

**BROTHERHOOD OF MAINTENANCE OF WAY EMPLOYEES DIVISION-IBT  
FRINGE BENEFITS AS OF JANUARY 1, 2007**

(Benefits include Rates for National Benefit Plans & Cost of Railroad Payroll Tax)

FRINGE BENEFITS	COST PER MONTH PER ACTIVE EMPLOYEE
Health Insurance Benefits (GA-23000)	\$ 1,097.66
Early Retiree Major Medical Coverage (GA-4600)	89.06
Dental Insurance (GP-1200)	47.14
Supplemental Sickness Insurance Benefits (GP-7000)	36.06
National Vision Plan	10.70
Off-Track Vehicle Coverage ①	.45
Railroad Unemployment Insurance Tax: Minimum 2.15% of first \$1,230.00	26.45
Railroad Retirement Tax Rates: Tier I: Base (Annual) \$97,500.00 Rate 6.20% Based on monthly earnings of \$3,000	186.00
Tier II: Base (Annual) \$72,600.00 Rate 12.10% Based on monthly earnings of \$3,000	363.00
Medicare Rate: 1.45% Based on monthly earnings of \$3,000	<u>43.50</u>
<b>Total Cost per Month per Active Employee ②</b>	<b><u>\$ 1,900.02</u></b>

① The cost of coverage differs for railroads not covered under the terms of the National Agreement. The rates per employee, per month are Part 1: Accidental Death & Dismemberment & Loss of Time = \$1.05 PEPM; Part 2: Accidental Death & Dismemberment Only = \$.80 PEPM. Rates for railroads subject to the National Agreement = \$.45 PEPM. For the purpose of figuring this report, the \$.45 PEPM figure will be used.

② This figure does not reflect amounts for vacation, holidays, personal days, bereavement leave and jury duty, since their value would have to be based upon each employee's rate of pay for the appropriate period of time involved.