

**Fringe Benefits  
2008**

The following breakdown represents the estimated value of so-called fringe benefits accruing to operating employees with annual wages of **\$102,000/\$75,900\*** or more during the calendar year of 2008. The money values set forth are computed on costs actually known as of January 2008

	<b>PAID BY THE CARRIER</b>	<b>PER YEAR</b>	<b>\$ PER MONTH</b>
	Railroad Retirement Tier 1 (6.20%)	\$6,324.00	\$ 527.00
	Railroad Retirement Tier 2 (12.10%)	9,183.90	765.33
1/	Unemployment (RUIA)	852.48	71.04
2/	Health Plan (GA-23000) (Inc.Life/AD&D)	12,919.32	1,076.61
	Health Plan - Retiree (GA-46000)	1,331.76	110.98
	Dental Plan (GP-12000)	548.64	45.72
	Vision Plan	121.92	10.16
		<b>\$ 31,282.02</b>	<b>\$2,606.84</b>
	<b>RAILROAD RETIREMENT TAX Tier 1 (6.2%)</b>	\$ 6,324.00	\$527.00
	<b>PAID BY EMPLOYEE Tier 2 (3.9%)</b>	\$ 2,960.10	\$ 246.68
		<b>\$ 9,284.10</b>	<b>\$ 773.68</b>

\* \$102,000 represents the minimum annual wage subject to a maximum railroad retirement Tier 1 tax.  
\$75,900 represents the minimum annual wage subject to the maximum railroad retirement Tier 2 tax.  
Medicare is taxed at a rate of 1.45% with no annual maximum applicable.

- @ Supplemental Pension eliminated by Railroad Retirement & Survivors Improvement Act 2001.
- # Per year total divided on a pro-rata basis per calendar month and rounded to the nearest 1 cent equivalent.
- 1/ This tax requirement will vary from year to year based upon the individual railroad's experience rating. The amount shown here is based on the Tax Rate of 5.55% and based on employee earnings of not more than \$1,280.00 per month and \$15,360.00 per year. The maximum rate is 12.5%.
- 2/ Employee contribution to Health Plan is \$76.68 January 1996 to July 1998.  
 Employee contribution to Health Plan is \$167.22 July 1998 to December 31, 1999.  
 Employee contribution to Health Plan is \$.04/hour COLA offset effective December 31, 1999.  
 Employee contribution to Health Plan is 33.39/month July 2001 through June 30, 2002.  
 Employee contribution to Health Plan is \$81.18/month effective July 2002 through June 30, 2003.  
 Employee contribution to Health Plan is \$79.74/month effective July 2003 through June 30, 2004.  
 Employee contribution to Health Plan is \$95.68/month effective July 2004 through June 30, 2005.  
 Employee contribution to Health Plan is \$127.64/month effective January 2006 through December 31, 2006.  
 Employee contribution to Health Plan is \$166.25/month effective January 2007 through December 31, 2007  
 Employee contribution to Health Plan is \$166.25/month effective January 2008 through December 31, 2008

**NOTE:** No information on Vacations, Holidays and Other time off benefits are included as they vary by railroad, class of service and seniority