

UNION PACIFIC Management Survivor Benefits Guide



In the event that your loved one (a current or former Union Pacific Railroad employee) passes away, this document provides key information that will ease the process of claiming any benefits that may be owed.

My loved one has passed, what do I do?

You need to contact Union Pacific Human Resources in the event of the death of a former or active employee. Please contact us by following these steps:

1. Email: survivorbenefits@up.com - Fill out the body of the email with the information for the deceased, the informant (yourself), and the surviving spouse (if applicable).
or
2. Submit an external TRM Ticket via our system: www.up.com – Click “Employees” then “Retirees and Families Site” and lastly “Report the Death of a Union Pacific Employee or Beneficiary”. Fill out the ticket with the information for the deceased, the informant (yourself), and the surviving spouse (if applicable) and submit it to Human Resources.

What happens after I contact Human Resources?

Union Pacific Human Resources is here to help you in any way that we can. We understand that you are going through a hard time and there are few words we can express to make this time easier, but we want you to know that many of us at Union Pacific are thinking about you during your bereavement. After contacting Union Pacific Human Resources via email or a ticket:

1. You can expect a response within 24 – 48 hours from the time of submission.
2. Our survivor benefits team will reach out to gather any follow up information.
3. Once we receive the requested information, an email update will be sent within 10 business days to update you on the status of any continuing benefits. If there are no continuing benefits from Union Pacific, no further communication will be sent, and the file will be closed.

What should I do in the meantime?

We encourage you to use the contact list included in this document to contact applicable parties and find out what your different options would be.

Note: You will receive written communication regarding your eligibility for all benefits listed below. This is intended to be a reference rather than an inclusive list of eligible benefits

General Benefit Information for Management Employees	Email: survivorbenefits@up.com External TRM Ticket system: www.up.com – Click “Employees” then “Retirees and Families Site” and lastly “Report the Death of a Union Pacific Employee or Beneficiary” and submit a Ticket to Human Resources.
Medical/Dental/Vision	Medical, Dental and Vision benefits continue through the end of the month in which the employee passed away. If the employee was retirement eligible (55 years of age & 10 years of service OR 65 years old with any # of years of service) spouses/dependents may be eligible to transition to Union Pacific’s retiree High Deductible Health Plan (HDHP). Otherwise, qualified beneficiaries can elect COBRA coverage for medical, dental, and vision benefits. A letter will be sent from PayFlex which will provide rate, enrollment, and payment information.
Life Insurance	<u>Core/Voluntary coverage Met</u> Life: 1-866-659-1377 Information can be found on paycheck stub as to whether an employee has been paying into MetLife for the Optional/Voluntary Life plan. <i>Required information:</i> date of birth, Social Security number, date of death, death certificate
Pension [if eligible]	If the employee was vested in the Union Pacific Pension plan, you may apply to receive benefits as early as the first of the month following the date of the participants 55th expected birthday and as late as their 65th birthday. If the employee was retirement eligible at the time of their passing you may elect to start payment immediately. In either situation you will receive a separate estimate of pension benefits payable from Union Pacific’s pension team.
401(k) [if applicable]	401(k) funds must be transitioned out of the Union Pacific plan(s). Please contact Vanguard Participant Services at (800) 523-1188 for the distribution of the remaining balance from the Plan.
Stock Awards/Employee Stock Purchase Plan [if applicable]	If the employee had unvested retention awards at the time of their passing, Union Pacific’s equity compensation team will receive notification of the employee’s passing and send separate communication regarding the vesting of the retention awards. Ultimately, the beneficiary will need to contact E*TRADE directly to gain access to the vested retention awards. If you believe that the employee had shares in the Employee Stock Purchase Plan (ESPP), you should also contact E*TRADE directly to confirm the existence of these shares and to understand the process for accessing them. E*TRADE Customer Service: 1-800-838-0908.
Vacation and Payroll	Verification of employee’s death and estate beneficiary are required by Banking Operations before any unpaid compensation, remaining vacation for current year or vacation credit for subsequent year, if earned, will be paid to anyone. Beneficiary verification forms must be completed, notarized, and returned to Banking operations before funds will be released. You will receive remaining vacation within 7 days. For any unpaid compensation, an indemnity bond must be completed. This document will be provided by Krista Radloff in Union Pacific’s banking department.
Employee Assistance Program	1-800-779-1212 - Available to spouses and dependents
Friend-to-Friend Network	Online Applications , https://www.up.com/employee/upec/friends/index.htm , for assistance can be submitted for any Union Pacific employee, retiree or family (spouse or child) who has suffered a medical or dwelling related emergency.
Personal Effects	Contact the employee’s supervisor to get personal items from a locker, desk, etc.
Railroad Retirement Board	Spouses, minor children and other dependents may be eligible for survivor and/or burial benefits. Contact your local RRB office for assistance. This number can be found in the phonebook under Government Listing, online at www.rrb.gov , or call 1-877-772-5772. <i>Required information:</i> copies of birth certificate for employee and all survivors*, certificate of marriage*, death certificate*, and Social Security card. (*Must be raised seal original copy – RRB will return original documents).
John Edgar Thomson Foundation	Email: sethomson@aol.com Phone: 1-800-888-1278 Website: http://www.jethomsonfoundation.com/ The purpose of the John Edgar Thomson Foundation is to assist daughters of railroad employees who die while in the employ of any railroad in the United States. The Foundation provides limited financial aid through monthly allowances and subsidies for eye examinations, dental care, and certain other health and recreational needs. High school graduates receive monetary gifts to help with extra costs. This supplement to family income is to be used in its entirety for the benefit of the daughters. Whatever grant is accorded, however, usually serves to benefit all members of the family.

This guide is intended for reference only and may not be an all-inclusive list in every situation

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