

# Life insurance benefits

The Railroad Employees National Health  
and Welfare Plan



Navigating life together

# Life and Accidental Death and Dismemberment benefits

The Railroad Employees National Health and Welfare Plan

## Coverage: Basic Life and Accidental Death & Dismemberment:

Life Benefits	\$20,000 (active employees)
AD&D	\$16,000 (active employees)
Life Benefits	\$2,000 (eligible retired employees)

- Coverage is extended to eligible employees and retirees

## 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.

The Accelerated Benefits Option (ABO) is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will be excludable from your income and not subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.



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## 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.

## When you retire

- If you are eligible for retiree benefits, the amount of your Life Benefits will be reduced to \$2,000.
- You may be entitled to convert a portion of active benefits lost upon retirement. Please contact MetLife for more details.

## Contact MetLife: 1-800-310-7770

- Report a Death
- Conversion Information
- Accelerated Benefits Option Information

To make changes to your beneficiary, please visit the MetLife page under the Your Track To Health website at: [www.yourtracktohealth.com](http://www.yourtracktohealth.com)