## UnitedHealthcare Railroad Retirement Specialists

Retirement is a big step. You'll be asked to make many important decisions, including many about your benefits. To help, UnitedHealthcare is excited to introduce enhanced retirement planning support provided by a new service from UnitedHealthcare Railroad Retirement Specialists!

As you plan for your retirement, understanding your medical coverage options after you retire can be overwhelming. UnitedHealthcare understands that you've worked a long time to earn your retirement, and it should be an event you anticipate with great pleasure, free from worries about your benefits.

The Retirement Specialists can explain the benefit choices you need to make, help you complete and return any required paperwork and help you understand:

- Steps to take when considering retirement;
- Benefit coverage options available for early retirement prior to age 65:
- Benefit coverage options for spouses/dependents;
- Age Annuitant information;
- Disability Annuitant information;
- Billing and payment information;
- Coverage available for those that are eligible for Medicare;
- How to obtain information/forms and when they need to be submitted;
- When to contact the Railroad Retirement Board (RRB)

The Retirement Specialists can be one of your key points of contacts for the entire process, and they will continue to be available to work with you until you retire. Their job is to make the process easy, convenient, and hassle free, and to make sure that you retire with peace of mind. Even if you haven't formally decided on your retirement date yet, you can still contact a Retirement Specialist to answer any retirement-related questions to start preparing.

To speak to a Retirement Specialist today, simply call toll-free 1-800-842-5252 and ask to speak to a Retirement Specialist. If a Retirement Specialist is not currently available to take your call, they will call you back within 24 hours and answer all of your questions.

UnitedHealthcare is committed to providing you – our valued Railroad member - with the highest quality service that you deserve. The Retirement Specialists are just the latest enhancement of our capabilities to support you.

