

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, 2019 to December 31, 2019. 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, 2019 were \$12,892,233.

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, 2019, the premiums paid under such an experience-rated contract were \$12,892,233 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$8,690,936.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$182,116,737 as of December 31, 2019, compared to \$219,843,371 as of January 1, 2019. During the plan year the Plan experienced a change in its net assets of \$(37,726,634). 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 \$1,570,390,184, which included employer contributions of \$1,343,742,113, employee contributions of \$224,736,339, Retiree Drug Subsidy Program receipts of \$204,346, earnings from investments of \$1,624,558, and other income of \$82,828.

Total plan expenses were \$1,608,116,818. These expenses included \$83,928,271 in administrative expenses and \$1,524,188,547 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 Ms. Eureka Norment, National Health Plan Manager, 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 the National Railway Carriers and United Transportation Union Health and Welfare Plan, EIN 80-0616629, Plan Number 510, for the period January 1, 2019 to December 31, 2019. 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, 2019 were \$5,881,565.

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, 2019, the premiums paid under such an experience-rated contract were \$5,881,565 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$3,420,763.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$204,629,106 as of December 31, 2019, compared to \$133,864,466 as of January 1, 2019. During the plan year the Plan experienced a change in its net assets of \$70,764,640. 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 \$700,597,130, which included employer contributions of \$596,733,315, employee contributions of \$100,336,631, Retiree Drug Subsidy Receipts of \$38,477, earnings from investments of \$3,455,107, and other income of \$33,600.

Total plan expenses were \$629,832,490. These expenses included \$38,625,284 in administrative expenses and \$591,207,206 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);

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, 2019 to December 31, 2019. 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 \$43,716,689 as of December 31, 2019, compared to \$49,859,339 as of January 1, 2019. During the plan year the Plan experienced a change in its net assets of \$(6,142,650). 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 \$183,815,462, which included employer contributions of \$173,371,160, employee contributions of \$9,710,815, earnings from investments of \$722,900, and other income of \$10,587.

Total plan expenses were \$189,958,112. These expenses included \$11,923,622 in administrative expenses and \$178,034,490 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, 2019 to December 31, 2019. 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 \$11,526,092 as of December 31, 2019, compared to \$24,059,957 as of January 1, 2019. During the plan year the Plan experienced a change in its net assets of \$(12,533,865). 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 \$95,396,808, which included employer contributions of \$93,077,133, employee contributions of \$1,906,346, and earnings from investments of \$413,329.

Total plan expenses were \$107,930,673. These expenses included \$4,822,026 in administrative expenses and \$103,108,647 in benefits paid to participants and beneficiaries.

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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, 2019 to December 31, 2019. 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 \$5,014,489 as of December 31, 2019, compared to \$3,035,366 as of January 1, 2019. During the plan year the Plan experienced a change in its net assets of \$1,979,123. 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 \$14,397,560, which included employer contributions of \$14,257,038 and earnings from investments of \$140,522.

Total plan expenses were \$12,418,437. These expenses included \$1,677,302 in administrative expenses and \$10,741,135 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, 2019 to December 31, 2019. 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 \$847,787 as of December 31, 2019, compared to \$2,192,788 as of January 1, 2019. During the plan year the Plan experienced a change in its net assets of \$(1,345,001). 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 \$29,195,029, which included employer contributions of \$28,991,866 and earnings from investments of \$203,163.

Total plan expenses were \$30,540,030. These expenses included \$2,392,067 in administrative expenses and \$28,147,963 in benefits paid to participants and beneficiaries.

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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 the Railroad Employees National Health Flexible Spending Account Plan, EIN 52-1036399, Plan Number 512, for the period January 1, 2019 to December 31, 2019. 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 \$4,844,357 as of December 31, 2019, compared to \$4,157,516 as of January 1, 2019. During the plan year the Plan experienced a change in its net assets of \$686,841. 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 \$18,785,006, which included employer contributions of \$1,220,222, employee contributions of \$17,528,935, and earnings from investments of \$35,849.

Total plan expenses were \$18,098,165. These expenses included \$459,218 in administrative expenses and \$17,638,947 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, 2019 to December 31, 2019. 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, 2019 were \$12,117,769.

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, 2019 to December 31, 2019. 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, 2019 were \$967,706.

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, 2019, the premiums paid under such an experience-rated contract were \$967,706 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$795,781.

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