

# **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, 2015 to December 31, 2015. 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, 2015 were \$15,152,383.

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, 2015, the premiums paid under such an experience-rated contract were \$15,152,383 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$13,294,852.

### **BASIC FINANCIAL STATEMENT**

The value of plan assets, after subtracting liabilities of the Plan, was \$205,958,626 as of December 31, 2015, compared to \$194,624,784 as of January 1, 2015. During the plan year the Plan experienced a change in its net assets of \$11,333,842. 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 \$1,704,282,652 which included employer contributions of \$1,475,183,880, employee contributions of \$227,862,852, Retiree Drug Subsidy Program receipts of \$415,873, earnings from investments of \$55,219, and other income of \$764,828.

Total plan expenses were \$1,692,948,810. These expenses included \$95,847,921 in administrative expenses and \$1,597,100,889 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 – 18<sup>th</sup> 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.

You also have the legally protected right to examine the annual report at the main office of the Plan, 251 – 18<sup>th</sup> Street, South, Suite 750, Arlington, VA 22202 and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210.

# 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, 2015 to December 31, 2015. 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, 2015 were \$7,346,593.

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, 2015, the premiums paid under such an experience-rated contract were \$7,346,593 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$5,193,969.

## **BASIC FINANCIAL STATEMENT**

The value of plan assets, after subtracting liabilities of the Plan, was \$81,611,515 as of December 31, 2015, compared to \$304,083,823 as of January 1, 2015. During the plan year the Plan experienced a change in its net assets of (\$222,472,308). 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 \$477,716,603 which included employer contributions of \$371,490,495, employee contributions of \$105,823,433, Retiree Drug Subsidy Receipts of \$71,220, earnings from investments of \$49,502, and other income of \$281,953.

Total plan expenses were \$700,188,911. These expenses included \$44,812,238 in administrative expenses and \$655,376,673 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 – 18<sup>th</sup> Street, South, Suite 750, Arlington, VA 22202, or call (571) 336-7600.

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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, 2015 to December 31, 2015. 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 \$51,553,643 as of December 31, 2015, compared to \$95,350,341 as of January 1, 2015. During the plan year the Plan experienced a change in its net assets of (\$43,796,698). 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 \$196,934,558 which included employer contributions of \$187,757,494, employee contributions of \$9,048,272, earnings from investments of \$7,079, and other income of \$121,713.

Total plan expenses were \$240,731,256. These expenses included \$17,895,769 in administrative expenses and \$222,835,487 in benefits paid to participants and beneficiaries.

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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); and
5. Transactions in excess of 5% of plan assets.

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 – 18<sup>th</sup> Street, South, Suite 750, Arlington, VA 22202, or call (571) 336-7600.

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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, 2015 to December 31, 2015. 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 \$17,060,598 as of December 31, 2015, compared to \$26,677,736 as of January 1, 2015. During the plan year the Plan experienced a change in its net assets of (\$9,617,138). 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 \$107,508,712 which included employer contributions of \$105,051,216, employee contributions of \$2,455,077, and earnings from investments of \$2,419.

Total plan expenses were \$117,125,850. These expenses included \$5,494,572 in administrative expenses and \$111,631,278 in benefits paid to participants and beneficiaries.

#### YOUR RIGHTS TO ADDITIONAL INFORMATION

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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); and
5. Transactions in excess of 5% of plan assets.

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 – 18<sup>th</sup> Street, South, Suite 750, Arlington, VA 22202, or call (571) 336-7600.

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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, 2015 to December 31, 2015. 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, 2015, compared to \$619,636 as of January 1, 2015. During the plan year the Plan experienced a change in its net assets of (\$619,636). 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 \$13,243,097 which included employer contributions of \$13,242,639 and earnings from investments of \$458.

Total plan expenses were \$13,862,733. These expenses included \$1,994,244 in administrative expenses and \$11,868,489 in benefits paid to participants and beneficiaries.

#### **YOUR RIGHTS TO ADDITIONAL INFORMATION**

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1. An accountant's report;
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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 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, 2015 to December 31, 2015. 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, 2015, compared to \$0 as of January 1, 2015. 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 \$27,991,028 which included employer contributions of \$27,990,593 and earnings from investments of \$435.

Total plan expenses were \$27,991,028. These expenses included \$2,958,786 in administrative expenses and \$25,032,242 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**  
**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, 2015 to December 31, 2015. 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 \$2,300,679 as of December 31, 2015, compared to \$1,981,869 as of January 1, 2015. During the plan year the Plan experienced a change in its net assets of \$318,810. 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 \$10,028,041 which included employer contributions of \$796,003, employee contributions of \$9,231,876, and earnings from investments of \$162.

Total plan expenses were \$9,709,231. These expenses included \$378,925 in administrative expenses and \$9,330,306 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 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, 2015 to December 31, 2015. 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, 2015 were \$13,919,521.

#### YOUR RIGHTS TO ADDITIONAL INFORMATION

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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, 2015 to December 31, 2015. 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, 2015 were \$871,094.

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, 2015, the premiums paid under such an experience-rated contract were \$871,094 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$572,971.

**YOUR RIGHTS TO ADDITIONAL INFORMATION**

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