

2025 Metra Contract Benefit Summary

Benefit	Features
Medical <ul style="list-style-type: none"> • United Healthcare • Highmark BCBS 	Railroad employees and their eligible dependents can choose from two medical plan administrators, depending on the ZIP code of your residential address. All medical plans offer personal service and online tools that can help you find in-network doctors and facilities, understand covered services and claims, keep track of your annual deductible and so much more. Effective the 1st of the month following your hire date. Premiums are \$230 per month.
Pharmacy <ul style="list-style-type: none"> • Optum Rx 	Optum Rx provides access to affordable medications and services to help you stay healthy. No additional cost to employees.
Dental <ul style="list-style-type: none"> • Aetna 	Stay on top of your oral health with dental benefits from Aetna. Aetna Dental offers service and support for your dental needs with preventive care like oral examinations and cleanings twice per calendar year covered at 100% when using an in-network dentist. Effective the 1st of the month following your one-year anniversary. No additional cost to employees.
Vision <ul style="list-style-type: none"> • EyeMed 	EyeMed is dedicated to helping you see clearly with a network that gives you choices and flexibility to meet your needs and schedule. Your plan is designed to be easy to use and help you save money. Effective the 1st of the month following your one-year anniversary. No additional cost to employees
Life and AD&D <ul style="list-style-type: none"> • MetLife 	Active Railroad employees are eligible for MetLife's \$20,000 Life Insurance and \$16,000 Accidental Death & Dismemberment (AD&D) benefits. No additional cost to employees.
Additional Life & Supplemental Plans <ul style="list-style-type: none"> • Reliance 	Voluntary Group Critical Illness, Accident and Term Life. Effective the 1st of the month following your hire date. These benefits are self-billed, and employee paid.
Supplemental Sickness Plans <ul style="list-style-type: none"> • Hartford 	The Supplemental Sickness Benefit Plans provide short-term disability benefits that supplement the U.S. Railroad Retirement Board sickness benefits for employees of participating Railroads and Unions. No additional cost to employees.
Employee Assistance Plan	Offered through Perspectives LTD. 24/7 access.
Flexible Spending Accounts <ul style="list-style-type: none"> • Health Care • Dependent Care • Transit and/or Parking 	IRS limits apply to all four Flexible Spending Accounts. Healthcare FSA offers carryover up to \$660 into the following year and employees have additional 2 ½ month grace period to file claims in the following year.
Retirement Savings Plans <ul style="list-style-type: none"> • 401(k) • 457 Def Compensation 	Employees can enroll in both plans up to IRS Annual Limits. Pre-Tax and Post-Tax options offered by both plans. 401(k) through Empower Retirement. 457 through MissionSquare.
Railroad Retirement Board Pension	RRB vesting is 60 credited months of service.
Vacation, PTO, and Holidays	Vacation up to maximum of 25 days based upon years of service. Personal, Sick days and up to 12 Holidays per calendar year (varies by collective bargaining agreement).
Public Student Loan Forgiveness	Full-time employees at a government agency may be eligible to participate.
Work Life Balance	Work locations are in Chicago and surrounding suburbs.
Employee Recognition	Service Awards and Gifts, My Metra, and Retirement Gifts.
Employee Discounts	Perks at Work Discount Program
Wellness Program	Flu Shots, COVID Boosters, Biometric Screenings, and Highmark BCBS Well on Target.
Professional Development	Onsite, offsite, and virtual Professional Development Programs.
Tuition Reimbursement	Reimbursement up to \$5,250 (IRS limit).