

2023 Metra Non-Contract Benefit Summary

Benefit	Features
Medical/Pharmacy <ul style="list-style-type: none"> • PPO • HMO 	BCBSIL PPO, HMOIL or Blue Advantage HMO. EyeMed Vision discounts in PPO and EyeMed benefits in both HMOs. Hearing benefits in PPO. Premiums range from \$60.21 to \$422.42 per month.
Dental <ul style="list-style-type: none"> • PPO • HMO 	Delta Dental PPO or HMO PPO - Up to four cleanings depending on eligibility. Implants covered. HMO – Primary Care Dental required. Premiums range from \$2.29 to \$17.99 per month.
Vision	Davis Vision voluntary plan. Cost shared by employee and employer 50%/50%.
Life and AD&D <ul style="list-style-type: none"> • Voluntary Life 	Dearborn National Basic Life and AD&D choice of 2 x basic annual salary up to maximum of \$650,000 or \$50,000 maximum. Voluntary Life options available: Employee 1 x basic annual salary, spouse, and child(ren) \$10,000 maximum.
Short Term (STD)/Long Term Disability (STD) <ul style="list-style-type: none"> • LTD Buy Up 	STD and LTD Company paid benefit. Voluntary LTD Buy Up option. 100% employee paid.
Employee Assistance Plan	Offered through Morneau Shepell. 24/7 access.
Flexible Spending Accounts <ul style="list-style-type: none"> • Health Care • Dependent Care • Transit and/or Parking 	IRS limits apply to all four Flexible Spending Accounts. Healthcare FSA offers carryover up to \$570 into the following year and employees have additional 2 ½ month grace period to file claims in the following year.
Retirement Savings Plans <ul style="list-style-type: none"> • 401(k) • 457 Deferred Compensation 	Employees can enroll in both plans up to IRS Annual Limits. Pre-Tax and Post-Tax options offered by both plans. 401(k) through Empower Retirement. 457 through MissionSquare.
Railroad Retirement Board Pension	RRB vesting is 60 credited months of service.
Pension Choice Benefit – RTA Pension or 7% 401(k) Employer Contribution	Offered to new employees starting January 1, 2022. Pension of 1.75% per year of service times average salary (of 3 highest years). RTA Pension vesting is five calendar years. OR 7% employer contribution to 401(k), vesting is three years. No employee contribution is required for either plan.
Retiree Medical	Choice of Medicare Supplement Plan or Quarterly Medicare Subsidy once employee and/or spouse is Medicare eligible.
Vacation, PTO, and Holidays	Vacation up to maximum of 25 days based upon years of service. 11 PTO days and 11 Holidays per calendar year. Employees can carryover up to 10 vacation days. Annual cash out option also available for 1 or 2 weeks.
Sick Bank	Unused vacation days that do not rollover or cash out, go into sick bank the following year. Unused PTO days forfeited when you terminate. Sick Bank cashed out at retirement.
Public Student Loan Forgiveness	Full-time employees at a government agency may be eligible to participate.
Work Life Balance	Work locations are in Chicago and surrounding suburbs.
Employee Recognition	Service Awards and Gifts, My Metra, and Retirement Gifts.
Employee Discounts	Perks at Work Discount Program and discounts offered through Blue 365 for employees enrolled in one of the BCBSIL Medical Plans.
Wellness Program	Flu Shots, COVID Boosters, Biometric Screenings, and BCBSIL Well on Target.
Professional Development	Onsite, offsite, and virtual Professional Development Programs.
Tuition Reimbursement	Reimbursement up to \$5,250 (IRS limit).