and welfare plan payments.

**The payment dates for the year 2006 are:**

**January 12, 2006**  
**February 15, 2006**  
**March 15, 2006**  
**April 12, 2006**  
**May 13, 2006**  
**June 15, 2006**

**July 14, 2006**  
**August 15, 2006**  
**September 15, 2006**  
**October 13, 2006**  
**November 15, 2006**  
**December 15, 2006**

The 2006 "pick-up" obligation for groups transferring from Hospital Association to Non-Hospital Association coverage is \$124.44 per employee.

UNITEDHealthcare will send revised monthly report forms reflecting the new payment schedules. Attached are tables providing details.

Joseph Epstein

**Early Retirement Major Medical Benefit Plan  
RATES 2005 vs 2006**

|           | 2005     |                      |                  | 2006 Rates     |                      |                  | Change 2005 vs. 2006 |       |                 |       |
|-----------|----------|----------------------|------------------|----------------|----------------------|------------------|----------------------|-------|-----------------|-------|
|           | Contract | Available from Trust | Employer Payment | Contract       | Available From Trust | Employer Payment | Contract<br>\$ %     |       | Payment<br>\$ % |       |
| NHR       | \$93.39  | \$2.82               | \$90.57          | <b>\$98.85</b> | <b>\$10.99</b>       | <b>\$87.86</b>   | \$ 5.46              | 5.8%  | -\$ 2.71        | -3.0% |
| HR        | \$50.63  | \$2.82               | \$47.81          | <b>\$57.37</b> | <b>\$10.99</b>       | <b>\$46.38</b>   | \$ 6.74              | 13.3% | -\$ 1.43        | -3.0% |
| HR Offset | \$42.76  |                      |                  | <b>\$41.48</b> |                      |                  | -\$ 1.28             | -3.0% |                 |       |

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November 4, 2005

### **CONTINUED PARTICIPATION IN THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN (GP-12000) EFFECTIVE JANUARY 1, 2006**

#### **CIRCULAR NO. 636-14-29**

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 636-14 series provide information about the continuation of the Railroad Employees National Dental Plan administered by Aetna and the Contribution/Payment Rates.

The current basic Contract Rate of \$51.87 per employee per month will increase to \$52.40. However, due to an increase in funds available in the Trust, the Payment Rate will stay the same - \$47.20. Included in these rates are \$.04 per employee per month to fund administration of dental benefit continuation as required by COBRA and a \$.33 per employee per month NRLC administrative services fee. Attached are tables providing Contract and Payment Rate details.

Railroad payments will continue to be due on or before the 7<sup>th</sup> of each month. The January statement will show contributions due January 7, 2006 for compensated service rendered in December, 2005. Payments *must be received on or before January 7, 2006 to avoid late penalties*. Aetna will send participating railroads billing statements. Since you might not have your final employee counts available for the prior month at the time you are required to remit payment each month, you will need to follow the normal adjustment procedures in ensuing months.

Employers with Canadian employees will continue to report them with a separate account number but will make the same payment for Canadian employees (in US dollars) as is made for US employees.

Joseph Epstein

JE/sep  
Attachment



## **2005 vs. 2006 Contract and Payment Rates Railroad Employees National Dental Plan**

1. 2005 Monthly Rates (US and Canadian employees)

|                             |            |
|-----------------------------|------------|
| Contract Rate*              | \$51.87    |
| Offset Due to Reserves      | 5.00       |
| Administrative Services Fee | <u>.33</u> |
| Payment Rate                | \$47.20    |

2. 2006 Monthly Rates

|                             |            |
|-----------------------------|------------|
| Contract Rate*              | \$52.40    |
| Offset Due to Reserves      | 5.53       |
| Administrative Services Fee | <u>.33</u> |
| Payment Rate                | \$47.20    |

\* Contract Rates include COBRA Administration Fee of \$0.04 per employee per month.

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November 4, 2005

### **CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING SHOP CRAFT EMPLOYEES EFFECTIVE JANUARY 1, 2006**

#### **CIRCULAR NO. 592-24-54**

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 592-24 series provide information about the continuation of the above referenced Supplemental Sickness Benefit Plan.

The employer contribution due by **January 15, 2006** based on December 2005 service is unchanged from 2005. The Payment Rate will continue to be \$61.00 per employee per month which includes \$.11 per employee per month for administrative services performed by the NRLC.

Any employer reporting Canadian employees should report those numbers separately and pay the same amount except that no NRLC administrative fee should be transmitted. Payment should be remitted in US dollars.

By separate dual-numbered Circular 597-41/592-48, dated November 4, 2005, information is provided concerning the transfer of the administration of this Plan from UNUMProvident to Broadspire/Highmark effective January 1, 2006. You will receive payment instructions for 2006 in mid-December directly from Highmark.

Joseph Epstein

JE/sep

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November 4, 2005

### CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING SIGNALMEN EFFECTIVE JANUARY 1, 2006

#### CIRCULAR NO. 592-24-55

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 592-24 series provide information about the continuation of the above referenced Supplemental Sickness Benefit Plan.

The employer contribution due by **January 15, 2006** based on December 2005 service is unchanged from 2005. The Payment Rate will continue to be \$32.00 per employee per month which includes \$.11 per employee per month for administrative services performed by the NRLC.

Any employer reporting Canadian employees should report those numbers separately and pay the same amount except that no NRLC administrative fee should be transmitted. Payment should be remitted in US dollars.

By separate dual-numbered Circular 597-41/592-48, dated November 4, 2005, information is provided concerning the transfer of the administration of this Plan from UNUMProvident to Broadspire/Highmark effective January 1, 2006. You will receive payment instructions for 2006 in mid-December directly from Highmark.

Joseph Epstein

JE/sep

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November 4, 2005

### **CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING MAINTENANCE OF WAY EMPLOYEES EFFECTIVE JANUARY 1, 2006**

#### **CIRCULAR NO. 597-20-28**

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 597-20 series provide information about the continuation of the above referenced Supplemental Sickness Benefit Plan.

The employer contribution due by **January 15, 2006** based on December 2005 service is unchanged from 2005. The Payment Rate will continue to be \$36.00 per employee per month which includes \$.11 per employee per month for administrative services performed by the NRLC.

Any employer reporting Canadian employees should report those numbers separately and pay the same amount except that no NRLC administrative fee should be transmitted.

By separate dual-numbered Circular 597-41/592-48, dated November 4, 2005, information is provided concerning the transfer of the administration of this Plan from UNUMProvident to Broadspire/Highmark effective January 1, 2006. You will receive payment instructions for 2006 in mid-December directly from Highmark.

Joseph Epstein

JE/sep

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November 4, 2005

### **CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS BENEFIT** **PLAN COVERING YARDMASTER EMPLOYEES** **EFFECTIVE JANUARY 1, 2006**

#### **CIRCULAR NO. 692-4-24**

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 692-4 series provide information about the continuation of Group Policy 9000 of the Trustmark Insurance Company and the Premium/Payment Rates.

The new employer contribution due by **January 15, 2006** based on December 2005 service will be \$47.06 which includes \$.11 per employee per month for administrative services performed by the NRLC.

Trustmark will be sending each road a supply of the Monthly Payment Report Forms reflecting the new payment rate.

Joseph Epstein

JE/sep

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November 7, 2005

### CONTINUED PARTICIPATION IN THE RAILROAD EMPLOYEES NATIONAL VISION PLAN EFFECTIVE JANUARY 1, 2006

#### CIRCULAR NO. 825-5-8(a)

TO: MEMBER ROADS AND ALL OTHER PARTICIPATING RAILROADS

This Circular serves to correct the Premium and Payment Rates indicated in Circular 825-5-8 dated November 4, 2005 which is reiterated below in its entirety with the corrected rates.

Our Circulars of the 825-5 series provide information about the continuation of the Railroad Employees National Vision Plan which is insured by Vision Service Plan (VSP) and forwards the Premium/Payment Rates for the Plan each year.

As a reminder, the National Vision Plan is a fully insured plan. Therefore, although (like the National Dental Plan) there is a requirement that new employees complete a year of service to be eligible, unlike the National Dental Plan, ***Carriers are not required to pay a premium during the one year waiting period.***

The 2006 premium rate has been decreased. The Premium Rate for 2006 will be a blended rate of **\$10.50** plus the NRLC Administrative Fee of \$.16 for a **Payment Rate of \$10.66** per employee per month. You will pay **\$10.66** per employee per month only for those employees who have rendered the Requisite Amount of Compensated Service and/or received Vacation Pay.

As noted in Circular 504-41-38, dated this same date [November 4, 2005], premium payments for the Vision Plan may be made separately by the last day of the month or aggregated along with the health and welfare plans' contributions being paid on the earlier due dates.

Joseph Epstein

JE/sep