

SURVIVING SPOUSE INFORMATION

The following contact suggestions and information is intended as a guide and a help tool to assist Surviving Spouses in a difficult time. If there is anything we can do to assist or answer any questions, feel free to contact the BLET GCA Office at 817-439-7140.

1. Carrier Notification and Remaining Vacation Compensation Requirements

Contact The Carrier Human Resource Representative As Soon As Possible.

HR will need, at a minimum, the following specific information. This information should be secured and at the ready prior to contacting HR:

1. The Date of the Employee's death
2. The full name (first, middle initial & last) and telephone contact number of the Next Of Kin. If the Next of Kin is the spouse, their Social Security Number and date of birth will also be needed.

UP Human Resources Can Be Contacted At Company Line 8-544-4000 Option (1) Or Toll Free At (877) 275-8747.

Also Notify the Deceased Employee's Immediate Manager and Time Keeper (If Known)

Verification of employee's death (Death Certificate) and verification of Estate Beneficiary are required by Banking Operations before any unpaid compensation, remaining vacation for current year or vacation credit for subsequent year (if any has been earned) will be paid to anyone.

Banking Operations & Finance receives the notice of employee's death from human resources.

A Banking Operations/ Finance Clerk will then send the beneficiary verification forms to the individual reported to HR as the next of kin. These forms must be completed, notarized and returned to finance before any funds will be released by the Carrier.

The Finance Clerk may be reached at (402) 544-0079 or Company Line 8-544-0079. Remember, they can do nothing to help you until HR has first been provided the information necessary.

2. Company Provided MetLife Insurance / BLET MetLife AD&D Policy

Call MetLife for insurance information at 800-310-7770, Option 1

Active Employee's Death Benefit	\$20,000
Accidental Death Benefit	\$16,000 (in addition to the \$20,000 above)
Retired Employee's Death Benefit	\$2000

Documents Needed By Met/Life At Time Of Employee's Death:

Date of Birth of the deceased, Social Security Number, Current Address and Date of Death. A Death Certificate will also be needed.

There may be additional benefits through the BLET/MetLife Short-Term Disability Policy if the employee was a Locomotive Engineer and the death was the result of an accident. Their contact number is 800-300-4296.

3. Cornerstone Assurance Group

UP Southern Region BLET members have access to Life Insurance and AD&D policies through Cornerstone Assurance Group. Contact them at 847-387-3555 to determine what, if any, benefits might be due.

4. U.S. Railroad Retirement Board

Railroad Retirement Board phone numbers are in the phone book under Government Listing in most directories.

RRB Office of Programs Field Service - Omaha (402) 221-4641

Documents that should be on file with RRB:

Photo copies of Employee's and Spouse's Social Security Cards

Employee's Birth Certificate - Must be raised seal original

Spouse's Birth Certificate - Must be raised seal original

Certificate of Marriage - Must be raised seal original

All raised seal original documents will be copied and originals returned to sender by Certified Mail if RRB receives them by Certified Mail.

Military Records (Record of Separation from Active Duty Form DD214) – Must Be Original

Documents Needed By RRB at Time of Employee's Death:

Raised Seal Original Copy of Death Certificate

Amount of burial fund money received is determined by years of service and date railroad service began.

Burial fund of \$255 might be payable to spouse or survivors.

5. Health Insurance Options

The Health and Welfare Plan in effect between The Nation's Railroads and The Labor Organizations

Dependent Health Care Benefits (GA-23000) will continue until the end of the fourth month following the month of the employee's death (These 4 months are part of the 36 months eligibility)

Optional Continuation of Coverage under GA-46000 / COBRA

COBRA coverage may be continued for 36 months from the date of the employee's death at a rate of \$642.76 Per Month (A qualified beneficiary has 60 days to elect COBRA)

When Qualified Beneficiary and Dependent Coverage End Under GA-23000

Major Medical Expense Benefits are available under GA-23111 Plan C until Medicare eligible for \$425.00 per month

Railroad Employees National Dental Plan and Railroad Employees National Vision Plan

Eligible dependents will continue to be covered under the plan until the end of the fourth month following the death of the employee.

Other Areas Not To Be Overlooked

1. 401K Plan Benefits

Contact UP Human Resource Representative. They will contact Vanguard who will then contact the beneficiary listed on the account.

UP Human Resources can be contacted at Company Line 8-544-4000 Option (1) or at 877-275-8747.

2. Company Pension Plan

Contact UPRR at 877-275-8747 if the deceased was ever in a Non-agreement (Management) position with the Carrier to ascertain if any benefits are available as a result.

3. Veteran Benefits

Contact your local American Legion or VFW Post for information concerning benefits available.

4. Job Insurance Companies

Some job insurance companies provide Accidental Death Policies. The estate should contact the companies that the employee had a policy with to be sure that all benefits are received.

Contact info for the two major providers is below:

BRCF	800-233-7080
LECMPA	800-514-0010

4. Credit Unions

Some credit unions have policies that cover a death benefit equal to a portion of the amount of money on deposit. Some also offer other life and accidental death policies to credit union members. Contact them to determine what benefit, if any, the deceased and or their beneficiaries might be entitled to.

Disclaimer: This document is provided as a guideline for assisting surviving spouses in navigating the maze of paperwork that can be required by numerous entities when finding themselves in this unfortunate circumstance. It should not be construed as legal advice or assurance of eligibility or benefits due. It is recommended that each agency be contacted by the surviving spouse or beneficiary to be sure there has not been a change in the policy requirements, to determine what information might be required, the benefits available, if any, and to facilitate securing same. Benefit amounts referenced above can vary or may have changed since this guideline was drafted. The foregoing should not be construed as a guarantee of benefits or as a guarantee of benefit amounts.