

Summary Annual Report for THE RAILROAD EMPLOYEES NATIONAL HEALTH AND WELFARE PLAN

This is a summary of the annual report for The Railroad Employees National Health and Welfare Plan, EIN 80-0616625, Plan Number 501, for the period January 1, 2014 to December 31, 2014. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The Plan has a contract with Metropolitan Life Insurance Company to pay the following types of claims incurred under the terms of the plan: life insurance and accidental death and dismemberment. The total premiums paid for the plan year ending December 31, 2014 were \$14,855,836.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2014, the premiums paid under such an experience-rated contract were \$14,855,836 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$12,120,337.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$194,624,784 as of December 31, 2014, compared to \$191,684,545 as of January 1, 2014. During the plan year the Plan experienced a change in its net assets of \$2,940,239. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The Plan had total income of \$1,582,208,293 which included employer contributions of \$1,356,871,461, employee contributions of \$224,703,342, Retiree Drug Subsidy Program receipts of \$442,005, earnings from investments of \$40,761, and other income of \$150,724.

Total plan expenses were \$1,579,268,054. These expenses included \$97,209,155 in administrative expenses and \$1,482,058,899 in benefits paid to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;

4. Fiduciary information, including transactions between the Plan and parties-in-interest (that is, persons who have certain relationships with the Plan);
5. Transactions in excess of 5% of plan assets; and
6. Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write Mrs. Susan E. Parks, CEBS, Benefit Administrator, National Railway Labor Conference, Employee Benefits Department, 251 – 18th Street, South, Suite 750, Arlington, VA 22202, or call (571) 336-7600.

The charge to cover copying costs will be \$5.00 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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Summary Annual Report for NATIONAL RAILWAY CARRIERS AND UNITED TRANSPORTATION UNION HEALTH AND WELFARE PLAN

This is a summary of the annual report for National Railway Carriers and United Transportation Union Health and Welfare Plan, EIN 80-0616629, Plan Number 510, for the period January 1, 2014 to December 31, 2014. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The Plan has a contract with Metropolitan Life Insurance Company to pay the following types of claims incurred under the terms of the plan: life insurance and accidental death and dismemberment. The total premiums paid for the plan year ending December 31, 2014 were \$7,080,667.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2014, the premiums paid under such an experience-rated contract were \$7,080,667 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$4,421,859.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$304,083,823 as of December 31, 2014, compared to \$345,103,997 as of January 1, 2014. During the plan year the Plan experienced a change in its net assets of (\$41,020,174). This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The Plan had total income of \$584,403,800 which included employer contributions of \$478,475,446, employee contributions of \$105,708,155, Retiree Drug Subsidy Receipts of \$109,227, earnings from investments of \$45,058, and other income of \$65,914.

Total plan expenses were \$625,423,974. These expenses included \$44,729,839 in administrative expenses and \$580,694,135 in benefits paid to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Fiduciary information, including transactions between the Plan and parties-in-interest (that is, persons who have certain relationships with the Plan);
5. Transactions in excess of 5% of plan assets; and
6. Insurance information including sales commissions paid by insurance carriers.

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Summary Annual Report for

THE RAILROAD EMPLOYEES NATIONAL EARLY RETIREMENT MAJOR MEDICAL BENEFIT PLAN

This is a summary of the annual report for The Railroad Employees National Early Retirement Major Medical Benefit Plan, EIN 52-1036399, Plan Number 506, for the period January 1, 2014 to December 31, 2014. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$95,350,341 as of December 31, 2014, compared to \$123,884,374 as of January 1, 2014. During the plan year the Plan experienced a change in its net assets of (\$28,534,033). This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The Plan had total income of \$219,712,698 which included employer contributions of \$209,881,987, employee contributions of \$9,788,410, earnings from investments of \$9,618, and other income of \$32,683.

Total plan expenses were \$248,246,731. These expenses included \$19,367,133 in administrative expenses and \$228,879,598 in benefits paid to participants and beneficiaries.

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2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Fiduciary information, including transactions between the Plan and parties-in-interest (that is, persons who have certain relationships with the Plan); and
5. Transactions in excess of 5% of plan assets.

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Summary Annual Report for

THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

This is a summary of the annual report for The Railroad Employees National Dental Plan, EIN 52-1036399, Plan Number 505, for the period January 1, 2014 to December 31, 2014. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$26,677,736 as of December 31, 2014, compared to \$30,230,093 as of January 1, 2014. During the plan year the Plan experienced a change in its net assets of (\$3,552,357). This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The Plan had total income of \$107,989,503 which included employer contributions of \$105,796,876, employee contributions of \$2,190,005, and earnings from investments of \$2,622.

Total plan expenses were \$111,541,860. These expenses included \$5,017,184 in administrative expenses and \$105,524,676 in benefits paid to participants and beneficiaries.

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2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Fiduciary information, including transactions between the Plan and parties-in-interest (that is, persons who have certain relationships with the Plan); and
5. Transactions in excess of 5% of plan assets.

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Summary Annual Report for

THE MAINTENANCE OF WAY EMPLOYEES SUPPLEMENTAL SICKNESS BENEFIT PLAN

This is a summary of the annual report for The Maintenance of Way Employees Supplemental Sickness Benefit Plan, EIN 52-1036399, Plan Number 502, for the period January 1, 2014 to December 31, 2014. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$619,636 as of December 31, 2014, compared to \$1,655,002 as of January 1, 2014. During the plan year the Plan experienced a change in its net assets of (\$1,035,366). This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The Plan had total income of \$11,930,687 which included employer contributions of \$11,930,246 and earnings from investments of \$441.

Total plan expenses were \$12,966,053. These expenses included \$1,938,404 in administrative expenses and \$11,027,649 in benefits paid to participants and beneficiaries.

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Summary Annual Report for

THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING RAILROAD SHOP CRAFT AND SIGNAL EMPLOYEES

This is a summary of the annual report for The Supplemental Sickness Benefit Plan Covering Railroad Shop Craft and Signal Employees, EIN 52-1036399, Plan Number 508, for the period January 1, 2014 to December 31, 2014. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$0 as of December 31, 2014, compared to \$0 as of January 1, 2014. During the plan year the Plan experienced a change in its net assets of \$0. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The Plan had total income of \$25,036,266 which included employer contributions of \$25,036,000 and earnings from investments of \$266.

Total plan expenses were \$25,036,266. These expenses included \$2,879,160 in administrative expenses and \$22,157,106 in benefits paid to participants and beneficiaries.

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3. Assets held for investment;
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5. Transactions in excess of 5% of plan assets.

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Summary Annual Report for
THE SUPPLEMENTAL SICKNESS BENEFIT PLAN
COVERING RAILROAD YARDMASTERS

This is a summary of the annual report for The Supplemental Sickness Benefit Plan Covering Railroad Yardmasters, EIN 52-1036399, Plan Number 507, for the period January 1, 2014 to December 31, 2014. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The Plan has a contract with Trustmark Insurance Company to pay temporary disability claims incurred under the terms of the Plan. The total premiums paid for the plan year ending December 31, 2014 were \$1,059,795.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2014, the premiums paid under such an experience-rated contract were \$1,059,795 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$589,988.

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Summary Annual Report for THE RAILROAD EMPLOYEES NATIONAL VISION PLAN

This is a summary of the annual report for The Railroad Employees National Vision Plan, EIN 52-1036399, Plan Number 509, for the period January 1, 2014 to December 31, 2014. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

INSURANCE INFORMATION

The Plan has a contract with EyeMed Vision Care to pay vision claims incurred under the terms of the Plan. The total premiums paid for the Plan year ending December 31, 2014 were \$13,818,768.

YOUR RIGHTS TO ADDITIONAL INFORMATION

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Summary Annual Report for RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

This is a summary of the annual report for Railroad Employees National Health Flexible Spending Account Plan, EIN 52-1036399, Plan Number 512, for the period January 1, 2014 to December 31, 2014. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$1,981,869 as of December 31, 2014, compared to \$614,477 as of January 1, 2014. During the plan year the Plan experienced a change in its net assets of \$1,367,392. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The Plan had total income of \$8,922,534 which included employer contributions of \$1,748,731, employee contributions of \$7,173,741, and earnings from investments of \$62.

Total plan expenses were \$7,555,142. These expenses included \$350,515 in administrative expenses and \$7,204,627 in benefits paid to participants and beneficiaries.

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