BLET – Union Pacific Southern Region
Surviving Spouse Benefits Guide

We have prepared this guide to assist a surviving spouse in the difficult time when their loved one (a current or former Union Pacific Railroad employee) passes away. *It is intended to be for reference only and may not be an all-inclusive list in every situation.*

General Benefit Information for Agreement (Union) Employees	Email: uplrprogadm@up.com For general agreement-provided benefits questions, you can use this email.
Reporting the death of an employee to Union Pacific Railroad	You need to contact Union Pacific Workforce Resources upon the death of an active or former employee using the following methods: 1. Email: survivorbenefits@up.com – In the body of the email, list the full name of the employee, informant (yourself), and the surviving spouse and telephone number (if applicable). or 2. Submit an external TRM Ticket via Union Pacific's system: www.up.com – Click "Employees" then "Retirees and Families Site" and lastly, "Submit a Ticket to Workforce Resources to Report the Death of a Union Pacific Employee or Beneficiary". Fill out the ticket with the information for the deceased, the informant (yourself), and the surviving spouse and telephone number (if applicable). After contacting Union Pacific Workforce Resources through email or TRM ticket: 1. You can expect a response within 24 – 48 hours from the time of submission. 2. Union Pacific's survivor benefits team will reach out to gather any follow up information. 3. Once the requested information is received, an email update will be sent within 10 business days to update you on the status of any continuing benefits.

Other Parties to Contact (as applicable)

Benefit	Contact
Medical	National Plan United Healthcare: 800-842-5252 Aetna: 800-842-4044 Highmark Blue Cross/Blue Shield: 866-267-3320 Iron Road Healthcare Hospital Association: 800-547-0421 *If family members have coverage under the employee's plan, then medical, dental, and vision (if eligible) coverage will continue for four (4) months following the month in which the death occurred. Thereafter, a qualified beneficiary may elect COBRA coverage for medical, dental, and vision benefits. A letter will be sent from the National Plan (Railroad Enrollment Services) to provide rate and payment information.*
Dental	Aetna Dental Plan: 877-277-3368
Vision	EyeMed Vision Care: 855-212-6003

Life Insurance	National Plans Met Life: 800-310-7770, Option 1 Union Pacific Voluntary Life Insurance Plan (if applicable) Met Life: 866-659-1377 *Information can be found on the paycheck stub(s) as to whether the employee has been paying into MetLife for the Optional/Voluntary Life plan.* Active Employee's Death Benefit: $20,000 Accidental Death Benefit: $16,000 (in addition to the $20,000 above) Retired Employee's Death Benefit: $2,000 UnionOne (formerly Cornerstone) Voluntary Life Insurance BLET members have access to additional, voluntary life insurance and accidental death and dismemberment (AD&D) policies through UnionOne. Contact them at: 847-387-3555 or www.unionone.com *Required information needed for claim: date of birth, Social Security number, date of death, and copy of death certificate.*
Agreement 401k (if applicable)	Workforce Resources Service Center: survivorbenefits@up.com *Note: Vanguard will not assist; you must contact Union Pacific Workforce Resources via the email above or submit a TRM ticket.* If the deceased was ever in a non-agreement position (management) with Union Pacific, contact them at 877-275-8747 to see if other benefits may be available.
Stock Awards/Employee Stock Purchase Program (if applicable)	E*TRADE: 800-838-0908 *Union Pacific's equity compensation team will receive notification of the employee's passing and they will send a separate communication of required tasks to claim any stock awards issues to the employee.*
Railroad Retirement Board ("RRB")	Spouses, minor children, and other dependents may be eligible for survivor and/or burial benefits. Contact your local RRB office for assistance. You can find the address and phone number of local offices by visiting www.rrb.gov, or call 877-772-5772. *Required information: copies of birth certificate for employee and all survivors*, certificate of marriage*, death certificate*, military records*, and Social Security card. (*Must be a raised seal original copy – RRB will return original documents)*
Vacation and Payroll	Verification of employee's death and estate beneficiary are required by Union Pacific's Banking Operations before any unpaid compensation, remaining vacation pay for current year and/or vacation pay for subsequent year, if earned, will be paid to anyone. Beneficiary verification forms will be sent out to the beneficiary. The forms must be completed, notarized, and returned to Banking operations before funds can be released. For questions, please contact: uprrpayroll@up.com and ubanking@up.com
Employee Assistance Program	800-779-1212 – Available to spouses and dependents Website: https://www.up.com/employee/retirees/eap-family/index.htm

Friend-to-Friend Network	Online applications, https://www.up.com/employee/upec/friends/index.htm, for assistance can be submitted for any Union Pacific employee, retiree, or family (spouse or child) who has suffered a medical or dwelling related emergency.
Personal Effects	Contact the employee's supervisor to get personal items from a locker, desk, etc.

A listing of other possible benefit sources that can often be overlooked are:

Veteran's Administration	Veteran's Administration: 800-352-0451 Survivors of Veterans of the U.S. Armed Forces may qualify for: 1. G. I. or National Service Life Insurance if policy is in force at the time of the Veteran's death. 2. Lump sum burial benefit of $150 (through funeral director) 3. Memorial plot and headstone.
Job Insurance Companies	Some job insurance companies provide Accidental Death policies. The estate should contact the companies that the employee had a policy with to be sure that all benefits entitled to are received. BRCF: 800-233-7080 LECMPA: 800-514-0010
Credit Unions	Some credit unions have policies that cover a death benefit equal to a portion of the amount of money on deposit. Some also offer life and accidental death policies to credit union members. Contact them to determine what benefit, if any, the deceased and their beneficiaries might be entitled to.
Other Credit Card, Loan, and Insurance Companies	Some credit card companies, banks and other financial institutions that service an employee's loan(s), and other insurance companies may offer relief and/or assistance upon the death of a spouse. These entities should be contacted to take full advantage of any benefits available through those sources.

Disclaimer: This document has been provided as a guideline for assisting surviving spouses in navigating the maze of paperwork that can be required by numerous entities when finding themselves in this unfortunate circumstance. It should not be construed as legal advice or assurance of eligibility or benefits due. It is recommended that each agency be contacted by the surviving spouse or beneficiary to be sure there has not been a change in the policy requirements, to determine what information or documentation may be required, the benefits available, if any, and to facilitate securing the same. Benefit amounts referenced herein can vary or may have changed since this document was drafted. The foregoing should not be construed as a guarantee of benefits or as a guarantee of benefit amounts.

SURVIVING SPOUSE'S GUIDE AND CHECKLIST

Immediate Steps to be Taken Upon the Death of a Railroad Employee:

1. Contact someone who can assist you – i.e., relative, friend, executor, union officer, etc.
2. Review wishes of deceased regarding burial (if applicable).
3. Make funeral and burial arrangements.
4. Notify friends and relatives.

Steps to be Taken Later:

After a few days following the funeral, refer to this guide and begin making notifications to the various entities.

COLLECT AND ASSEMBLE THE FOLLOWING DOCUMENTS (at a minimum):

_____ Last Will and Testament (if applicable). Should be up to date.

_____ Obtain Death Certificates from Funeral Director. *Always order extra copies for the various entities that need them and copies for yourself.*

_____ Life Insurance Policies. *It is recommended to send the claim form for insurance companies and a copy of the Death Certificate using USPS Certified Mail & Return Receipt Requested.*

_____ Current Financial Statements

_____ Bank Account Numbers (checking and saving)

_____ Marriage License

_____ Birth Certificates – *Both spouses and any dependent children*

_____ Social Security Cards – *Both spouses and any dependent children*

_____ Veteran's Records – *Official copy of DD-214 form*

_____ Tax Returns – *Last 3 years*

- Contact your attorney regarding the Estate settlement.
- Notify your security broker to re-title any securities, if applicable.
- Notify your insurance agent to modify any auto and homeowner's policies.
- Notify banks and credit unions to verify the status of checking and savings accounts and make any changes as needed.

SURVIVING SPOUSE'S GUIDE AND CHECKLIST (continued)

Avoid major decisions regarding home sale, debt repayment, moving, etc. for the first few months.

Union Officers who can assist you (*keep current)*:

President	Vice President	Secretary-Treasurer
______________________	______________________	______________________
______________________	______________________	______________________
______________________	______________________	______________________

Local Chairman	Vice Local Chairman	Vice Local Chairman
______________________	______________________	______________________
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Legislative Representative

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