

2025 Metra Non-Contract Benefit Summary

Benefit	Features
Medical <ul style="list-style-type: none"> • BCBS PPO • BCBS HMO IL • BCBS BA HMO 	Metra employees and their eligible dependents can choose from three medical plans available through BlueCross BlueShield of IL. 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 after 30 days of employment.
Pharmacy <ul style="list-style-type: none"> • Express Scripts 	Express Scripts is dedicated to providing access to affordable medications and services to help you stay healthy. No additional cost to employees.
Dental <ul style="list-style-type: none"> • Delta Dental PPO • DeltaCare HMO 	Metra employees and their eligible dependents can choose from two dental plans available through Delta Dental of IL. Delta Dental offers service and support for your dental needs with preventive care like oral examinations and cleanings twice per calendar year covered up to 100% when using an in-network dentist. Effective after 30 days of employment.
Vision <ul style="list-style-type: none"> • Davis Vision 	Davis Vision 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 after 30 days of employment.
Life and AD&D <ul style="list-style-type: none"> • BCBS Life 	Metra provides two Basic Life and AD&D Insurance coverage options. Option 1: two times your Basic Annual Earnings to a maximum of \$650,000 Option 2: \$50,000 maximum No additional cost to employees. Effective after 30 days of employment.
Additional Life <ul style="list-style-type: none"> • Voluntary Life • Dependent Life 	Employees have an opportunity to purchase Voluntary Employee Life coverage one times your Basic Annual Earnings to a maximum of \$400,000. You also have an opportunity to purchase Dependent Life coverage to a maximum of \$10,000.
Supplemental Sickness Plans <ul style="list-style-type: none"> • Short-Term Disability • Long-Term Disability 	Metra offers Short-Term Disability (STD) and Long-Term Disability (LTD) benefits to provide income protection for non-contract employees during periods of temporary or long-term disability for illnesses, injuries or other medical conditions. No additional cost to employees. Effective after 1 year of employment.
Railroad Retirement Pension	RRB vesting is 60 credited months of service.
RTA Pension Choice	Newly hired and eligible employees of Metra will be given 90 days to elect the form of their employer provided retirement benefit. Employees may choose to opt out of the RTA Pension Plan in favor of an employer contribution to a 401(k) plan.
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.
Vacation, PTO, and Holidays	Vacation up to maximum of 25 days based upon years of service. 11 PTO Days, and 11 Holidays per calendar year.
Student Loan Forgiveness Tuition Reimbursement	Full-time employees at a government agency may be eligible to participate. Tuition Reimbursement up to \$5,250 (IRS limit).
Employee Recognition	Service Awards and Gifts, My Metra, and Retirement Gifts.
Employee Discounts	Perks at Work Discount Program
Employee Assistance Plan	Offered through Perspectives LTD. 24/7 access.
Wellness Program	Flu Shots, COVID Boosters, Biometric Screenings, and BCBS Well on Target.
Professional Development	Onsite, offsite, and virtual Professional Development Programs.