

As a working Locomotive Engineer for the Metro North Railroad, I respectfully would like to send a number of E-mails with questions pertaining to the employees defined benefit plan.

- 1a. If an employee retires at age 55 taking the age reduction due to not having 30 years of service.....How many years of service must the employee work to be given medical coverage for themselves and their spouse to age eligible for Medicare?
- b. Can management employees at MN retire with 15 years of service at age 55 and be given medical for themselves and their spouse?
- 2a. The money that the employees deposited into their own Vanguard accounts.... Are we going to be allowed to roll these balances into our own IRA accounts or be given the option of taking the money and paying taxes on the profits made?
- b. If the IRS will be making a determination on this issue.....do we have a time frame for when the ruling will be given?
3. If an employee is granted a disability pension (Occupational or Total and Permanent) from the Railroad

#### Retirement

Board are they automatically granted a disability from the Defined Benefit Plan, or must they be approved by the

Board of Managers from the DB Plan?

4a. If an employee does receive the disability annuity from RRB and the DB Plan is there a Tier 2 offset?

b. Is there any difference with whether there is a Tier 2 offset as it pertains to having less than 20 years of service

and receiving 1/3 of the formula for the disability or having 20 years or more and being given a normal retirement

under the DB Plan for this disability?

5a. If an employee is given a disability from the DB Plan, does the employee and spouse have their medical coverage

through to Medicare age? Must these employees have a specific number of years of service to be given the medical?

b. Does management employees maintain their medical coverage when they are given a disability from the MDB Plan?

Is it correct that management employees' must have 10 years of service to maintain medical coverage after being

given disability pensions from the MDB Plan?

6. Vanguard was established in 1988. The Engineers' signed on in 1989. Did the senior employee's that were credited

for past service recognition receive anything for the additional money that will be taken from their Vanguard accounts?

7a. Many employees are questioning how many months/years they will be credited with for the new plan dating back

to 1-1-83. If they were on the supplemental list and remained working with Conrail on 1-1-83, will they be credited

back to January 1983?

b. If time was lost due to an on-the-job injury, and the sick time payments were given back to MN, are they credited

for that time?

c. Will the employees be given statements listing every month credited from 1-1-83, so that they are given an

opportunity to question the months not credited?

e. There was a six weeks strike in January/February 1983, are we credited for those two months?

- 8a. NYS Tier 4 has an automatic yearly cost of living adjustment (COLA). Am I correct in stating that the management defined benefit plan (MDB) also has a COLA, but it is at the discretion of the Board of Managers whether the COLA will be given on a year to year basis?
- b. Does the employees defined benefit plan have a COLA? Is it a yearly decision by the Board of Managers if the COLA is paid?
- c. Does the MDB and employees DB Plan have a yearly maximum and minimum increase?
9. What is the monthly cost for employees and their spouse to remain in the Empire Plan after being age eligible and enrolled in Medicare?
- 10a. For those employees that retired from 1-1-2003, the start of this last round of negotiations, can those former employees remain in Empire after enrollment in Medicare?
- b. Will the employees that retired prior to January 2003, that have not enrolled in Medicare due to not attaining age 65, be eligible to remain in the Empire Plan?
11. Will new beneficiary forms be mailed out by the MN Benefits department, since the death benefit has been changed?
- 12a. In coming up with the three highest years from the employee's last 10 years of work....is it correct that non-taxed meal allowance and payments in lieu of for vacation weeks not taken, are not included in that salary figure?
- b. Is there any other arbitraries that Engineers and Conductors earn, that are not included in the salary for any given year?
13. Under Railroad Retirement if an employee works one day in any given month, that employee is credited with one service month. I understand that service under the employee DB Plan is credited to employees by number of days paid on the payroll. Can you elaborate on this issue. Please fully explain how service is credited.
- 14a. The buy-back of military time is 3% of the salary earned during the 12 months

prior to the date of the application. For most employee's the sooner this form is submitted the better. Normally, employee's make slightly more salary, year to year. Can notices be posted in Weekly News, and On Track, so that eligible employee's are made aware of this issue.

- b. I understand the 457 can be used to purchase military time. Most employee's retiring have sick time owed to them. Can sick time money be used to buy back military time.

**Thank you again Gentleman, for your assistance in answering these questions.**

**Respectfully,  
Thomas F. McGrath**