

Management Retirees Benefits Overview

Medical

Retirees will continue to have two medical plan options - the Low Premium Plan and the Consumer Driven Health Plan. Medical premiums are calculated based on actual medical and prescription drug utilization by retirees and their dependents, which historically has been higher than active employees. In addition, the pool of retirees in the plan has continued to decrease.

The company implemented caps (\$8,000 for individual coverage and \$15,000 for family coverage) on the amount CSX would pay towards premiums for retiree health coverage and eliminated retiree health coverage for new hires effective January 1, 2003 to help control future healthcare costs. CSX continues to pay \$8,000 or \$15,000 towards the premium cost of coverage for each eligible retiree. However, increases over these caps are absorbed by the retirees.

Medical Plan Comparison

Deductible/ Out-of-Pocket Max	Coverage Level	Low Premium Plan		CDHP In- and Out-of- Network
		In-Network	Out-of-Network	
Deductible	Single	\$4,500	\$13,500	\$2,200
	Family	\$9,000	\$27,000	\$4,400
Out-of-Pocket Maximum	Single	\$7,000	\$27,000	\$5,250
	Family	\$14,000	\$54,000	\$10,500

Premiums vary based on plan type and coverage level selected. Log into Direct Access to obtain premium rates.

CSX Prescription Drug Program

Coverage for prescription drugs is an important part of your health care coverage. The CSX Prescription Drug Program covers prescription drugs that are to be taken on an outpatient basis. This plan is administered by CVS Caremark.

Prescription Type	Mail Order Up to 90-day supply	Retail Order Up to 30-day supply
Generic Drugs	20% after deductible \$25 co-pay	20% after deductible \$10 co-pay
Preferred Brand-Name (on formulary)	20% after deductible \$60 co-pay	20% after deductible \$25 co-pay
Non-Preferred Brand Name (not on formulary)	30% after deductible \$100 co-pay	30% after deductible \$45 co-pay

If this document inadvertently states anything that is inconsistent with the governing plan document or summary plan description, the language of such documents will govern the interpretation of the benefits.

Dental

CSX offers the Dental Preferred Provider Organization (PPO, or the “Dental Plan”) is available to all management retirees who otherwise meet the eligibility requirements. The dental PPO plan offers in and out-of-network coverage. A separate election and a separate employee contribution is required to enroll in a dental plan.

You may not re-enroll in the dental plan if you refuse dental coverage at any time.

The information in the SPD has been prepared as a general explanation of the benefits available to you under the Dental Plan. Contact Aetna at 1-800-874-1458 with questions.

Cost Sharing

The Dental Benefits Program gives you access to a network of dental care providers who deliver care for negotiated charges. Each provider in the network is called a network provider. Providers who are not included in the network are called out-of-network providers.

You have the freedom to choose network or out-of-network providers when you need dental care. The Dental Benefits Program’s reimbursement level is the same, whether you choose a network provider or an out-of-network provider. However, there are advantages to obtaining care from a network provider - save money and do not have to file a claim.

Dental Plan Feature	Cost
Calendar Year Deductible	
Individual	\$75
Family	\$150
Maximum Benefits	
Calendar year maximum	\$1,500
Oral surgery calendar year maximum	\$3,000

Basic Life Coverage

Management employees who retired on or before December 31, 2018 (and all other retiree eligibility requirements are met) are eligible for a basic life insurance policy at no cost.

- Retired on and or before January 1, 2003 - Coverage amount varies
- Retired on and or after January 1, 2003 but before January 1, 2019 - \$10,000 coverage amount

Management employees who retired on or after January 1, 2019, do not qualify for basic life coverage.

Long-term disability participants do not qualify for basic life effective January 1, 2021,

The medical/pharmacy summary plan document (SPD) is available upon request. You can request a copy from the CSX Employee Service Center at 1-800-633-4045, Option 3.

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