

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, 2018 to December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, 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, 2018 were \$13,245,746.

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, 2018, the premiums paid under such an experience-rated contract were \$13,245,746 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$10,221,725.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$219,843,371 as of December 31, 2018, compared to \$184,508,605 as of January 1, 2018. During the plan year the Plan experienced a change in its net assets of \$35,334,766. 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 \$1,649,193,955, which included employer contributions of \$1,415,935,649, employee contributions of \$231,564,711, Retiree Drug Subsidy Program receipts of \$189,568, earnings from investments of \$1,440,911, and other income of \$63,116.

Total plan expenses were \$1,613,859,189. These expenses included \$84,382,264 in administrative expenses and \$1,529,476,925, 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 may also find the full report on our public website - <https://www.nrlc.ws/benefitERISA.aspx>.

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, 2018 to December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, 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, 2018 were \$6,225,555.

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, 2018, the premiums paid under such an experience-rated contract were \$6,225,555 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$3,663,634.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$133,864,466 as of December 31, 2018, compared to \$132,909,686 as of January 1, 2018. During the plan year the Plan experienced a change in its net assets of \$954,780. 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 \$637,389,881, which included employer contributions of \$528,016,633, employee contributions of \$107,307,254, Retiree Drug Subsidy Receipts of \$43,868, earnings from investments of \$1,996,675, and other income of \$25,451.

Total plan expenses were \$636,435,101. These expenses included \$38,804,850 in administrative expenses and \$597,630,251 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);

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, 2018 to December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, 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 \$49,859,339 as of December 31, 2018, compared to \$51,033,868 as of January 1, 2018. During the plan year the Plan experienced a change in its net assets of \$(1,174,529). 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 \$208,953,977, which included employer contributions of \$199,470,748, employee contributions of \$8,938,420, earnings from investments of \$536,524, and other income of \$8,285.

Total plan expenses were \$210,128,506. These expenses included \$13,782,460 in administrative expenses and \$196,346,046 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, 2018 to December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, 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 \$24,059,957 as of December 31, 2018, compared to \$18,401,265 as of January 1, 2018. During the plan year the Plan experienced a change in its net assets of \$5,658,692. 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 \$115,543,861, which included employer contributions of \$113,019,714, employee contributions of \$2,266,871, and earnings from investments of \$257,276.

Total plan expenses were \$109,885,169. These expenses included \$4,877,005 in administrative expenses and \$105,008,164 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 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, 2018 to December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, 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 \$2,192,788 as of December 31, 2018, compared to \$0 as of January 1, 2018. During the plan year the Plan experienced a change in its net assets of \$2,192,788. 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 \$27,475,636, which included employer contributions of \$27,406,500 and earnings from investments of \$69,136.

Total plan expenses were \$25,282,848. These expenses included \$2,467,907 in administrative expenses and \$22,814,941 in benefits paid to participants and beneficiaries.

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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, 2018 to December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, 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 \$3,035,366 as of December 31, 2018, compared to \$0 as of January 1, 2018. During the plan year the Plan experienced a change in its net assets of \$3,035,366. 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 \$14,339,590, which included employer contributions of \$14,286,241 and earnings from investments of \$53,349.

Total plan expenses were \$11,304,224. These expenses included \$1,659,987 in administrative expenses and \$9,644,237 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

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, 2018 to December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, 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 \$4,157,516 as of December 31, 2018, compared to \$3,109,814 as of January 1, 2018. During the plan year the Plan experienced a change in its net assets of \$1,047,702. 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 \$16,384,354, which included employer contributions of \$1,604,737, employee contributions of \$14,750,596, and earnings from investments of \$29,021.

Total plan expenses were \$15,336,652. These expenses included \$432,723 in administrative expenses and \$14,903,929 in benefits paid to participants and beneficiaries.

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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, 2018 to December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, 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, 2018 were \$13,697,139.

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, 2018 to December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, 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, 2018 were \$679,881.

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, 2018, the premiums paid under such an experience-rated contract were \$679,881 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$792,712.

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