

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, 2021 to December 31, 2021. 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, 2021 were \$10,739,585.

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, 2021, the premiums paid under such an experience-rated contract were \$10,739,585 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$11,035,684.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$182,170,267 as of December 31, 2021, compared to \$197,130,916 as of January 1, 2021. During the plan year the Plan experienced a decrease in its net assets of \$14,960,649. This decrease 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. During the plan year, the Plan had total income of \$1,525,027,331, which included employer contributions of \$1,334,543,886, employee contributions of \$189,456,675, Retiree Drug Subsidy Receipts of \$962,253, earnings from investments of \$56,530, and other income of \$7,987.

Total plan expenses were \$1,539,987,980. These expenses included \$70,332,737 in administrative expenses and \$1,469,655,243 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 non-exempt 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.

You also have the legally protected right to examine the annual report at the main office of the Plan, 251 – 18th 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: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

PAPERWORK REDUCTION ACT STATEMENT

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)

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, 2021 to December 31, 2021. 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, 2021 were \$4,426,278.

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, 2021, the premiums paid under such an experience-rated contract were \$4,426,278 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$4,215,412.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the Plan, was \$64,680,417 as of December 31, 2021, compared to \$111,900,964 as of January 1, 2021. During the plan year the Plan experienced a decrease in its net assets of \$47,220,547. This decrease 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. During the plan year, the Plan had total income of \$500,082,004, which included employer contributions of \$422,225,396, employee contributions of \$77,322,430, Retiree Drug Subsidy Receipts of \$485,217, earnings from investments of \$45,532, and other income of \$3,429.

Total plan expenses were \$547,302,551. These expenses included \$28,844,640 in administrative expenses and \$518,457,911 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;
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5. Transactions in excess of 5% of plan assets; and
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OMB Control Number 1210-0040 (expires 06/30/2022)

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, 2021 to December 31, 2021. 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 \$42,555,058 as of December 31, 2021, compared to \$33,492,108 as of January 1, 2021. During the plan year the Plan experienced an increase in its net assets of \$9,062,950. This increase 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. During the plan year, the Plan had total income of \$140,684,385, which included employer contributions of \$132,116,021, employee contributions of \$8,562,546, earnings from investments of \$1,837, and other income of \$3,981.

Total plan expenses were \$131,621,435. These expenses included \$7,437,356 in administrative expenses and \$124,184,079 in benefits paid to participants and beneficiaries.

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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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OMB Control Number 1210-0040 (expires 06/30/2022)

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, 2021 to December 31, 2021. 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 \$11,191,489 as of December 31, 2021, compared to \$10,504,260 as of January 1, 2021. During the plan year the Plan experienced an increase in its net assets of \$687,229. This increase 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. During the plan year, the Plan had total income of \$95,306,519, which included employer contributions of \$93,772,800, employee contributions of \$1,533,352, and earnings from investments of \$367.

Total plan expenses were \$94,619,290. These expenses included \$4,337,153 in administrative expenses and \$90,282,137 in benefits paid to participants and beneficiaries.

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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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OMB Control Number 1210-0040 (expires 06/30/2022)

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, 2021 to December 31, 2021. 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 \$1,246,170 as of December 31, 2021, compared to \$2,143,970 as of January 1, 2021. During the plan year the Plan experienced a decrease in its net assets of \$897,800. This decrease 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. During the plan year, the Plan had total income of \$12,757,351, which included employer contributions of \$12,756,920 and earnings from investments of \$431.

Total plan expenses were \$13,655,151. These expenses included \$1,771,548 in administrative expenses and \$11,883,603 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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OMB Control Number 1210-0040 (expires 06/30/2022)

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, 2021 to December 31, 2021. 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 \$0 as of December 31, 2021, compared to \$0 as of January 1, 2021. During the plan year the Plan experienced no change in its net assets. The Plan had total income of \$28,824,793, which included employer contributions of \$28,824,650 and earnings from investments of \$143.

Total plan expenses were \$28,824,793. These expenses included \$2,195,516 in administrative expenses and \$26,629,277 in benefits paid to participants and beneficiaries.

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5. Transactions in excess of 5% of plan assets.

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OMB Control Number 1210-0040 (expires 06/30/2022)

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, 2021 to December 31, 2021. 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 \$5,418,934 as of December 31, 2021, compared to \$3,934,865 as of January 1, 2021. During the plan year the Plan experienced an increase in its net assets of \$1,484,069. This increase 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. During the plan year, the Plan had total income of \$21,057,122, which included employer contributions of \$2,217,769, employee contributions of \$18,839,213, and earnings from investments of \$140.

Total plan expenses were \$19,573,053. These expenses included \$476,938 in administrative expenses and \$19,096,115 in benefits paid to participants and beneficiaries.

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PAPERWORK REDUCTION ACT STATEMENT

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)

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, 2021 to December 31, 2021. 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, 2021 were \$10,233,197.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. 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.

You also have the legally protected right to examine the annual report at the main office of the Plan, 251 – 18th 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: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

PAPERWORK REDUCTION ACT STATEMENT

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no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)

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, 2021 to December 31, 2021. 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, 2021 were \$1,278,050.

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, 2021, the premiums paid under such an experience-rated contract were \$1,278,050 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$1,155,581.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. 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>.

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You also have the legally protected right to examine the annual report at the main office of the Plan, 251 – 18th 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: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

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The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)