

Railroad Employees' National Health and Welfare Plan

Important Life Insurance Update

May 16, 2008

We are pleased to inform you that MetLife, your life insurance provider, has recently implemented an "Accelerated Benefit Option" (ABO) for all active employees eligible for life insurance under the Railroad Employees National Health and Welfare Plan. This benefit does not apply to retirees.

Under the ABO provision, an employee who is diagnosed as "terminally ill" as a result of an injury or sickness, with a medical prognosis of life expectancy not to exceed 12 months, will be able to immediately receive a payment of up to 50% of their life insurance benefit. This money may be used for any purpose. Any request for ABO consideration is subject to medical review and approval by MetLife. The remainder of the life insurance benefit will be payable to the listed beneficiary(s) upon employee death.

Please note that this benefit is automatically available to all members covered by the plan, therefore, there is no need to take any action to elect it. If you wish to submit a claim for consideration of this benefit, please contact MetLife at (800) 310-7770.