



2025 Contract Employee Benefits Summary

Metra is America's fourth busiest commuter rail system, providing essential transportation services to communities encompassing over 9.4 million residents. As an organization of over 3,500 professionals, we are committed to safely and efficiently meeting the growing and changing transportation needs of the commuters and businesses we serve.

At Metra, we take pride in fostering a welcoming culture built on respect, fairness, and collaboration. Our commitment is to create an environment where everyone feels empowered to give their best and achieve success. We believe that engaging everyone's ideas and viewpoints is fundamental to our shared accomplishments.

By embracing different perspectives, we unlock excellence, enhance our ability to serve customers, support employees, and make a meaningful impact in the communities we serve.

To meet those needs, Metra employs a diverse workforce in an environment that fosters creativity and drives innovation. This guide is intended to help you learn more about Metra and the many benefits we offer.



Medical, Dental and Vision

Metra is committed to supporting your overall health and well-being. We are pleased to offer our contract professional employees a competitive and affordable benefits program designed to meet the needs of you and your family. Some of your benefits are paid in full by the Company, while the cost of others is shared between you and Metra.

Railroad employees and their eligible dependents can choose from up to three medical plan administrators, depending on your 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.

Medical

The Railroad Enrollment Services offers two medical plans to choose from.

Two options:

- United Healthcare PPO plan is a health insurance plan that allows you to choose your own doctors and hospitals without needing a referral and provides out-of-network coverage.
- Highmark BlueCross BlueShield PPO plan is a health insurance plan that allows you to choose your own doctors and hospitals without needing a referral and provides out-of-network coverage.

Pharmacy

Prescription drugs are included in the plan are administered by Optum Rx. Optum Rx is dedicated to providing access to affordable medications and services to help you stay healthy.

24/7 Nurses & Health Specialists

No matter what you're experiencing, 24/7 Nurses & Health Specialists are here to help. Whether it's managing a health condition or a recent cancer diagnosis, navigating pregnancy or trying to reach a health goal, you can connect with a Nurse or Health Specialist anytime.

Medical Expert Second Opinion

When you have concerns, questions or doubts about a diagnosis or treatment plan, Best Doctors by Teladoc Health are here to help. Get a medical expert's second opinion to either confirm your diagnosis or treatment or recommend a change. Quickly and easily receive the answers and peace of mind you deserve.

27/7 Telemedicine

With Teladoc, you can see a U.S. board-certified physician from wherever you are — using your phone, computer, or tablet. Teladoc is convenient for minor medical conditions such as allergies, colds, pink eye, rashes, sinus problems, sore throats and more.

Dental

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 cleaning twice per calendar year covered at 100% after you reach your deductible.

Vision

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.

Flexible Spending Accounts

Flexible Spending Accounts (FSA) allow you to set money aside for certain eligible expenses and then use it throughout the year to pay for those expenses. The money is set aside pre-tax and reduces your taxable income. Metra offers two types of FSA accounts.

- Healthcare FSAs allow you to set aside pre-tax income for qualified health care expenses. You can use the funds in your FSA to pay for things like copayments, deductibles, and even over-the-counter medications that are used for medical purposes. The money you contribute to an FSA is not subject to federal, state, or local taxes, and you can use it to cover expenses for yourself, your spouse, and your qualifying dependents.
- Dependent Care FSAs are used to pay for the costs of dependent care that enables you to be an active employee. This care may be for a child under age 13 and for older dependents, including children, spouses and parents who are physically or mentally unable to care for themselves and who live with you for more than half the year.

Wellness Benefits (Employee Assistance Program – EAP)

Metra has established a partnership with AllOne Health, to provide short-term professional coaching, counseling and referral services. These services are voluntary, confidential, and personalized to you. You and your eligible dependents receive up to a total of 8 coaching or counseling sessions per year at no cost. In addition, AllOne Health also provides Work-Life services such as legal, financial, childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

Behavioral, Mental & Substance Use Benefits

We all have well-being challenges — from stressful situations like caregiving for a loved one to mental health conditions such as depression. United Behavioral Health has you covered whether you're enrolled in an Aetna, Highmark or UnitedHealthcare medical plan. For 24/7 help finding an in-network provider, making an appointment or with any of life's concerns, contact a Behavioral Health Advocate. Advocates can also help you find an in-network behavioral health provider who offers the convenience of virtual visits.

Tobacco Cessation

Quit For Life has helped millions overcome tobacco addiction, and it's available to you and your dependents at no additional cost as part of your Railroad benefits. Get powerful support to quit smoking, vaping, dipping or chewing — for good.

Life Insurance Coverage

Metra provides you with valuable Basic Life and Accidental Death and Dismemberment (AD&D) Insurance. Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death. Accidental Death and Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). If your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable to your beneficiary(ies).

Basic Life Insurance

Metra provides the following Basic Life and AD&D Insurance coverage.

- \$20,000 basic life coverage.
- \$16,000 Accidental Death & Dismemberment coverage.

Disability Benefits Plan

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.

Supplemental Sickness benefit eligibility depends on your collective bargaining agreement.

Retirement Savings

Metra offers two types of IRS sanctioned, tax-advantaged employee retirement savings plans a: 401(k) plan and a 457(b) plan, to assist you in planning for your retirement. One way to meet long-term financial goals is to participate in a tax-deferred 401(k) or 457(b) plan and/or a post-tax Roth 401(k) or 457(b) plan. Contributions to a voluntary 401(k) or 457(b) account are in addition to the Railroad Retirement and Pension Choice plans. Metra does not match voluntary employee contributions.

401(k) plan

A 401(k) is an employer-sponsored retirement savings plan that allows employees to contribute a portion of their salary, either pre-tax or Roth (after-tax), to a retirement account. Contributions are made through automatic paycheck deductions, and the money grows tax-deferred (traditional 401(k)) or tax-free (Roth 401(k)) until retirement.

457(b) Plan

A 457(b) plan is a tax-advantaged retirement savings plan offered by employers to their employees. It's a type of deferred compensation plan, meaning employees can defer a portion of their salary until retirement, avoiding paying taxes on that amount until it's withdrawn. 457(b) plans are primarily available to state and local government employees and some employees of tax-exempt organizations.

The Differences Between 401(k) and 457(b) Plans

457(b) plans and 401(k) plans are very similar. Both offer you the opportunity to make tax-deferred contributions to a retirement account. That means the money you contribute isn't counted as taxable income for that year, therefore reducing your income tax liability. Instead, the funds can grow tax-free over the course of your career and are only taxed when you make a withdrawal. 457(b) plans and 401(k) plans even have the same annual deferral limits which may change from year to year.

The two plans are different in that 401(k) plans do not offer a three-year Pre-Retirement Catch-Up; and 457(b) plans do.

Another difference is that a 401(k) distribution prior to age 59½ may be subject to a 10% early withdrawal penalty and 457(b) plans generally do not have the same early withdrawal penalty.

However, if you change employers, you can move the funds in your 401(k) to your new employer's plan, assuming they offer a 401(k), without a penalty if you follow IRS rules for a "rollover."

Pension Benefits

Railroad Retirement

The Railroad Retirement Program is a federal program that extends retirement benefits to railroad employees. Railroad employees and employers are required by law to pay Railroad Retirement Taxes in place of Social Security Taxes (FICA). Railroad Retirement Taxes are divided into two categories: Tier I - which is equivalent to FICA, rates and annual maximums and Tier II - which is an additional 4.9%.

Railroad Retirement - Tier 1

All Metra employees contribute 6.2% of their earnings (up to an annual maximum) to their Tier 1 account, and Metra contributes 6.2% of your earnings (up to an annual maximum) to your Tier 1 account.

- 5-year vesting requirement.
- If you have less than 60 months of rail credits when you retire, those credits are sent to Social Security and are counted along with any other work you have performed for employers under the Social Security System.

Railroad Retirement - Tier 2

All Metra employees contribute 4.9% of their earnings (up to an annual maximum) to their Tier 2 account, and Metra contributes 13.1% of your earnings (up to an annual maximum) to your Tier 2 account.

- 5-year vesting requirement.
- If you have less than 60 months of rail credits when you retire, Tier 2 contributions are retained in the Railroad Retirement Trust Fund. Contributions to Railroad Retirement are different from those to a private pension plan or a 401(k) plan. They cannot be refunded or transferred to other retirement plans.

Compensation and Employee Development

Rates of pay are determined by your collective bargaining agreement.

Pay Periods

Metra employees are paid on the 13th and 28th of each month. If payday falls on a weekend or holiday, payday is the weekday prior to that weekend/holiday.

Employee Performance and Development

Metra established *Metra U* to offer our employees the best Metra has to offer in employee training, empowering employees to perform their duties optimally. *Metra U* is dedicated to developing individuals' skills and knowledge in their current roles. *Metra U* also provides a curriculum for those employees interested in pursuing a career in leadership at Metra.

Metra recognizes that learning is not a one-time event but a series of formal and informal learning steps that make up an employee's learning journey. Metra's learning culture encourages employees to learn and grow throughout their careers.

Metra U is proud to offer learning resources in a number of specific role areas.

Annual Paid Time Off

Vacation, Personal, Sick Days, and Holidays

Metra employees receive a set number of vacation, personal, and sick days annually. Vacation, personal, sick days, and holidays vary by collective bargaining agreement.

New Year's Day	Labor Day
Martin Luther King, Jr. Day*	Thanksgiving Day
Presidents' Day	Day after Thanksgiving
Good Friday	Christmas Eve
Memorial Day	Christmas Day
Independence Day	New Year's Eve

**Provided for in some, but not all agreements.*

Family Building and Family-Friendly Programs

Autism Spectrum Disorder (ASD) Coverage

As part of The National Railroad Plans – Health & Welfare Benefits, you and your covered family members can access United Behavioral Health, whether you're enrolled in a Highmark or UnitedHealthcare medical plan.

Support for New Parents

Paid Parental Leave

Paid Parental Leave Policy provides leave to eligible employees for the purpose of caring for and bonding with newborns or adopted children.

Eligible employees can take a total of four (4) consecutive workweeks of Paid Parental Leave for the purpose of caring for and bonding with newborns or adopted children.

Eligible employees may take Paid Parental Leave in continuous blocks of two workweeks, not to exceed four workweeks; Metra does not permit intermittent Paid Parental Leave.

Family Bereavement Leave

Metra recognizes that bereavement is difficult, requiring time to grieve and fulfill family obligations.

- Employees are entitled to a maximum of three paid workdays.
- In addition to three paid workdays of Family Bereavement Leave, employees are entitled to seven additional unpaid workdays off.

Additional Benefits and Services

Regional Ridership Benefits

Full-time employees of Metra and active interns may ride for free on Chicago's regional transit providers, which include Metra, CTA, and Pace.

Tuition Reimbursement

Metra's Tuition Reimbursement Policy provides employees with an opportunity to increase their competence in current jobs as well as prepare for future potential advancement within the company through participation in courses offered by accredited educational institutions. Regular, full-time contract and non-contract employees are eligible on the 1st of the month following 12 months of service.

Public Service Loan Forgiveness (PSLF)

The Public Service Loan Forgiveness (PSLF) Program encourages individuals to develop long-term careers in public service.

If you are a full-time employee at a government agency or non-for-profit organization, you may be eligible to participate in the Public Service Loan Forgiveness Program. Metra is considered a government agency.

Voluntary Benefits

You are eligible to participate in a comprehensive, money-saving benefits program specially designed to protect the financial security of you and your family. These optional benefits include accident and critical illness insurance; group term life insurance; pet insurance; a Perks at Work "discount marketplace" offering discounted travel, event and attraction tickets; and more.

Cleveland Clinic Cardiac Care Program

The Cleveland Clinic Cardiac Care Program takes care of all the details so you can focus on what's important – your heart, your health, and your recovery. This includes travel arrangements and concierge service every step of the way.

One Pass Select

With One Pass Select, create a fitness routine that works for your schedule and matches your interests. Choose a membership level and get one easy, affordable plan with access to a nationwide network of fitness locations. One Pass Select is offered with The National Railroad Plans - Health & Welfare Benefits.

Advanced Care Planning (ACP)

Advanced care planning (ACP) is a process that helps individuals outline their future care preferences, ensuring their wishes are known and respected if they lose the ability to make decisions later. Vital Decisions is an additional voluntary benefit added at no cost to Railroad members, family members they care for, and loved ones involved in a Railroad member's care.

Commitment to Communicating with Our Team

Metra's communication efforts are based on the premise that employees should hear news about the company from the company first. Employees are provided with access to and knowledge of company news in a timely and credible manner, with an emphasis on fostering two-way communication channels for engagement.

The main sources of mass communication between Metra and its employees include the following:

Employee Portal, the company's online portal, is a one-stop shop featuring company news and links to resources making it easy to access helpful resources. Metra's Employee Portal can be accessed inside and outside the firewall.

Blink, your mobile app will provide employees with a personalized news feed, including success stories, employee spotlights, and important updates within Metra. The Hub within Blink will store important department forms, documents, and other resources, making it easier for employees to find the information they need. This includes access to Metra's intranet, workplace policies, safety manuals, schedules, benefits, and more.

Employee Connect, weekly emails providing employees with company news, employee spotlights, and important updates within Metra.

Visual Information Network (VIN), electronic display screens used at various Metra locations providing employees with company news, employee spotlights, and important updates within Metra.

Your Track To Health (www.YTTH.com), whether you want to better understand your plan and coverage, access a form, add a dependent or research retirement benefits – it's easy to find the information you need on this site.

This document is intended to be a general overview of Metra's benefit plans and policies: these plans and policies are subject to specific rules and limitations not described here. The policies, plans and programs described are not contracts and do not alter any at-will relationship the Company has with its employees. Metra may modify or terminate these policies, plans and programs at any time.

2025 Contract Benefits Overview



Health Benefits

Metra is committed to providing you the best healthcare and wellness programs, and offer many resources focused on prevention and well-being to keep you and your family healthy. But when you do require care, we provide quality plans with several coverage levels to meet your needs and to help you and your family get well and stay well. Metra pays on average 87% of monthly medical premium costs.

Monthly Medical	UnitedHealthcare or Highmark BCBS PPO	Aetna Dental	EyeMed Vision
Contribution Rates	Employee	Employee	Employee
Employee Only	\$230	\$0	\$0
Family	\$230	\$0	\$0

Retirement Taxes

Railroad employees and employers are required by law to pay Railroad Retirement Taxes in place of Social Security Taxes (FICA). Railroad Retirement Taxes are divided into two components. Tier I is the equivalent of Social Security benefits and Tier II is similar to a private pension and is based on an employee's railroad service and earnings.

Railroad Retirement	Tier I		Tier II		Medicare Tax	
Contribution Rates	Employee	Metra	Employee	Metra	Employee	Metra
Earnings Tax Percentage	6.2%	6.2%	4.9%	13.1%	1.45%	1.45%
Annual Earnings Maximum	\$176,100	\$176,100	\$130,800	\$130,800	No Limit	No Limit
Maximum Payable	\$10,918.20	\$10,918.20	\$6,409.20	\$17,134.80	No Limit	No Limit

Retirement Savings Benefits

Retirement planning is important to help you lead a stress-free life and accomplish your new retirement goals. Metra offers two types of IRS sanctioned, tax-advantaged employee retirement savings plans a: 401(k) plan and a 457(b) plan, to assist you in planning for your retirement.

Plan	Pre-tax Options	Post-tax Roth Options	Age 50+ Catch Up	Metra Match
401(k)	Yes	Yes	Yes	No
457(b)	Yes	Yes	Yes	No

Income Protection Benefits

Income protection benefits including life, and accidental death and dismemberment (AD&D) are provided by Metra at no cost to you.

Benefit	Benefit Amount	Employee Contribution
Basic Life Benefit	\$20,000	\$0
AD&D Benefit	\$16,000	\$0

The Supplemental Sickness Benefit Plans provide supplemental sickness benefits that supplement the U.S. Railroad Retirement Board sickness benefits for employees of participating railroads and unions.

Disability Type	Max Duration of Benefits	Employee Contribution
Supplemental Sickness Benefit*	12 months	\$0

* Supplemental Sickness benefit eligibility depends on your collective bargaining agreement.

Paid Time Off Benefits

Balancing your work schedule with personal or family schedules can be challenging at times. Paid time off allows employees time to rest, rejuvenate and spend time with family and friends.

Benefit	Vacation	Personal, Sick, and Holidays
Number of Days	Maximum 25 days (based on years of service)	Varies by collective bargaining agreement

Enhanced Benefits, Rewards, and Recognition

We greatly value the contributions you make every day. To help support you, we offer an array of services that help you manage the competing demands of work, personal and family life. These programs recognize, reward, and celebrate our employees who go above and beyond and deserve special recognition for embodying the spirit of My Metra.

Awards & Rewards	Work/Life Balance	Enhanced Benefits
<ul style="list-style-type: none">• My Metra Awards• Service Awards Events & Activities <ul style="list-style-type: none">• Family Days• Veterans Day Luncheon• Flu Shots	<ul style="list-style-type: none">• Professional Development Programs• Public Service Loan Forgiveness• Tuition Assistance• Regional Ride ID Card	<ul style="list-style-type: none">• Perks at Work Discount Program• Employee Assistance Program• Paid Parental Leave• Flexible Spending Accounts

Important: This statement is intended to summarize company provided benefits. Metra reserves the right to amend, change or terminate the plans at any time. If you have any questions regarding this statement, please contact the Benefits Department at HRBenefits@metrarr.com.