

Toledo Dock Benefits Overview

Medical

Your CSX sponsored medical plan is a valuable benefit that helps you stay healthy and pay for the cost of a serious illness or injury. As the cost of medical care continues to rise, it is more important than ever to understand your health benefits and learn to use the tools that can help you make the most of your health care dollars.

Your medical plan options:

- Aetna - Available to retirees and or your covered dependent(s)
- Paramount Health Care - Available to retirees and or covered dependent(s) who reside in Paramount's service area
- AFLAC - Available to retirees and or covered dependents who currently has medical coverage with AFLAC. This plan is closed to new members and no re-entry once existing members opt out.

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

Pharmacy

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, visit www.caremark.com for more details.

Basic Life Insurance

CSX provides retirees with a basic level of life insurance coverage at no cost to you:

- Retired Ore \$2,000
- Retired Electrician \$2,000
- Retired Coal \$2,500

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.