



INDIANA HARBOR BELT RAILROAD COMPANY
2721 – 161ST STREET, HAMMOND, IN 46323-1099

December 1, 2022

ERISA Annual Reports (5500) and Summary Annual Reports

The following is a disclosure about your benefits as contained in Annual Reports, Forms 5500, and the respective Summary Annual Reports, for the calendar year 2022. Please review the following information which is now available as noted below at:

<https://www.nrlc.ws/benefitERISA.aspx> or at IHBR.com.

1. The Railroad Employees National Health and Welfare Plan
2. National Railway Carriers and United Transportation Union Health and Welfare Plan
3. The Railroad Employees National Early Retirement Major Medical Benefit Plan
4. Railroad Employees National Dental Plan
5. Maintenance of Way Employees Supplemental Sickness Benefit Plan
6. Supplemental Sickness Benefit Plan Covering Shop Craft and Signal Employees
7. The Supplemental Sickness Benefit Plan covering Railroad Yardmasters
8. The Railroad Employees National Vision Plan
9. Railroad Employees National Health Flexible Spending Account Plan

You have the right to request and obtain a paper version of the covered documents, free of charge, by contacting the IHB Human Resource department (219) 989-4923. You also have the right, free of charge, to opt out of electronic delivery and review only paper versions by contacting the IHB Human Resource department (219) 989-4923. The documents depicted above may only be required to be available for a year's time or until it is superseded by a subsequent version.

Sincerely,

James M. Pecyna
Senior Manager
Labor Relations