

IMPORTANT INFORMATION FOR EMPLOYEES NOT WORKING DUE TO DISABILITY

If you stop working due to disability (unable to work in your regular occupation), employee and dependent health care benefits continue for the year in which you stop working and the next calendar year. Employee only coverage extends for one additional year.

For example, if you last worked or received vacation pay in 2003, employee and dependent coverage extends through the end of 2004 and the employee only has coverage through the end of 2005. The **receipt** of vacation pay in 2004 will extend coverage through 2005 for the employee and dependents and through 2006 for the employee only.

Note: Dental and Vision coverage for the employee and dependents ends at the end of the year following the year in which the employee last works or receives vacation pay. There is no additional year of coverage for the employee only.

If you have applied for a railroad retirement disability annuity, when you attain age 60 and have at least 30 years of service, and if you continue to be covered employee health care benefits while not working due to disability, you can qualify for coverage under ERMA/GA-46000.

ERMA/GA-46000 benefits will become applicable after coverage under the NRC/UTU Plan or the National Health and Welfare Plan (GA-23000) end. For example, a disabled employee attains age 60 in 2004, while the dependents are still covered under the NRC/UTU Plan or GA-23000, and has at least 30 years of service. ERMA/GA-46000 becomes applicable for the dependents on January 1, 2005 and for the employee on January 1, 2006.

If the dependent coverage has ended and the employee attains age 60, has at least thirty years of service and is still covered under the NRC/UTU Plan or GA-23000 in 2005, the dependents become covered under ERMA/GA-46000 at that time, even though coverage has ended under NRC/UTU or GA-23000 or they have elected to continue that coverage under COBRA or they have elected to enroll for coverage under GA-23111 Plan C.

Attaining age 60 after employee coverage has ended under NRC/UTU or GA-23000 will make you ineligible for coverage under ERMA/GA-46000. Upon termination of this coverage, you are eligible to enroll in GA-23111 Plan C during the initial enrollment period (the month in which coverage ends, and the next three months) or choose to obtain insurance through another individual plan. Plan C is designed to provide catastrophic coverage such as hospital confinements and surgical expense. It is not designed to provide office visit or prescription drug benefits. If you become eligible for Medicare prior to reaching age 65, see the article entitled **IMPORTANT INFORMATION FOR RETIRED EMPLOYEES AND DEPENDENTS BECOMING ELIGIBLE FOR MEDICARE.**

Call United HealthCare toll-free at 1-800-842-5252 to obtain information about available health care coverage under these circumstances.