

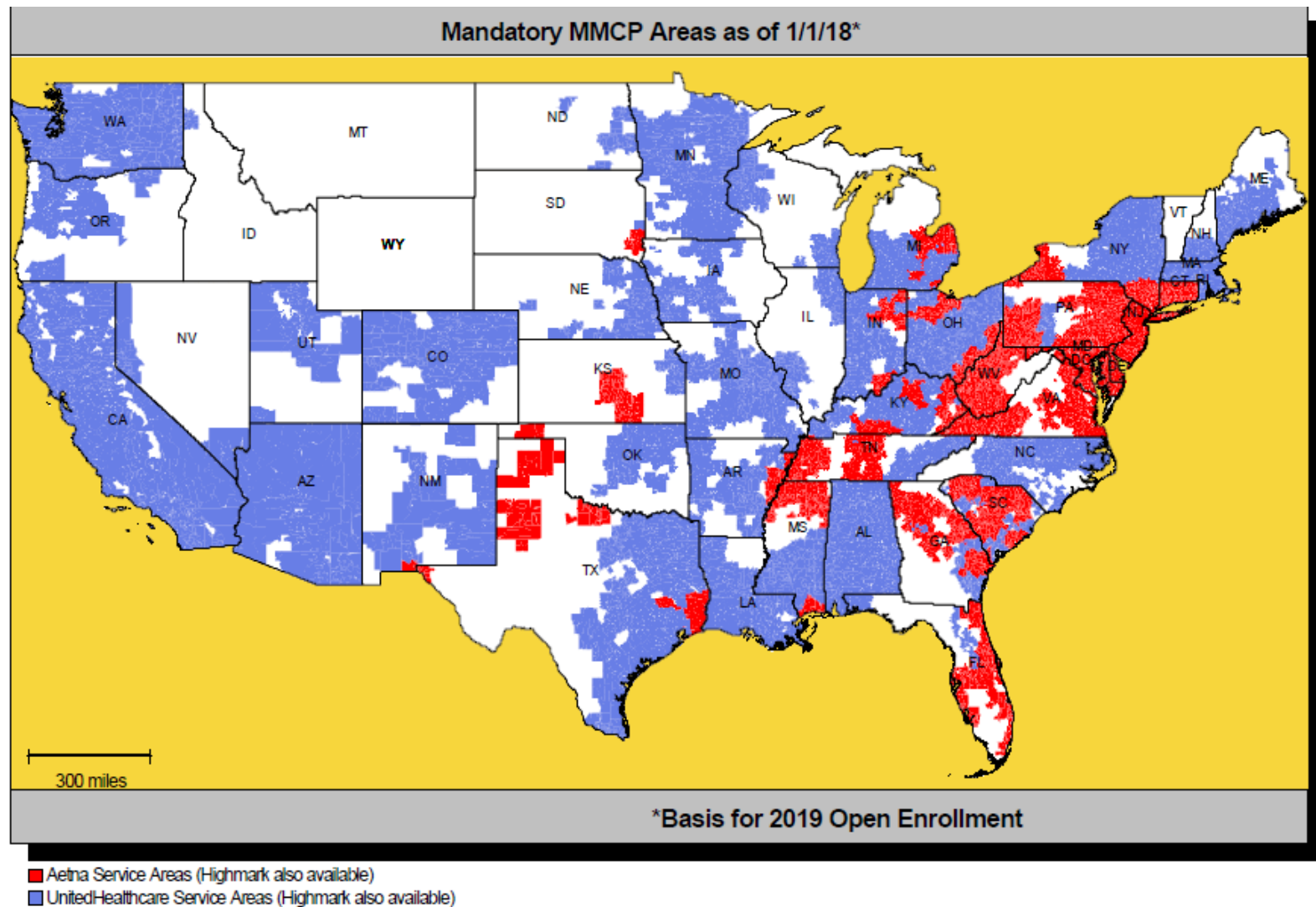
# Understanding the Railroad Employees National Health and Welfare Plan

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- **Medical Benefits Overview**
  - MMCP
  - CHCB
  - Additional Benefits and Resources
- **Coverage During Sickness/Disability**
- **Provider Search**
- **Your Track to Health**

# Mandatory MMCP Areas



# Summary of Benefit Plan & Administrators of Benefit Type



## Summary of Benefit Plans & Administrators by Benefit Type (as of January 1, 2018)

### UNDER NATIONAL AGREEMENTS ONLY (1)

Benefit Type	NATIONAL HEALTH & WELFARE PLAN (#23000) and NRC/UTU HEALTH & WELFARE PLAN (#690100)			NATIONAL EARLY RETIREMENT PLAN
	Emp. Resides in	Emp. Resides in	Emp. Resides in	
	UHC "MMCP Area"	Aetna "MMCP Area"	Neither Area	(#46000)
	(a) <b>BLUE</b>	(b) <b>RED</b>	(c) <b>WHITE</b>	(d)
<b>Medical:</b>				
<b>MMCP</b>	Mandatory MMCP: - UnitedHealthcare - Highmark	Mandatory MMCP: - Aetna - Highmark	Voluntary MMCP: - UnitedHealthcare - Aetna - Highmark	Major Medical Plan - UnitedHealthcare
<b>CHCB</b>	Not Offered	Not Offered	CHCB: - UnitedHealthcare - Highmark	
<b>MHSA: (2)</b>	UBH	UBH	UBH	
<b>Pres. Drug:</b>	Express Scripts	Express Scripts	Express Scripts	Express Scripts
<b>Life/AD&amp;D:</b>	MetLife	MetLife	MetLife	N/A

**Note: Employees may also opt-out of coverage for Other than On-Duty Injury coverage.**

(1) This document displays the benefit plans and administrators for employees under National Agreements, which covers the vast majority of employees for these two Plans. Employees that do not participate in National Agreements may have somewhat different choices/benefit plans than shown above.

(2) United Behavioral Health (UBH) became effective on January 1, 2007 for the National H&W Plan and on January 1, 2009 for the NRC/UTU Plan.

# Understanding the Plan



- **Deductible** – The amount a member pays up front before the Plan starts to pay.
- **Coinsurance** – The percentage that is paid by the Plan and the member once the deductible has been met.
- **Out-of-Pocket Maximum** – This is the maximum amount a member pays in co-insurance before the Plan begins to pay 100%. Deductibles do not apply to the out-of-pocket maximum.
- **Copayment** – This is a fixed dollar amount for certain services, such as office visits, emergency room visits, urgent care and prescriptions. Copayments do not count toward the Out-of-Pocket Maximum or Deductible.

# Medical Benefit Overview

## Managed Medical Care Plan - MMCP



In-Network	Out-of-Network
Deductible - \$350/\$700	Deductible \$700/\$1,400
Coinsurance - 90%/10%	Coinsurance - 70%/30%
Out-Of-Pocket - \$2,000/\$4,000	Out-Of-Pocket - \$4,000/\$8,000
PCP Copay - \$25	PCP - 70% after deductible
Urgent Care Copay - \$25	Urgent Care - 70% after deductible
Specialist Copay - \$40	Specialist - 70% after deductible
Emergency Room Copay - \$100	Emergency Room - 70% after deductible
Telemedicine Copay - \$10	Telemedicine - N/A
Convenient Care - \$10	Convenient Care - 70% after deductible

# Medical Benefit Overview

## Comprehensive Health Care Benefit – CHCB



Deductible - \$350/\$700 (individual/family)

Coinsurance - 80%/20%

Out-Of-Pocket - \$3,000/\$6,000 (individual/family)

PCP - 80% after deductible

Urgent Care - 80% after deductible

Specialist - 80% after deductible

Emergency Care - 80% after deductible

Telemedicine - 80% after deductible

Convenient Care - 80% after deductible

# **Additional Benefits and Resources under The National Plan**



# Additional Benefits under The National Health and Welfare Plans



- **Teladoc** - Telemedicine services available 24/7
  - 1-800-Teladoc (836-2362) | [Teladoc.com/railroad](https://teladoc.com/railroad)
- **Health Advocate** - Provides help navigating the health care system
  - 1-866-799-2690 | [healthadvocate.com/railroad](https://healthadvocate.com/railroad)
- **Best Doctors** – Expert 2<sup>nd</sup> Opinion and Advice
  - 1-866-904-0910 | [bestdoctors.com](https://bestdoctors.com)
- **Cleveland Clinic** – Heart Disease Program & Centers of Excellence
  - 1-866-441-5691 | [ytth.com/cardiac-care](https://ytth.com/cardiac-care)
- **Vital Decisions** – Advance Care Planning
  - 1-833-364-6896 | [vitaldecisions.net](https://vitaldecisions.net)
- **Surgery Plus** – Orthopedic/musculoskeletal Surgical Procedures
  - 1-888-726-0823 | [surgeryplus.com](https://surgeryplus.com)
- **Visit YTTH.com for more information**

# Care Management Programs



# Your Track to Health 24/7 Nurses & Health Specialists



## Always there with answers and care

Managing your health and well-being has never been more important—or more challenging, especially if your job keeps you away from home.

Formerly known as Railroad **HEALTHLINK**,  
**24/7 Nurses & Health Specialists**  
can help by providing support to you and your family.

- **At no additional cost to you.** It's part of your Railroad benefits.
- **Confidential.** Your benefits administrators protect the privacy of your personal health information as required by law. Your personal information and use of this service will never be shared with your Railroad employer or Labor Union.



**YOUR TRACK  
TO HEALTH**

24/7 Nurses & Health Specialists

# Your Track to Health 24/7 Nurses & Health Specialists



- Find a network doctor and have us schedule appointments
- Get help understanding symptoms and when/where to seek care
- Get help for back, knee and hip pain
- Explore your treatment options
- Work with a wellness coach to lose weight, stress less or quit tobacco
- Get specialist support for a condition such as diabetes, heart disease or cancer
- One Pass Select
- So much more!

Call **1-866-735-5685** to speak  
with a nurse or health specialist.



# One Pass Select



One Pass Select™



## Flexible fitness options for all



## Find your fit with One Pass Select



### At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.



### At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you, no matter what your fitness level and interests are.



### In the kitchen

Get groceries and household essentials delivered to your home. We make it easy to plan for everything you need to enjoy delicious, nutritious meals.

# One Pass Select



Choose the membership that fits your lifestyle

**\$29/Mo**

**Classic**

11,000+ gym locations

**\$64/Mo**

**Standard**

12,000+ gym and premium locations

**\$99/Mo**

**Premium**

14,000+ gym and premium locations

**\$144/Mo**

**Elite**

16,000+ gym and premium locations

**Or get started with a digital-only plan for \$10/Mo.**  
**All tiers Classic or above come with grocery and home essentials delivery at no extra cost.**

## One Pass Select is simple to set up

Your One Pass Select member code is a single code that will get you access to any fitness location in your chosen network tier. Additionally, use it for online fitness vendors and other One Pass Select offerings.

1. Go to **OnePassSelect.com**
2. Click "Get Started"
3. First time visitors, follow the prompts to register
4. Get your One Pass Select member code on the dashboard page
5. Click "How to use code" to learn more about how to use your unique One Pass Select member code to access all of your services

If you need help registering, call One Pass Select at **1-877-515-9364** Monday through Friday, 8 a.m. to 9 p.m. CT



**Get started today at [OnePassSelect.com](https://OnePassSelect.com)**



# Coverage During Disability



# Coverage While Out on Disability/Sickness



## What happens when an employee goes out on Disability/Sickness

**Eligible Employee** - May be eligible for coverage until the end of the second calendar year , following the year in which they last rendered compensated service or received vacation pay.

**Dependents** – May be eligible for coverage until the end of the next calendar year , following the year in which the eligible employee last rendered compensated service or received vacation pay.

**Hospital Association** – Dependents may be eligible for coverage until the end of the next calendar year, following the year in which the eligible employee last rendered compensated service or received vacation pay.

# How Notification of Disability/Sickness is Received



## **The Railroad is reporting employee as disabled.**

- This is considered an unconfirmed disability.
- The member is eligible for 4 months of extended coverage following the month the employee last worked or received vacation pay.
- Members can submit a proof of disability form that may extend the coverage. The extension would indicate a timeframe in which the employee can return to work or if the employee is permanently disabled.

## **The Railroad Retirement Board is reporting an employee on sickness benefits.**

- If the Railroad Retirement Board stops reporting the sickness benefits, the coverage would end at the end of the month following the month they last reported sickness benefits were received.
- If the Railroad Retirement Board stops reporting the employee on sickness benefits and they haven't returned to work, we will need a proof of disability form to continue their coverage.

# Proof of Disability Form - POD



**A Proof of Disability Form is a written verification stating that an employee is currently unable to perform his/her duties due to a medical or mental health condition**

**A Valid Proof of Disability Form includes:**

- Employees Name and ID
- Beginning date of disability
- Diagnosis
- Estimated return to work date, unless out permanently.
- Providers Signature

# **Railroad Employee National Health and Welfare Plan Provider Search**

# Railroad Employee National Health and Welfare Plan Provider Search



## UnitedHealthcare

- From the Your Track to Health website and the UnitedHealthcare link you can access myuhc.com.
  - Click on Find a Provider
  - Click on either Medical Directory or Behavioral Health
  - Click on Employer and Individual Plans
- You will pick the plan based on your coverage
  - For MMCP Plan you would choose Choice Plus
  - For CHCB, GA-46000 or GA-23111 choose Options PPO
- California residents choose Select Plus

\* This information is current as of November 2024.. For more information you can contact UnitedHealthcare 1-800-842-9905

## Highmark Blue Cross Blue Shield

- From the Your Track to Health website and the Highmark Blue Cross Blue Shield link you can find in-network providers and access the [www.highmarkbcbs.com](http://www.highmarkbcbs.com) site
  - Click the link to search for a medical provider
  - You can enter what type of medical provider you looking for and address or zip code.
- You will pick the plan based on your coverage
  - For MMCP Plan you would choose BCBS PPO
  - For CHCB you would choose BCBS Traditional

\*This information is current as of November 2024. For more information you can contact Highmark BCBS 1-866-267-3320

## Aetna

- **From the Your Track to Health website and the Aetna link you can find in-network providers and access the [www.aetna.com](http://www.aetna.com) site.**
  - You can enter address or zip code.
  - You will select Aetna Open Access Plans
  - You will choose Aetna Choice POS II (Open Access)
  - You can enter the type of provider you are searching for
- **If you have Aetna the only choice would be the MMCP Plan**

\*This information is current as of November 2024. For more information you can contact Aetna 1-800-842-4044

Thank You