



Life and Accidental Death and Dismemberment Benefits Plan

Administration of the Life Insurance and AD&D program is effective January 1, 2002. Eligible employees prior to January 1, 2002 were covered under a different policy issued by Minnesota Life. Eligible employees prior to January 1, 2000 were covered under the NH&W plan issued by MetLife. The new policy provides the same benefits and level of benefits as the former policies.

Name of Plan: National Railway Carriers and United Transportation Union Health and Welfare Plan.

Group Policy Number: 105147

Coverage: Basic Life and Accidental Death & Dismemberment

Life Benefits..... \$ 20,000 (active employees)

AD&D..... \$ 16,000 (active employees)

Life Benefits..... \$ 2,000 (retired employees)

- Coverage is extended to all employees

Life and AD&D Insurance Under The Former Policy

Group Policy No. 105147 issued by MetLife is effective on January 1, 2002. Eligible Employees and retirees who are covered under this Plan and who were eligible for benefits prior to January 1, 2002, were covered under a different policy issued by Minnesota Life. That policy provided the same benefits and level of benefits as MetLife effective January 1, 2002. Eligible Employees and retirees who are covered under this Plan and who were eligible for benefits prior to January 1, 2000, were covered under a different plan (The Railroad Employees National Health and Welfare Plan) through a different policy issued by MetLife. That Plan provided the same benefits and level of benefits as this Plan. Some Eligible Employees and retirees who are covered under this Plan may have been eligible for benefits under The Railroad Employees National Health & Welfare Plan after January 1, 2000.

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.
- Payment of any amount of Life Benefits may be made in installments. Details on the payment options may be obtained from the employer.
- 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; and
- To you for any other covered loss sustained by you.
- Written proof of a claim must be given to us not later than 90 days after the date of the loss.