

# 2015 Long-Term Disability Benefits

## MetLife

The following table provides an overview of long-term disability benefits available to Union Pacific nonagreement employees for 2015. For more detailed information, review the 2015 Employee Flexible Benefits Guide.

	Coverage	Tax Treatment	Notes
<b>CORE LONG-TERM DISABILITY</b>	50% of base salary*	Full benefit received is taxable income.	Employees receive the company-paid core long-term disability coverage automatically and at no cost after three months of continuous service.
<b>LTD BUY-UP</b>	62% of total monthly compensation**	Benefit received is only partially taxable as income, typically around 40% taxable. The actual percent will be calculated based on 2015 enrollment numbers.	Rates can be viewed within Union Pacific's "My Benefits" system during Open Enrollment. Through the buy-up option, employees may increase the value of their LTD benefits.

\*Base salary is your regular monthly rate of pay. It does not include bonuses or overtime.

\*\*Total monthly compensation is your current base salary plus performance bonuses (such as EIC and MIP bonuses).

The above table highlights certain features of Union Pacific's nonagreement employee benefit programs for 2015. The 2015 Employee Flexible Benefits Guide serves as the official plan document. Should any information found in this table conflict with the 2015 Flexible Benefits Guide, the terms of the Flexible Benefits Guide will control. Union Pacific reserves the right, at its discretion, to amend, change or terminate any of its benefit plans, programs, practices or policies at any time for any reason. Nothing in this table shall be construed as creating an expressed or implied obligation on the part of the Company to establish or maintain each such benefit plans, programs, practices or policies.