

SUMMARY ANNUAL REPORT

FOR THE RAILROAD EMPLOYEES NATIONAL HEALTH AND WELFARE PLAN

This is a summary of the annual report of The Railroad Employees National Health and Welfare Plan, EIN 80-0616625, Plan No. 501, for period January 1, 2022 through December 31, 2022. 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 life insurance and accidental death and disbursement claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2022 were \$9,963,443.

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, 2022, the premiums paid under such "experience-rated" contract were \$9,963,443 and the total of all benefit claims paid under the contract during the plan year was \$9,247,364.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$183,842,710 as of December 31, 2022, compared to \$182,170,267 as of January 1, 2022. During the plan year the plan experienced an increase in its net assets of \$1,672,443. This increase includes unrealized appreciation and 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 \$1,476,760,348, including employer contributions of \$1,290,884,968, employee contributions of \$184,054,888, earnings from investments of \$1,269,918, and other income of \$550,574.

Plan expenses were \$1,475,087,905. These expenses included \$69,280,905 in administrative expenses, and \$1,405,807,000 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:

- an accountant's report;
- financial information and information on payments to service providers;
- assets held for investment;
- fiduciary information, including transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan);
- transactions in excess of 5% of the plan assets;
- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call Ms. Eureka Norment, National Health Plan Manager, National Railway Labor Conference, Employee Benefits Department at 251 -18th Street, South, Suite 750, Arlington, VA 22202, or by telephone at (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, D.C., 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, N.W., 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 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 07/31/2023)

SUMMARY ANNUAL REPORT
FOR NATIONAL RAILWAY CARRIERS AND UNITED TRANSPORTATION UNION
HEALTH & WELFARE PLAN

This is a summary of the annual report of the National Railway Carriers and United Transportation Union Health & Welfare Plan, EIN 80-0616629, Plan No. 510, for period January 1, 2022 through December 31, 2022. 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 life insurance and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2022 were \$4,679,781.

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, 2022, the premiums paid under such "experience-rated" contract were \$4,679,781 and the total of all benefit claims paid under the contract during the plan year was \$4,097,162.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$96,357,577 as of December 31, 2022, compared to \$64,680,417 as of January 1, 2022. During the plan year the plan experienced an increase in its net assets of \$31,677,160. This increase includes unrealized appreciation and 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 \$606,260,431, including employer contributions of \$523,854,380, employee contributions of \$81,074,177, earnings from investments of \$1,148,057, and other income of \$183,817.

Plan expenses were \$574,583,271. These expenses included \$31,063,445 in administrative expenses, and \$543,519,826 in benefits paid to participants and beneficiaries.

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- an accountant's report;
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OMB Control Number 1210-0040 (expires 07/31/2023)

SUMMARY ANNUAL REPORT

FOR THE RAILROAD EMPLOYEES NATIONAL EARLY RETIREMENT MAJOR MEDICAL BENEFIT PLAN

This is a summary of the annual report of The Railroad Employees National Early Retirement Major Medical Benefit Plan, EIN 52-1036399, Plan No. 506, for period January 1, 2022 through December 31, 2022. 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 \$31,788,337 as of December 31, 2022, compared to \$42,555,058 as of January 1, 2022. During the plan year the plan experienced a decrease in its net assets of \$10,766,721. This decrease includes unrealized appreciation and 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 \$93,339,182, including employer contributions of \$86,037,366, employee contributions of \$6,815,909, earnings from investments of \$451,205, and other income of \$34,702.

Plan expenses were \$104,105,903. These expenses included \$6,005,528 in administrative expenses, and \$98,100,375 in benefits paid to participants and beneficiaries.

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- financial information and information on payments to service providers;
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- fiduciary information, including transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan); and
- transactions in excess of 5% of the plan assets;

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OMB Control Number 1210-0040 (expires 07/31/2023)

SUMMARY ANNUAL REPORT
FOR THE RAILROAD EMPLOYEES NATIONAL DENTAL PLAN

This is a summary of the annual report of The Railroad Employees National Dental Plan, EIN 52-1036399, Plan No. 505, for period January 1, 2022 through December 31, 2022. 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 \$18,052,221 as of December 31, 2022, compared to \$11,191,489 as of January 1, 2022. During the plan year the plan experienced an increase in its net assets of \$6,860,732. This increase includes unrealized appreciation and 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 \$95,827,635, including employer contributions of \$94,198,466, employee contributions of \$1,368,888, and earnings from investments of \$260,281.

Plan expenses were \$88,966,903. These expenses included \$4,426,259 in administrative expenses and \$84,540,644 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

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- an accountant's report;
- financial information and information on payments to service providers;
- assets held for investment;
- fiduciary information, including transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan); and
- transactions in excess of 5% of the plan assets;

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OMB Control Number 1210-0040 (expires 07/31/2023)

SUMMARY ANNUAL REPORT

FOR THE MAINTENANCE OF WAY EMPLOYEES SUPPLEMENTAL SICKNESS BENEFIT PLAN

This is a summary of the annual report of The Maintenance of Way Employees Supplemental Sickness Benefit Plan, EIN 52-1036399, Plan No. 502, for period January 1, 2022 through December 31, 2022. 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 \$5,051,218 as of December 31, 2022, compared to \$1,246,170 as of January 1, 2022. During the plan year the plan experienced an increase in its net assets of \$3,805,048. This increase includes unrealized appreciation and 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 \$14,284,624, including employer contributions of \$14,184,849 and earnings from investments of \$99,775.

Plan expenses were \$10,479,576. These expenses included \$1,619,830 in administrative expenses and \$8,859,746 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

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- assets held for investment;
- fiduciary information, including transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan); and
- transactions in excess of 5% of the plan assets;

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OMB Control Number 1210-0040 (expires 07/31/2023)

SUMMARY ANNUAL REPORT

FOR THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING RAILROAD SHOP CRAFT & SIGNAL EMPLOYEES

This is a summary of the annual report of The Supplemental Sickness Benefit Plan Covering Railroad Shop Craft & Signal Employees, EIN 52-1036399, Plan No. 508, for period January 1, 2022 through December 31, 2022. 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 \$6,031,698 as of December 31, 2022, compared to \$0 as of January 1, 2022. During the plan year the plan experienced an increase in its net assets of \$6,031,698. This increase includes unrealized appreciation and 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 \$26,808,530, including employer contributions of \$26,691,889 and earnings from investments of \$116,641.

Plan expenses were \$20,776,832. These expenses included \$1,985,427 in administrative expenses and \$18,791,405 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 of The Railroad Employees National Health Flexible Spending Account Plan, EIN 52-1036399, Plan No. 512, for period January 1, 2022 through December 31, 2022. 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 \$5,041,967 as of December 31, 2022, compared to \$5,418,934 as of January 1, 2022. During the plan year the plan experienced a decrease in its net assets of \$376,967. This decrease includes unrealized appreciation and 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 \$19,805,144, including employer contributions of \$114,087, employee contributions of \$19,642,241, and earnings from investments of \$48,816.

Plan expenses were \$20,182,111. These expenses included \$477,033 in administrative expenses and \$19,705,078 in benefits paid to participants and beneficiaries.

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OMB Control Number 1210-0040 (expires 07/31/2023)

SUMMARY ANNUAL REPORT
FOR THE RAILROAD EMPLOYEES NATIONAL VISION PLAN

This is a summary of the annual report of The Railroad Employees National Vision Plan, EIN 52-1036399, Plan No. 509, for period January 1, 2022 through December 31, 2022. 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, 2022 were \$9,692,440.

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 or call Ms. Eureka Norment, National Health Plan Manager, National Railway Labor Conference, Employee Benefits Department at 251 -18th Street, South, Suite 750, Arlington, VA 22202, or by telephone at (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, D.C., 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, N.W., 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 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 07/31/2023)

SUMMARY ANNUAL REPORT
FOR THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING RAILROAD
YARDMASTERS

This is a summary of the annual report of The Supplemental Sickness Benefit Plan Covering Railroad Yardmasters, EIN 52-1036399, Plan No. 507, for period January 1, 2022 through December 31, 2022. 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, 2022 were \$1,303,079.

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, 2022, the premiums paid under such an "experience-rated" contract were \$1,303,079 and the total of all benefit claims paid under the contract during the plan year was \$836,923.

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 or call Ms. Eureka Norment, National Health Plan Manager, National Railway Labor Conference, Employee Benefits Department at 251 -18th Street, South, Suite 750, Arlington, VA 22202, or by telephone at (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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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.

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OMB Control Number 1210-0040 (expires 07/31/2023)