

Fringe Benefits 2017

The following breakdown represents the estimated value of fringe benefits accruing to operating employees with annual wages of **\$127,200/\$94,500*** or more during the 2017 calendar year. The values set forth below are computed on the basis of 2017 costs of the Railroad Employees National Health and Welfare Plan as of November 2016.

PAID BY THE CARRIER	PER YEAR	PER MONTH
Railroad Retirement Tier 1 (6.20%)	\$7,886.40	\$657.20
Railroad Retirement Tier 2 (13.10%)	\$12,379.50	\$1,031.63
Medicare (1.45%) up to Tier 1 cap ^{1/}	\$1,844.40	\$153.70
Unemployment/Sickness (RUIA) ^{2/}	\$1,307.04	\$108.92
Health Plan (GA-23000, incl. Life/AD&D) ^{3/}	\$20,036.64	\$1,669.72
Health Plan - Retiree (GA-46000)	\$2,001.00	\$166.75
Dental Plan (GP-12000)	\$774.36	\$64.53
Vision Plan	\$97.92	\$8.16
Total	\$46,327.26	\$3,860.61
PAID BY THE EMPLOYEE	PER YEAR	PER MONTH
Railroad Retirement Tier 1 (6.20%)	\$7,886.40	\$657.20
Railroad Retirement Tier 2 (4.90%)	\$4,630.50	\$385.88
Medicare (1.45%) up to Tier 1 cap ^{1/}	\$1,844.40	\$153.70
Total	\$14,361.30	\$1,196.78

* \$127,200 represents the minimum annual wage subject to a maximum railroad retirement Tier 1 tax. \$94,500 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.

^{1/} The Medicare tax shown is the annual tax at the Tier 1 earnings cap.

^{2/} The RUIA tax rate will vary from year to year based upon the individual railroad's experience rating; the maximum rate is 12.5%. The amount shown here is based on an assumed RUIA tax rate of 5.55% plus a 1.5% surcharge in effect for 2017, which are applied to the first \$1,545 earned each month. The maximum daily benefit rate is \$72.00 for calendar year 2017.

^{3/} As of July 1, 2016, the employee contribution to Railroad Employees National Health and Welfare Plan is capped at \$228.89 per month and will remain at that rate unless altered by the next National Agreement.

NOTE: Not included in the breakdown are vacations, holidays and other paid time off benefits, which vary by railroad, class of service and seniority.