



Understanding Open Enrollment

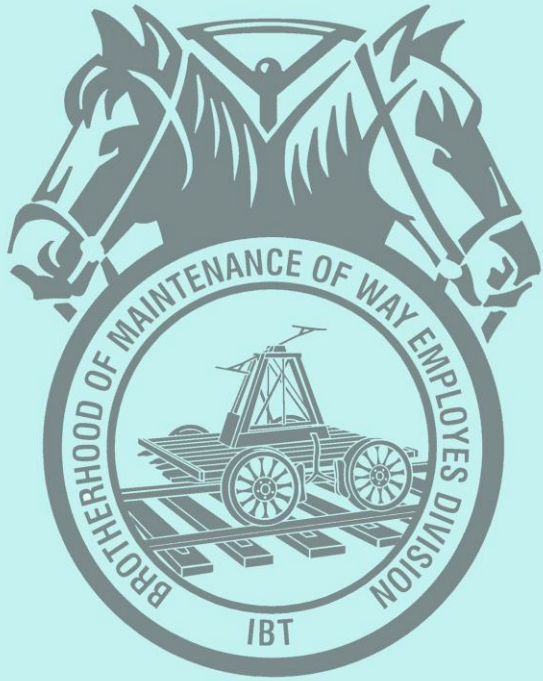
SEPTEMBER 9, 2026 – 6:30 PM Central time

*Railroad Employees
National Health &
Welfare Plan*



**YOUR TRACK
TO HEALTH**





**YOUR TRACK
TO HEALTH**

UNDERSTANDING OPEN ENROLLMENT

Our members, and our families, have tools and options to navigate their healthcare plans.

This presentation helps identify key terms, concepts, and resources our families can use to make informed decisions for their healthcare.



UNDERSTANDING OPEN ENROLLMENT

Event Learning Objectives

- ④ Understand what open enrollment is
- ④ Understand when open enrollment occurs
- ④ Understand what you can do during open enrollment
- ④ Understand how to make changes during open enrollment



UNDERSTANDING OPEN ENROLLMENT

First thing's first...

- ④ This webinar covers members and families with benefits under the Railroad Employees National Health & Welfare Plan (the National Plan).
- ④ How do you find out your Summary of Benefits & Coverage (SBC), which lets your options?
- ④ Go to ytth.com!



**UNDERSTANDING
OPEN ENROLLMENT**

ytth.com
(800) 753-2692



UNDERSTANDING OPEN ENROLLMENT

What is Open Enrollment?

Open Enrollment for the National Plan occurs in October every year, with changes going into effect on January 1 of the following year.

Open enrollment is a specific time each year when you can:

- 1) Sign up for specific coverage
- 2) Change the coverage you have
- 3) Drop coverage you no longer need



UNDERSTANDING OPEN ENROLLMENT

OPEN ENROLLMENT FOR
THE 2027 PLAN YEAR
STARTS OCTOBER 1, 2026

OPEN ENROLLMENT ENDS
OCTOBER 31, 2026

CHANGES CAN BE MADE
ONLINE 24/7 DURING
OPEN ENROLLMENT!

Open Enrollment 2027

Open enrollment this
year is to make
changes to the 2027
Plan Year!



UNDERSTANDING OPEN ENROLLMENT

Can plan changes occur outside of open enrollment?

Apart from open enrollment, major life changes (moving, marriage, etc.) can allow you to make changes to your coverage. In some cases, moving may automatically change your coverage, so you should check for changes during any move!



UNDERSTANDING OPEN ENROLLMENT

What sort of changes can I make during open enrollment?

- 1) Changing network providers if your area has multiple options (i.e. Aetna, United Healthcare, Blue Cross Blue Shield).
- 2) Changing plan types (MMCP, CHCB, HDHP) if eligible.
- 3) Opting into healthcare flexible spending account (FSA) for the upcoming plan year.



UNDERSTANDING OPEN ENROLLMENT

How do I participate in Open Enrollment?



*Between October 1st
and October 31st, visit
ytth.com*

*If you need more
assistance, call
(800) 753-2692*





UNDERSTANDING OPEN ENROLLMENT

Where can I learn more?



**YOUR TRACK
TO HEALTH**

The *Your Track to Health* website at ytth.com is your best resource for information on your coverage and options under the National Plan!

January 1, 2024

The Railroad Employees National Health and Welfare Plan

Summary Plan Description



How the Plan works



Benefits & Coverage Lookup



Eligibility



Understanding different plan options



Retirement guidance



Flexible Spending Accounts



Making the most of all your benefits!



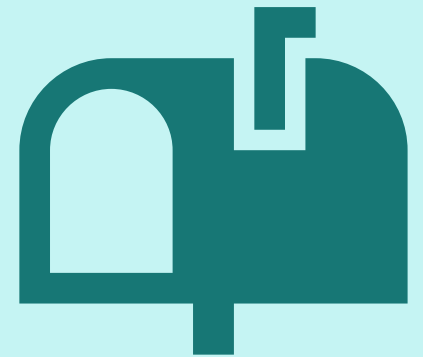
UNDERSTANDING OPEN ENROLLMENT

What should I do next?

Unless you have received it already, you should expect a mailing from Railroad Enrollment Services with more details about Open Enrollment, the HDHP, & FSAs.



**DON'T MISS
THIS
MAILING!**





**UNDERSTANDING
OPEN ENROLLMENT**

ytth.com

Q&A

- 🕒 Use the “Reaction” or “Raise Hand” feature on your web browser or Zoom app.
- 🕒 Listen to all questions, someone may be asking the same question you have.
- 🕒 After you’re done asking your question, please mute yourself to prevent mic noise and bandwidth lag.
- 🕒 Respect our panelists and fellow participants.



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