

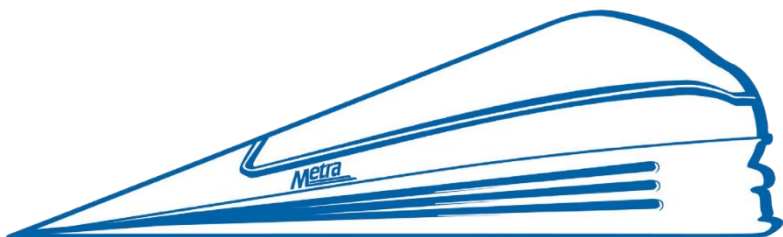


## **2023 Contract Benefit Guide**

**Effective January 1, 2023 through December 31, 2023**

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# Welcome to Your Metra 2023 Employee Benefit Program

Metra is committed to supporting your overall health and well-being. We are pleased to offer a competitive and affordable benefit program designed to meet the needs of you and your family.

Some of your benefits are paid in full by the Company, while the cost of others are shared between you and Metra.

This Benefits Guide is only intended to be an overview of the employee benefit plans of Metra. Actual plan provisions are governed by the official plan documents and contracts available through Metra.

## Benefits Eligibility

Active **full-time employees** are eligible to enroll in the Metra benefit plans. During enrollment, you can include your;

- legal spouse or civil union partner (the person who you are legally married to under state law, including a same-sex spouse)
- your children and stepchildren until the date on which they reach age 26.
- your grandchildren under age 19.

## Who is not Eligible?

Family members who are not eligible for coverage include (but are not limited to):

- Parents, grandparents, and siblings
- Domestic Partners
- Step-grandchildren

## When Benefits Begin

The Metra benefit plan year runs from January 1 through December 31. For new hires, medical and life/ AD&D benefits are **effective the 1<sup>st</sup> of the month following your hire date**. Dental and vision coverage for new hires begins the 1<sup>st</sup> of the month following your 1-year anniversary.

**You must enroll within 30 days of your hire date.** If you do not, you will not be eligible for benefits until the next annual Open Enrollment period, unless you have a qualifying life event.

## Benefits Overview

- Enrollment: [www.yourtracktohealth.com](http://www.yourtracktohealth.com)
- Medical and Prescription Drug options through
  - ✓ United Healthcare
  - ✓ BlueCross BlueShield Highmark
- Dental coverage through Aetna Dental
- Vision coverage through EyeMed
- Flexible Spending Accounts (Health Care and Dependent Care) and Transportation Savings Account administered by Benefits Resource, Inc. (BRI)
- Company-paid Basic Life and AD&D through MetLife
- Transportation Savings Account
- Tuition Reimbursement
- Public Service Loan Forgiveness (PSLF)
- Employee Assistance Program (EAP) administered by Morneau Shepell
- Pet Insurance through Nationwide
- Railroad Retirement Tier 1 and 2
- 401(k) Plan through Empower Retirement
- 457(b) Plan through MissionSquare



# Open Enrollment

Open Enrollment is a specified period of time set aside each year during which you have an opportunity to make changes in your benefits. During this time, you may enroll or make changes to your benefit elections. Changes made during the Open Enrollment period will go into effect January 1 of this year.

## Making Benefit Changes During the Year

Benefit elections you make will be in effect through December 31, 2023, unless you have a qualifying event such as marriage, birth/adoption, divorce/legal separation, change in dependent eligibility, loss of coverage, spouse's gain or loss of employment, or court action. Other events may apply.

**To make changes to your benefit elections, you must contact The Railroad Enrollment Services within 30 days of the Qualifying Event (including newborns).** Be prepared to show documentation of the event such as a marriage license, birth certificate, or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.



### How to Enroll or Make Changes

To enroll or make changes to your benefits on your own, log in to [www.yourtracktohealth.com](http://www.yourtracktohealth.com) and click on the **Login/Register** tab. In the **Benefits Tab**, select **My Benefits** or **My Dependents**.

As you proceed through benefit categories, providers, and coverage type, click on the **Select Checkbox** next to the plan you want to choose. Make sure to add any necessary dependent information for each plan. Confirm your selections and click **Submit** at the bottom of the page.





# Medical and Prescription Drug Plan

Railroad employees and their eligible dependents can choose from up to two medical plan administrators, depending on the ZIP code of your residential address. All medical plans offer personal service and online tools that can help you find in-network doctors and facilities, understand covered services and claims, keep track of your annual deductible and so much more.

Medical – United Healthcare or BlueCross BlueShield Highmark	PPO Plan
<b>Annual Deductible</b> (Individual / Family)	\$350 / \$700
<b>Plan Coinsurance</b>	Plan pays 90%, you pay 10%
<b>Annual Out-of-Pocket Maximum</b> (Individual / Family)	\$2,000 / \$4,000
<b>Preventive Care</b>	Plan pays 100%
<b>Primary Provider Office Visits</b>	\$25 copay, then plan pays 100%
<b>Specialist Office Visits</b>	\$40 copay, then plan pays 100%
<b>Chiropractic Care</b>	Plan pays 90%, after deductible
<b>Laboratory and X-Ray</b>	Plan pays 90%, after deductible
<b>Inpatient Hospital Services</b>	\$100 admission copay, then plan pays 90% after deductible
<b>Outpatient Surgery</b>	Plan pays 90%, after deductible
<b>Urgent Care</b>	\$25 copay, deductible does not apply
<b>Emergency Room</b>	\$100 copay, then plan pays 90%, after deductible
<b>Prescription Drug</b>	
<b>Retail Pharmacy</b> (Up to 21-day supply) <b>Generic Drugs</b>	\$10 copay/prescription (retail & mail order); Deductible does not apply
<b>Retail Pharmacy</b> (Up to 21-day supply) <b>Brand Name Formulary Drugs</b>	\$30 copay/prescription retail
<b>Retail Pharmacy</b> (Up to 21-day supply) <b>Preferred Brand Drugs</b>	\$60 copay/prescription mail order; Deductible does not apply
<b>Retail Pharmacy</b> (Up to 21-day supply) <b>Preferred Brand Drugs</b>	\$60 copay/prescription mail order; Deductible does not apply

*Certain drugs may have preauthorization requirements or may result in a higher cost. For brand name drugs acquired at an in-network pharmacy that are formulary drugs with a generic equivalent and your physician has not indicated "Dispense as Written," you must pay \$30 plus the difference in cost between the generic drug and the brand name drug. For non-formulary brand name drugs acquired at an in-network pharmacy that are drugs with a generic equivalent and your physician has not indicated "Dispense as Written," you must pay \$60 plus the difference in cost between the generic drug and the brand name drug. Certain preventive drugs may be provided with no copayment through an in-network pharmacy or the mail order program.*

Contact Express Scripts for further information.

# Dental Plans

This Aetna Dental Preferred Provider Organization (PPO) benefits summary is provided by Aetna Life Insurance Company for some of the more frequently performed dental procedures. Under the Dental Preferred Provider Organization (PPO) plan, you may choose at the time of service either a PPO participating dentist or any nonparticipating dentist. With the PPO plan, savings are possible because the participating dentists have agreed to provide care for covered services at negotiated rates. Non-participating benefits are subject to usual and prevailing charge limits, as determined by Aetna.

Aetna Dental	PPO Plan
<b>Calendar Year Deductible</b>	\$50 per individual \$100 per family
<b>Annual Plan Maximum</b>	\$1,500 per individual
<b>Diagnostic and Preventive</b>	Plan pays 80% of Maximum Plan Allowance (deductible applies)
<b>Basic Services</b>	Plan pays 80% of Maximum Plan Allowance (deductible applies)
<b>Major Services</b>	Plan pays 50% of Maximum Plan Allowance (deductible applies)
<b>Orthodontia</b>	Plan pays 50%
<b>Lifetime Maximum</b>	\$1,500 per individual
<b>Emergency Dental Care</b>	<p>When emergency services are provided by a participating PPO dentist, your co-payment/coinsurance amount will be based on a negotiated fee schedule. When emergency services are provided by a non-participating dentist, you will be responsible for the difference between the plan payment and the dentist's usual charge. Refer to your plan documents for details.</p> <p>Subject to state requirements. Out-of-area emergency dental care may be reviewed by our dental consultants to verify appropriateness of treatment.</p>

*\*The deductible applies to Preventive, Basic & Major services. Orthodontia is not subject to the deductible.*

*\*\*Orthodontia is covered only for children under the age of 19.*



# Vision Plan

Routine vision exams can not only correct vision, but also detect more serious health conditions. Metra offers a **vision plan through EyeMed**.

In-network providers can be found on <https://member.eyemedvisioncare.com/railroad/en>. Click on **Find an Eye Doctor** and then search by location, office or doctor.

EyeMed Vision Plan		
	In-Network	Out-of-Network Reimbursement
<b>Vision Exam</b>	\$0 copay	Up to \$35
<b>Retinal Imaging</b>	Up to \$39	Not covered
<b>Frames</b>	\$0 copay; 20% off balance over \$115 allowance	Up to \$35
Single Vision	\$0 copay	Up to \$25
Bifocal	\$0 copay	Up to \$40
Trifocal	\$0 copay	Up to \$55
Lenticular	\$0 copay	Up to \$80
Contacts - Conventional	\$0 copay; 15% off balance over \$105 allowance	Up to \$105
Contacts - Disposable	\$0 copay; 100% of balance over \$105 allowance	Up to \$105
Contacts - Medically Necessary	\$0 copay	Up to \$210

Routine	In-Network
<b>Exam</b>	Once every calendar year
<b>Lenses</b>	Once every 2 calendar years
<b>Frame</b>	Once every 2 calendar years
<b>Contact Lenses</b>	Once every 2 calendar years
<b>Contact Lens Fit and Follow-up</b>	Unlimited

*Prefer benefits on-the-go? The EyeMed App may be just the ticket for you.*

*Download the EyeMed App, and your ID card is always just a shake away. The app has all the same great features as Member Web, plus a few more, like one-touch login, the ability to save prescriptions. You can also save your ID card to your Apple wallet.*



# Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA) allow you to set money aside for certain eligible expenses and then use it throughout the year to pay for those expenses. The money is set aside pre-tax and reduces your taxable income. Metra offers two types of FSA accounts:

- Health Care
- Dependent Care

Note: Money cannot be transferred between the accounts (i.e., you cannot use money from your Health Care FSA to pay for dependent care expenses and vice versa).

## Health Care FSA

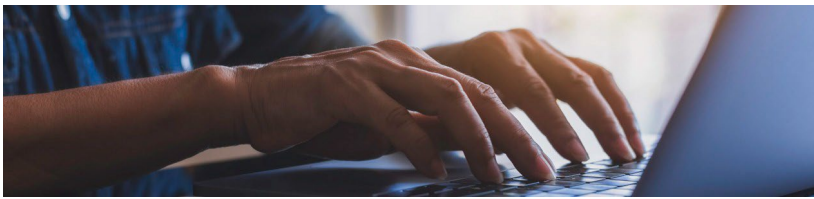
This FSA allows you to submit eligible **medical, dental and vision** expenses for reimbursement. You can contribute up to **\$3,050** to the Health Care FSA for the 2023 plan year.

## Dependent Care FSA

Dependent Care FSAs are used to pay for the costs of dependent care that enables you to be an active employee. This care may be for a child under age 13 and for older dependents, including children, spouses and parents who are physically or mentally unable to care for themselves and who live with you for more than half the year.

Eligible expenses include day care, before-school and after-school care, babysitters and elder day care. For the 2023 plan year, you can contribute up to **\$5,000\*** to a Dependent Care FSA (\$2,500 if you are married and filing separately).

For a comprehensive list of FSA eligible expenses, please refer to **Publications 502 and 503** on the IRS website at [www.irs.gov](http://www.irs.gov).



## How to Enroll in the FSA

To log in, visit [www.benefitresource.com](http://www.benefitresource.com), you will need to enter the following:

- **Company Code:** metra (all lowercase)
- **Login ID:** Your Metra ID Number (9-digit number so add zeros, i.e. 000012345)
- **Password:** Default Password is set to your 5-digit home zip code (new enrollments only), you will be prompted to change this password upon initial login.

**Questions? Call BRI at 800-473-9595**



## How the FSA Works

During Open Enrollment, or as a new hire, you elect the amount of money you wish to deposit into the Health Care and/or the Dependent Care Account for the entire plan year. The plan year for the FSA benefit is January 1 to December 31.

As you incur eligible expenses, you can use your FSA debit card to pay for eligible health care expenses without submitting any paper claim forms. You can also pay for eligible health care expenses with a personal credit card or check and submit an online claim to receive reimbursement directly to your bank account.

You can submit claims for reimbursement for eligible dependent care expenses after the service has been incurred and you have paid with a personal card or check.

To learn how to optimize your FSA, click [here](#).

The Flexible Spending Account plans are administered by **Benefit Resource, Inc. (BRI)**.

## Important FSA Information

- ✓ Expenses must be incurred between 01/01/22 and 12/31/22 and submitted no later than 03/31/23
- ✓ Eligible expenses must be **incurred between January 1 and December 31, 2023** to be eligible for reimbursement
- ✓ Apart from a carryover **if** you re-enroll the following year, the funds you set aside are "use it or lose it" and will be forfeited after any run-out period(s)
- ✓ You can keep (carryover) up to \$610 of unused funds to the next plan year, any amount over \$610 will be forfeited
- ✓ To participate, you must re-enroll each year



# Life Insurance (Company-Paid)

## Basic Life and AD&D

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death. Accidental Death and Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable to your beneficiary(ies).

**This benefit is provided at no cost to you and is administered by MetLife.**

**Beneficiary Reminder:** make sure that you have named a beneficiary for your life insurance benefit. It's important to know that many states require that a spouse be named as the beneficiary, unless they sign a waiver.

Life and Accidental Death and Dismemberment Benefits	
Benefit	Coverage Amount
Life Benefits	\$20,000
AD&D Benefits	\$16,000

### Life benefits

- If you die while you are covered for Life Benefits, we will pay to the beneficiary the amount of Life Benefits that is in effect on your life on the date of your death.
- Accelerated Benefits Option (ABO) — The Accelerated Benefits Option is a part of your life insurance that allows you to receive a portion of your group life benefit before death if you've been diagnosed as having a terminal illness. A request for ABO payment is subject to an independent medical review and approval by MetLife. Retirees are not eligible for ABO, active members only.

### Accidental Death & Dismemberment benefits

The Accidental Death or Dismemberment Benefits for a covered loss will be paid when we receive notice and satisfactory proof of that loss. Accidental Death or Dismemberment Benefits will be paid:

- To your beneficiary for the loss of your life.
- To you for any other covered loss sustained by you.
- Written proof of a claim must be given to us no later than 90 days after the date of the loss.



# Other Programs

## Regional Ridership Benefits

Effective February 1, 2023, current, full-time employees of Metra and active interns may ride for free on Chicago's regional transit providers, which include Metra, CTA, and Pace.

## Transportation Benefits

A Transportation Savings Account lets you set aside money—before it's taxed—through payroll deductions. You may enroll and/or stop participating in this program at any time. Monies in this account can be used in future months or plan years. If you leave Metra, any unused account balance will be lost. Benefit Resource, Inc. (BRI) administers this program.

The maximum amounts of money you can set aside are:

**Parking Expense Account: Up to \$300 per month**

**Transportation Expense Account: Up to \$300 per month**

These amounts are evaluated annually by the IRS and are subject to change.

## Tuition Reimbursement

Metra's tuition reimbursement policy provides employees an opportunity to increase their competence in current jobs as well as prepare for future potential advancements within the company through participation in courses offered by accredited educational institutions.

- Regular, full-time contract and non-contract employees are eligible 1<sup>st</sup> of the month following 12 months of service in a full-time status.
- Courses offered by an institution of higher education that meets acceptable levels of quality and that is included in the U.S. Department of Education list of accredited schools.
- Be related to positions at Metra and support work activities or improve work productivity.
- The maximum annual tuition reimbursement amount payable for approved courses in any calendar year is **\$5,250** for eligible employees.
- Must earn a grade of C or better to receive reimbursement.

## Public Service Loan Forgiveness (PSLF)

The Public Service Loan Forgiveness (PSLF) Program encourages individuals to develop long-term careers in public service.

If you are a full-time employee at a government agency or non-for-profit organization, you may be eligible to participate in the Public Service Loan Forgiveness Program. Metra is considered a government agency.

## Employee Assistance Program (EAP)

Your EAP offers professional and confidential counseling services to help address any life issues you may be facing. This service, staffed by experienced professional clinicians, is available to you and members of your family at no cost, by calling (800) 272-2727 or going to [www.workhealthlife.com/us](http://www.workhealthlife.com/us). The EAP provides mental health, legal and financial counseling services including:

- Depression
- Marital / Family conflicts
- Divorce and family law
- Stress and anxiety
- Alcohol and drug abuse

**Morneau Shepell** administers this program.

## Pet Insurance

The **My Pet Protection Plan with Nationwide** is offered exclusively to employees — meaning you cannot get this coverage on your own. The plan provides 90% reimbursement for accidents and injuries after a \$250 deductible up to a \$7,500 maximum annual benefit. You can purchase buy-up coverage to include wellness benefits. To find out more, or to enroll, go to [www.petinsurance.com/metrarail](http://www.petinsurance.com/metrarail).



# Retirement Options

## Railroad Retirement - Tier 1

Railroad employees and employers are required by law to pay Railroad Retirement Taxes in place of Social Security Taxes (FICA). Employees contribute 6.2% of their earnings (up to an annual maximum) to their Tier 1 account, and Metra contributes 6.2% of your earnings (up to an annual maximum) to your Tier 1 account.

- 5-year vesting requirement.
- If you have less than 60 months of rail credits when you retire, those credits are sent to Social Security and are counted along with any other work you have performed for employers under the Social Security System.

## Railroad Retirement - Tier 2

Railroad employees and employers are required by law to pay Railroad Retirement Taxes in place of Social Security Taxes (FICA). Employees contribute 4.9% of their earnings (up to an annual maximum) to their Tier 2 account, and Metra contributes 13.1% of your earnings (up to an annual maximum) to your Tier 2 account.

- 5-year vesting requirement.
- If you have less than 60 months of rail credits when you retire, Tier 2 contributions are retained in the Railroad Retirement Trust Fund. Contributions to Railroad Retirement are different from those to a private pension plan or a 401(k) plan. They cannot be refunded or transferred to other retirement plans.

## Retirement Savings 401(k) - Empower

Section 401(k): Allows employees to assign a certain percentage of their gross income per pay period to a retirement account on a tax-deferred basis.

- Payroll deductions make it easy to save.
- Enroll and make changes through Empower website.
- Pre-tax and post-tax (Roth) options available.
- Access to 1-on-1 meetings with Empower representative.

## Retirement Savings - 457(b) - MissionSquare

Section 457(b): Allows employees to assign a certain percentage of their gross income per pay period to a retirement account on a tax-deferred basis.

- Payroll deductions make it easy to save.
- Enroll and make changes through MissionSquare website.
- Pre-tax and post-tax (Roth) options available.
- Access to 1-on-1 meetings with MissionSquare representative.

## Holiday Schedule

Metra observes twelve (12) paid holidays.

Full-time employees are paid for the following holidays:

Holiday	Date	Holiday	Date
New Year's Day	Observed January 2, 2023	Labor Day	September 4, 2023
Martin Luther King Day*	January 16, 2023	Thanksgiving Day	November 23, 2023
Washington's Birthday (Presidents' Day)	February 20, 2023	Day After Thanksgiving	November 24, 2023
Good Friday	April 7, 2023	Christmas Eve	December 24, 2023
Memorial Day	May 29, 2023	Christmas Day	December 25, 2023
Independence Day	July 4, 2023	New Year's Eve	December 31, 2023

*\*Provided for in some, but not all agreements.*



# Benefit Directory

Benefit	Provider	Phone	Website	Policy / Group #
<b>Benefit Administrator</b>	Railroad Enrollment Services	800-753-2692	<a href="http://www.yourtracktohealth.com">www.yourtracktohealth.com</a>	
<b>Medical</b>	BlueCross BlueShield Highmark	866-267-3320	<a href="http://www.highmarkblueshield.com">www.highmarkblueshield.com</a>	GA23000
	United Healthcare	800-842-9905	<a href="http://www.myuhc.com">www.myuhc.com</a>	690100 (UTU Only)
<b>Prescription Drugs</b>	Express Scripts	800-842-0070	<a href="http://www.express-scripts.com">www.express-scripts.com</a>	RRW0000
<b>Dental</b>	Aetna Dental	877-277-3368	<a href="http://www.aetna.com">www.aetna.com</a>	GP-12000
<b>Vision</b>	EyeMed	855-212-6003	<a href="https://member.eyemedvisioncare.com/railroad/en">https://member.eyemedvisioncare.com/railroad/en</a>	#509
<b>Flexible Spending Accounts (FSA)</b>	Benefits Resource, Inc. (BRI)	800-473-9595	<a href="http://www.benefitresource.com">www.benefitresource.com</a>	36-3126147
<b>Basic Life and AD&amp;D</b>	MetLife	800-310-7770	<a href="http://www.metlife.com">www.metlife.com</a>	102300
<b>Transportation Savings Account</b>	Benefits Resource, Inc. (BRI)	800-473-9595	<a href="http://www.benefitresource.com">www.benefitresource.com</a>	36-3126147
<b>Employee Assistance Program (EAP)</b>	Morneau Shepell	800-272-2727	<a href="http://www.workhealthlife.com/us">www.workhealthlife.com/us</a>	N/A
<b>Pet Insurance</b>	Nationwide	877-738-7874	<a href="http://www.petinsurance.com/metrail">www.petinsurance.com/metrail</a>	N/A
<b>401(k)</b>	Empower Retirement	800-701-8255	<a href="http://www.empowermyretirement.com">www.empowermyretirement.com</a>	98917-02
<b>457(b)</b>	MissionSquare	800-669-7400	<a href="http://www.missionsq.org">www.missionsq.org</a>	306997