



## 2025 Non-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 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.

Active full-time employees are eligible to enroll in the Metra benefits plans. During enrollment, you can include your legal spouse or civil union partner (the person who you are legally married to under state law, including a same-sex spouse) and/or one or more dependent children (up to age 26). Disabled children aged 26 or older who meet certain criteria may continue your health coverage.

### Medical

Metra offers three medical plans through BlueCross BlueShield of Illinois (BCBSIL).

Three options:

- A BCBSIL (Blue Cross and Blue Shield of Illinois) 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.
- A BCBSIL (Blue Cross and Blue Shield of Illinois) HMO IL plan offers one of the largest health care provider networks in Illinois, allowing members to choose a contracting medical group or independent practice association.
- A BCBSIL (Blue Cross and Blue Shield of Illinois) Blue Advantage HMO plan has a broader network compared to HMO Illinois, including many contracting medical groups and hospitals.

What is the difference between an HMO and a PPO Plan?

HMO and PPO plans differ primarily in cost, flexibility, and network size. HMOs (Health Maintenance Organizations) generally have lower monthly premiums and out-of-pocket costs but require you to choose a primary care physician (PCP) and obtain referrals for specialist visits. PPOs (Preferred Provider Organizations) offer more flexibility in choosing doctors, including specialists, and may have larger networks, but they typically come with higher monthly premiums and out-of-pocket costs.

### Pharmacy

Prescription drugs are included in the plan and are also administered by BCBSIL. The BCBSIL Performance Formulary includes a full range of drugs, including all those required under applicable health care laws. Mail-order prescription drugs are administered by Express Scripts. Specialty prescription drugs are administered by Accredo.

## Dental

Metra offers two dental plans through Delta Dental of IL.

Two options:

- A Delta Dental PPO plan has a network of preferred providers, and you can visit any licensed dentist for treatment. The plan provides for both in and out-of-network benefits; however, you will usually receive the greatest benefit when you visit a participating in-network dentist.
- A Delta Dental DeltaCare HMO plan operates through a network of participating dentists who manage all of your dental care. You will be required to select a primary care dentist, or one may be assigned to you.

## Vision

Metra offers a vision plan through Davis Vision by MetLife with low premiums and discounts on exams, eyeglasses and contacts.

### BCBSIL Vision Discount Program

In addition to the Davis Vision plan, BCBSIL also provides a Vision Discount Program through EyeMed Vision Care. EyeMed Vision Discount through BCBSIL offers savings on eyeglasses, contact lenses, eye exams and laser vision correction. You must be enrolled in a BCBSIL medical plan to be eligible for this program, whether you are enrolled in the Davis Vision plan or not.

## 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.

## 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). In the event that 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 two Basic Life and AD&D Insurance coverage options.

- Option 1: two times your Basic Annual Earnings to a maximum of \$650,000 (rounded to the next higher multiple of \$1,000).
- Option 2: two times your Basic Annual Earnings to a maximum of \$50,000 (rounded to the next higher multiple of \$1,000).

A Basic Life Insurance benefit of \$50,000 or more is a taxable benefit (imputed income). You will see the value of the benefit included in your taxable income on your paycheck and W-2.

### Optional Life Insurance

You can supplement your Company-paid basic life insurance with optional life insurance. You can elect one times your Basic Annual Earnings to a maximum of \$400,000\* (rounded to the next higher multiple of \$1,000) with a Guarantee Issue of \$650,000 (combined Basic Life and AD&D and Voluntary Life).

### Optional Dependent Spouse and Child Life Insurance

You can elect up to \$10,000 for dependent life insurance-spouse coverage and coverage to a maximum of \$500 (for child(ren) age 14 days - 6 months) and to a maximum of \$10,000 (for child(ren) age 6 months - 26) for dependent child coverage.

## Disability Benefits Plan

Metra provides valuable disability coverage to protect you and your family financially if you become ill or injured and cannot work for a period of time. Disability coverage begins after one year of service.

Disability benefits provided include:

After employees complete the five- workday elimination period, exhaust their sick banks and use any optional PTO or vacation time, they receive the following reduced pay as applicable for the remaining time in their company paid Short-Term Disability (STD) benefit period:

- The first 53 calendar days after the STD elimination period – 75% of the employee's current salary.
- 61st – 180th calendar days of STD benefit period – 66 2/3% of employee's current salary.

Long-Term Disability (LTD) coverage pays you a certain percentage of your income if you can't work because an injury or illness prevents you from performing any of your job functions over a long time.

- Long-term Disability (LTD) Plan pays 50% of covered monthly earnings up to \$4,167, up to the full Social Security retirement age.
- You can supplement your Company-paid LTD plan with a Buy-Up LTD plan. The Buy-Up plan pays 60% of covered monthly earnings up to \$13,000, up to full Social Security retirement age.

## Well onTarget

Well onTarget is a program that offers the support you need to make healthy choices.

- Health Assessments to help you measure your health.
- Digital Self-Management Programs, lessons, and challenges to help you reach your wellness goals.
- With the Blue PointsSM program, you can earn points by completing activities and reaching goals. These points can be redeemed online for rewards.
- Track healthy habits, sync your fitness and nutrition devices with the Well onTarget portal or download the app.

## Tobacco Cessation

BCBSIL covers tobacco cessation counseling (including telephone, group and individual counseling) and screening for members who use tobacco products as well as two 90-day treatments for tobacco cessation medication per calendar year at no cost to you.

## 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.

### 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.

#### Retirement Choice Option #1 - RTA Pension Plan

Metra will contribute a percentage of your pensionable earnings to the RTA Trust Fund. Pensionable earnings do not include bonuses, imputed income from excess group term life, overtime pay, vacation sellback and opt-out health insurance payments.

- 5-year vesting requirement.
- If you have less than 60 months of Metra service when you retire, contributions are retained in the RTA Trust Fund and are not transferable.
- Your Annual Retirement Benefit is determined according to the following formula:  
Your Final Average Annual Compensation X 0.0175 X Your Years of Credited Service up to 40.

### Retirement Choice Option #2 – 401(k) Contribution

Metra will contribute 7% of your compensated earnings to your 401(k) account. Compensation will not include: overtime or shift differential, commissions, bonuses, vacation sellback, or other similar payments or any employer contributions that the RTA, Metra or Pace make to a Section 457 or 401(k) Plan on your behalf.

- 3-year vesting requirement.
- If you leave Metra before you have 36 months of Metra service, contributions are retained in the Metra 401(k) Plan and are not transferable.
- If you leave Metra with more than 36 months of Metra service, you are 100% vested in Metra's 401(k) plan and you can withdraw or transfer your funds to your new employer.

### Compensation and Employee Development

Compensation is an important part of Metra's relationship with its employees. This relationship also includes challenging and rewarding work, growth and career development opportunities, and being part of a leading company with a diverse workforce and great products.

Pay for performance is fundamental to our compensation philosophy. We reward individuals for their performance and contributions to business success. At Metra we are committed to providing you with a Total Rewards package that includes a competitive pay and rewards program, benefits that support your physical, emotional, and financial health and well-being, opportunities to support your continuous learning and growth, robust retirement options, and more.

#### Pay Periods

Metra employees are paid on the 15th and the last working day 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 University "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

### Paid Time Off (PTO)

Metra recognizes the importance of employees having leisure time and the opportunity to attend to non-work matters.

For new hires, the chart below shows how many PTO days employees receive based on the month in which they start.

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
11	10	9	8	7	6	5	4	3	2	1	0

### Vacation Time

The chart below indicates the number of vacation days employees receive.

Date Metra Issues Vacation Time	Number of Days Issued
Start date through 6 months of service	0 Days
6 months of service	5 Days
1 year anniversary	5 Days
January 1 <sup>st</sup> following 1 year anniversary through 9 <sup>th</sup> year	15 Days
January 1 <sup>st</sup> of 10 <sup>th</sup> year through 14 <sup>th</sup> year	20 Days
January 1 <sup>st</sup> of 15+ years	25 Days

Employees carry over up to five unused vacation days to the next calendar year.

## Holidays

Metra observes eleven (11) paid holidays. If a holiday falls on a Saturday, the preceding Friday will be designated as the holiday. If a holiday falls on a Sunday, the following Monday will be designated as the holiday.

New Year's Day	Thanksgiving Day
Martin Luther King, Jr. Day	Day after Thanksgiving
Memorial Day	Christmas Eve
Juneteenth	Christmas Day
Independence Day	New Year's Eve
Labor Day	

## Family Building and Family-Friendly Programs

### Fertility Preservation Services

If you enroll in one of Metra's three medical plans, your benefits for fertility preservation services are the same as your benefits for any other condition. Benefits will be provided for Medically Necessary Standard Fertility Preservation Services when a Medically Necessary treatment May Directly or Indirectly Cause Iatrogenic Infertility to a Covered Person.

### Infertility Treatment

If you enroll in one of Metra's three medical plans, your benefits will be provided the same as your benefits for any other condition for Covered Services rendered in connection with the diagnosis and/or treatment of Infertility, including, but not limited to, in-vitro fertilization, uterine embryo lavage, embryo transfer, artificial insemination, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer, low tubal ovum transfer and intracytoplasmic sperm injection.

### 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.

### **Blue365 Discounts**

If you enroll in one of Metra's three medical plans, you'll be eligible to participate in their Blue365 Member Discount Program. Blue365 is a website for health-focused discounts. With discounts on health-related products as well as health and fitness clubs, and weight loss programs and much more, you can decide what choices are right for you while saving money.

## 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.

*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 Non-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 85% of monthly medical premium costs.

Monthly Medical	BCBS PPO	BCBS HMO IL	BCBS Blue Adv HMO
Contribution Rates	Employee	Employee	Employee
Employee Only	\$123.42	\$ 91.95	\$60.21
Family	\$422.42	\$311.86	\$210.77

Monthly Benefit	Delta Dental PPO	Delta Dental HMO	Davis Vision
Contribution Rates	Employee	Employee	Employee
Employee Only	\$5.49	\$ 2.29	\$2.39
Family	\$17.99	\$6.74	\$7.16

## 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) Deferred Compensation 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

## Retirement Choice Pension

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.

Plan	Plan Description	Vesting
<b>RTA Pension - Retirement Option #1</b>	Your Retirement Benefit is determined according to the following formula: Your Final Average Annual Compensation X 0.0175 X Your Years of Credited Service up to 40.	5 Years
<b>401k with Metra Contribution - Retirement Option #2</b>	Metra will contribute 7% of your compensated earnings to your 401(k) account. Compensation will not include overtime, commissions, bonuses, or other similar payments.	3 Years

### Income Protection Benefits

Income protection benefits including life (2x base annual salary or \$50,000), accidental death and dismemberment (AD&D), and disability are provided by Metra at no cost to you. You may also purchase voluntary life coverage. Short-term and long-term disability benefits require a 1-year waiting period from date of hire.

Benefit	Annual Maximum
<b>Basic Life and AD&amp;D Benefit</b>	2x base annual salary or \$50,000
<b>Employee Voluntary Life Benefit</b>	1x base annual salary
<b>Spouse Life Benefit</b>	\$10,000
<b>Child(ren) Life Benefit</b>	\$10,000

Disability Type	Percentage of Pay	Max Benefit
<b>Short-Term</b>	75% and 66 2/3%	N/A
<b>Long-Term</b>	50%	\$4,167/monthly

### 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	Holidays	PTO
<b>Number of Days</b>	Maximum 25 days (based on years of service)	11 Days	11 Days

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

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.