

NATIONAL RAILWAY LABOR CONFERENCE

EMPLOYEE BENEFITS DEPARTMENT

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April 13, 2012

CONTINUED PARTICIPATION IN
THE RAILROAD EMPLOYEES NATIONAL HEALTH AND WELFARE PLAN ("NH&W")
NATIONAL RAILWAY CARRIERS and UNITED TRANSPORTATION UNION
HEALTH & WELFARE PLAN ("NRC/UTU")
EFFECTIVE JANUARY 1, 2012

CIRCULAR NO. 504-41-50

CIRCULAR NO. 843-1-20

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars in these series provide information about the continuation of the Plans named above and the applicable Payment Rates. You'll recall that by multi-numbered Circulars 504-41-49 etc, dated November 30, 2011, we advised that the 2011 Payment Rates would continue into 2012 until such time as appropriate rates could be developed. New rates for 2012 have now been set, which are retroactively effective January 1, 2012. Note that for the NH&W and NRC/UTU Plans, the 2012 Payment Rates are lower than the 2011 Payment Rates, therefore, **you will be able to take a credit equal to the amount that you will have overpaid based on these new rates.**

For the payments due in April 2012, continue to use the 2011 Payment Rates that you have used for the months of January through March 2012. Beginning with your payment due in May 2012, use the rates contained in this Circular. In addition, UnitedHealthcare will calculate the amount of the credit that you may take to further reduce your May 2012 payment. The precise amount of your credit will be based upon the number of Qualifying Employees (QEs) that you have reported for the months of January through April 2012 and will be reported to you in a separate correspondence from UnitedHealthcare on or about April 30th.

The attached tables detail the 2012 rates. As in prior years, the tables provide the rates to be applied to Qualifying Employees who elect medical coverage and those who opt out, since employees who opt out of coverage must still be provided with life and AD&D insurance and on-duty injury coverage.

Since it is financially advantageous to the Plans 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 NH&W and NRC/UTU Plans. The 2012 monthly inflow factor will continue to be \$7.11 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 remaining 2012 payment due dates for the NH&W and NRC/UTU Plan are unchanged and will be:

<u>Payment Month</u>	<u>Due Date</u>	<u>Payment Month</u>	<u>Due Date</u>
May	05/15/12	September	09/13/12
June	06/14/12	October	10/15/12
July	07/16/12	November	11/15/12
August	08/15/12	December	12/13/12

Late payment charges will accrue with respect to payments received after the payment dates listed above. When sending an EFT, your Monthly Payment Report form should be faxed to 860-702-5336, Attn: Sue Skidgel. **Please note, any EFT received without a signed Monthly Payment Report form, or any Monthly Payment Report form received without payment, cannot be processed. Wires must be received at JP Morgan Chase Manhattan Bank no later than 3:00pm eastern time on or before the Due Date or a late charge could apply.**

Most railroads make a single, aggregate, monthly payment that our collection agent (UnitedHealthcare) divides into contributions to the NH&W Plan, the NRC/UTU Plan, the Railroad Employees National Early Retirement Major Medical Benefit Plan ("ERMA") and the Railroad Employees National Vision Plan. The Vision Plan Payment Due Date 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 NH&W, NRC/UTU, and ERMA Plans 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.

David B. Marcus

DBM/sep

**NH&W & NRC/UTU Plans
 2012 Contract Rates and Payment Rates**

Rates to be Applied to QEs Electing Medical Coverage (i.e., excluding opt outs)

All Rates Shown Are Monthly Rates per QE

	2011 CY	2012 CY	% Change
<i>Non-Hospital Association Railroad Employees</i>			
<u>Other Than On-Duty Injury Coverage (FO)</u>			
Medical Contract Rate	\$1,357.26	\$1,378.91	1.6%
Amount Available From Trust	<u>6.49</u>	<u>(60.65)</u>	
Medical Payment Rate	\$1,363.75	\$1,318.26	-3.3%
Life/AD&D Rate	\$12.30	\$12.30	0.0%
Total FO Payment Rate	\$1,376.05	\$1,330.56	-3.3%
<u>Employee On-Duty Injury Coverage (AO)</u>			
Contract Rate	\$22.33	\$18.14	-18.8%
Amount Available From Trust	<u>(5.61)</u>	<u>(7.22)</u>	
Total AO Payment Rate	\$16.72	\$10.92	-34.7%
<u>Total NHR Payment Rate</u>			
Payment Rate (FO and AO benefits)	\$1,392.77	\$1,341.48	-3.7%
Monthly Inflow Factor	\$7.11	\$7.11	0.0%
NRLC Administrative Fee	\$1.18	\$1.18	0.0%
Total NHR Payment Rate	\$1,401.06	\$1,349.77	-3.7%
<i>Hospital Association Railroad Employees</i>			
Medical Contract Rate	\$934.68	\$956.33	2.3%
Amount Available From Trust	<u>\$6.49</u>	<u>(\$60.65)</u>	
Medical Payment Rate	\$941.17	\$895.68	-4.8%
Life/AD&D Rate	\$12.30	\$12.30	0.0%
<u>Total HR Payment Rate</u>			
Payment Rate (benefits)	\$953.47	\$907.98	-4.8%
Monthly Inflow Factor	\$7.11	\$7.11	0.0%
NRLC Administrative Fee	\$1.18	\$1.18	0.0%
Total HR Payment Rate	\$961.76	\$916.27	-4.7%
HR Rate Differential	\$422.58	\$422.58	0.0%
HR Dues Offset	\$422.41	\$422.41	0.0%

**NH&W & NRC/UTU Plans
 2012 Contract Rates and Payment Rates**

Rates to be Applied to QEs Opting Out of Medical Coverage
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All Rates Shown Are Monthly Rates per QE

	2011 CY	2012 CY	% Change
<i>Non-Hospital Association Railroad Employees</i>			
<u>Life/AD&D</u>			
<u>Rate</u>			
Life/AD&D Rate	\$12.30	\$12.30	0.0%
<u>Employee On-Duty Injury Coverage</u>			
Contract Rate	\$22.33	\$18.14	-18.8%
Amount Available From Trust	(\$5.61)	(\$7.22)	
Total AO Payment Rate	\$16.72	\$10.92	-34.7%
<u>Total NHR Payment Rate</u>			
Life/AD&D and AO Payment Rate	\$29.02	\$23.22	-20.0%
NRLC Administrative Fee	\$1.18	\$1.18	0.0%
Total NHR Payment Rate	\$30.20	\$24.40	-19.2%
<i>Hospital Association Railroad Employees</i>			
<u>Life/AD&D Rate</u>			
Life/AD&D Rate	\$12.30	\$12.30	0.0%
<u>Total HR Payment Rate</u>			
Life/AD&D Payment Rate	\$12.30	\$12.30	0.0%
NRLC Administrative Fee	\$1.18	\$1.18	0.0%
Total HR Payment Rate	\$13.48	\$13.48	0.0%

2012 "Pick-Up" Obligation		
Item	Non-Hospital Association Railroad Per Q.E.	Hospital Association Railroad * Per Q.E.
<u>NEWLY COVERED GROUPS¹:</u>		
For on-duty injuries	\$ 25.94	*
For other benefits	<u>\$564.09</u>	<u>\$376.35</u>
TOTAL	\$590.03	\$376.35
<u>ON TRANSFER FROM HOSPITAL ASSOCIATION TO NON-HOSPITAL ASSOCIATION BASIS OF COVERAGE:</u>		
<u>Employees at work²:</u>		
For on-duty injury	\$ 36.80	
For other benefits	<u>\$320.53</u>	
Total	\$357.33	
<u>Furloughed employees:</u>		
Single Payment ³	\$334.79	
Monthly Payment ⁴	\$415.76	

* 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 of coverage.
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, but not in the month of transfer.
4. Payable in relation to each furloughed employee who did not render compensated service 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.

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April 13, 2012

CONTINUED PARTICIPATION IN THE RAILROAD EMPLOYEES NATIONAL EARLY RETIREMENT MAJOR MEDICAL BENEFIT PLAN ("ERMA") EFFECTIVE JANUARY 1, 2012

CIRCULAR NO. 679-2-47

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. You'll recall that by multi-numbered Circulars 504-41-49 etc, dated November 30, 2011, we advised that the 2011 Payment Rates would continue into 2012 until such time as appropriate rates could be developed. New rates for 2012 have now been set, which are retroactively effective January 1, 2012. Note that as with the NH&W and NRC/UTU Plans, the 2012 Payment Rates are lower than the 2011 Payment Rates, therefore, **you will be able to take a credit equal to the amount that you will have overpaid based on these new rates.**

For the payments due in April 2012, continue to use the 2011 Payment Rates that you have used for the months of January through March 2012. Beginning with your payment due in May 2012, use the rates contained in this Circular. In addition, UnitedHealthcare will calculate the amount of the credit that you may take to further reduce your May 2012 payment. The precise amount of your credit will be based upon the number of Qualifying Employees (QEs) that you have reported for the months of January through April 2012 and will be reported to you in a separate correspondence from UnitedHealthcare on or about April 30th.

ERMA is entirely separate and distinct from the health and welfare plans 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 include those Qualifying Employees who have opted out. (Note that railroads reporting Canadian employees have already received notice that there will be no change in Canadian rates for 2012.)

The new *Employer Payment Rate* per qualifying employee per month for Non-Hospital Roads is **\$154.49**, and for Hospital Roads is **\$81.54**. The Hospital Association dues offset is **\$72.95** per employee per month.

The ERMA payment will be due the same date as the health and welfare plan payments. The remaining 2012 payment due dates for ERMA are unchanged and will be:

<u>Payment Month</u>	<u>Due Date</u>	<u>Payment Month</u>	<u>Due Date</u>
May	05/15/12	September	09/13/12
June	06/14/12	October	10/15/12
July	07/16/12	November	11/15/12
August	08/15/12	December	12/13/12

The 2012 "pick-up" obligation for groups transferring from Hospital Association to Non-Hospital Association coverage is \$218.85 per active employee.

UnitedHealthcare will send revised monthly report forms reflecting the new rates. The attached table provides details.

David B. Marcus

**National Early Retirement Major Medical Benefit Plan (ERMA)
2012 Contract Rates and Payment Rates**

Rates to be applied to Total QEs (including opt outs)
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All Rates Shown Are Monthly Rates per QE

	2011 CY	2012 CY	%
			Change
<i>Non-Hospital Association Railroad Employees</i>			
Contract Rate	\$167.87	\$167.49	-0.2%
Amount Available From Trust	(3.46)	(13.00)	
Payment Rate	\$164.41	\$154.49	-6.0%
<i>Hospital Association Railroad Employees</i>			
Contract Rate	\$90.24	\$94.54	4.8%
Amount Available From Trust	(3.46)	(13.00)	
Payment Rate	\$86.78	\$81.54	-6.0%
HR Dues Offset	\$77.63	\$72.95	-6.0%

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April 13, 2012

CONTINUED PARTICIPATION IN THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN EFFECTIVE JANUARY 1, 2012

CIRCULAR NO. 636-14-36

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 Contract and Payment Rates. You'll recall that multi-numbered Circulars 504-41-49 etc, dated November 30, 2011, advised that the 2011 Payment Rates would continue into 2012 until such time as appropriate rates could be developed. New rates for 2012 have now been set, which are retroactively effective January 1, 2012. Note that for the Dental Plan, the 2012 Payment Rates are lower than the 2011 Payment Rates; therefore, **you will be able to take a credit equal to the amount that you will have overpaid based on these new rates.**

For the payments due in April 2012, continue to use the 2011 Payment Rates that you have used for the months of January through March 2012. Beginning with your payment due in May 2012, use the rates contained in this Circular. Aetna will calculate the amount of the credit that you may take to further reduce your May 2012 payment and notify you in a separate correspondence. The precise amount of your credit will be based upon the number of Qualifying Employees (QEs) that you have reported for the months of January through April 2012.

The current basic Contract Rate of \$59.06 per employee per month will decrease to \$55.49. The Payment Rate will decrease from \$59.47 to \$55.90. Included in these rates are \$.04 per employee per month to fund administration of dental benefit continuation as required by COBRA and a \$.41 per employee per month NRLC administrative services fee. Attached is a table providing Contract and Payment Rate details.

The remaining payment dates for the year 2012 are the same as for the Health & Welfare Plans and are unchanged:

<u>Payment Month</u>	<u>Due Date</u>	<u>Payment Month</u>	<u>Due Date</u>
May	05/15/12	September	09/13/12
June	06/14/12	October	10/15/12
July	07/16/12	November	11/15/12
August	08/15/12	December	12/13/12

Payments *must be received on or before the Due Dates shown above to avoid late penalties.* Aetna will send participating railroads billing statements which reflect the monthly Due Dates.

Employers with Canadian employees will continue to report them with a separate account number and have already been notified that the 2012 rates are unchanged from 2011.

David B. Marcus

Attachment

**2011 vs. 2012 Contract and Payment Rates
Railroad Employees National Dental Plan**

1. 2011 Monthly Rates

Contract Rate *	\$59.06
Offset Due to Reserves	0
Administrative Services Fee	<u>+ .41</u>
Payment Rate	\$59.47

2. 2012 Monthly Rates

Contract Rate *	\$55.49
Offset Due to Reserves	0
Administrative Services Fee	<u>+ .41</u>
Payment Rate	\$55.90

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

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April 13, 2012

CONTINUED PARTICIPATION IN THE RAILROAD EMPLOYEES NATIONAL VISION PLAN ("VISION") EFFECTIVE JANUARY 1, 2012

CIRCULAR NO. 825-5-20

TO: MEMBER ROADS AND ALL OTHER PARTICIPATING RAILROADS

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. You'll recall that by multi-numbered Circulars 504-41-49 etc, dated November 30, 2011, we advised that the 2011 Payment Rates would continue into 2012 until such time as appropriate rates could be developed. New rates for 2012 have now been set, which are retroactively effective January 1, 2012. Note that, unlike the other national plans, the Vision Plan 2012 Payment Rate is **higher** than the 2011 Payment Rate.

For the payment due in April 2012, continue to use the 2011 Payment Rate that you have used for the months of January through March 2012. Beginning with your payment due in May 2012, use the rate contained in this Circular. UnitedHealthcare will calculate the amount of the underpayment that occurred based upon the number of Qualifying Employees (QEs) that you have reported for the months of January through April 2012. The precise amount of your underpayment will be reported to you in a separate correspondence from UnitedHealthcare on or about April 30th and that amount should be added to your May payment.

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 Premium Rate for 2012 will be **\$10.50** plus the NRLC Administrative Fee of \$.21 for a **Payment Rate of \$10.71** per employee per month. You will pay **\$10.71** per employee per month only for those employees who have rendered the Requisite Amount of Compensated Service and/or received Vacation Pay and who have completed the one year service requirement.

As indicated in Circular 504-41-50, dated this same date, 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 noted below. The remaining due dates for 2012 are:

<u>Payment Month</u>	<u>Due Date</u>	<u>Payment Month</u>	<u>Due Date</u>
May	05/15/12	September	09/13/12
June	06/14/12	October	10/15/12
July	07/16/12	November	11/15/12
August	08/15/12	December	12/13/12

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April 13, 2012

CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS **BENEFIT PLAN COVERING SHOP CRAFT EMPLOYEES** **EFFECTIVE JANUARY 1, 2012**

CIRCULAR NO. 592-24-68

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. You'll recall that by multi-numbered Circulars 504-41-49 etc, dated November 30, 2011, we advised that the 2011 Payment Rates would continue into 2012 until such time as appropriate rates could be developed. Those rates have now been reviewed and will continue unchanged from 2011.

The Payment Rate will continue to be \$48.28 per month per employee performing compensated service which includes \$.15 per employee per month for administrative services performed by the NRLC.

The payment rate for Canadian employees is exactly the same including the NRLC administrative fee. Any employer reporting Canadian employees should continue to report the number of employees separately.

David B. Marcus

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April 13, 2012

**CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS
BENEFIT PLAN COVERING SIGNALMEN
EFFECTIVE JANUARY 1, 2012**

CIRCULAR NO. 592-24-69

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. You'll recall that by multi-numbered Circulars 504-41-49 etc, dated November 30, 2011, we advised that the 2011 Payment Rates would continue into 2012 until such time as appropriate rates could be developed. Those rates have now been reviewed and will continue unchanged from 2011.

The Payment Rate will continue to be \$25.62 per month per employee performing compensated service which includes \$.15 per employee per month for administrative services performed by the NRLC.

The payment rate for Canadian employees is exactly the same including the NRLC administrative fee. Any employer reporting Canadian employees should continue to report the number of employees separately.

David B. Marcus

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April 13, 2012

CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING MAINTENANCE OF WAY EMPLOYEES EFFECTIVE JANUARY 1, 2012

CIRCULAR NO. 597-20-35

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. You'll recall that by multi-numbered Circulars 504-41-49 etc, dated November 30, 2011, we advised that the 2011 Payment Rates would continue into 2012 until such time as appropriate rates could be developed. Those rates have now been reviewed and will continue unchanged from 2011.

The Payment Rate will continue to be \$36.52 per month per employee performing compensated service which includes \$.15 per employee per month for administrative services performed by the NRLC.

The payment rate for Canadian employees is exactly the same including the NRLC administrative fee. Any employer reporting Canadian employees should continue to report the number of employees separately.

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April 13, 2012

CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING YARDMASTER EMPLOYEES EFFECTIVE MAY 1, 2012

CIRCULAR NO. 692-4-31

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. You'll recall that by multi-numbered Circulars 504-41-49 etc, dated November 30, 2011, we advised that the 2011 Payment Rates would continue into 2012 until such time as appropriate rates could be developed. New rates for 2012 have now been set and are effective May 1, 2012.

The new employer premium due by **May 15, 2012** based on April 2012 compensated service is increased by \$1.47. The Payment Rate will be \$34.95 which includes \$.15 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.

David B. Marcus