

Railroad Employee National Health and Welfare Plan Available to ATDA Members at BNSF, CSX, NS, etc.

Plan Design

- The plan is jointly owned by Rail Labor and the Carriers
 - Neither party can change the plan design without the agreement of the other
 - Plan design is set by the collectively bargained contracts between the unions and the railroads
- The plan is fully self-funded, meaning that insurance companies do not dictate the monthly premiums
- Plan includes major medical, prescription drug, dental, vision, and life insurance benefits

Out-of-Pocket Costs

- **Monthly Premiums**
 - As of January 1, 2025, ATDA members will pay **\$277.54** per month for coverage
 - Premiums are the same regardless of the number of dependents covered
- **Annual Deductibles**
 - \$350 per Individual
 - \$700 per Family
- **Co-Insurance**
 - Plan pays 90%
 - Member pays 10%
- **Out-of-Pocket Maximums**
 - \$2,000 per Individual
 - \$4,000 per Family
- **Service Copays**
 - Telemedicine Visit - \$10
 - Primary Care Physician Office Visit - \$25
 - Specialist Office Visit - \$40
 - Urgent Care Office Visit - \$25
 - Emergency Room Visit - \$100
- **Prescription Drug Benefits**
 - Generic - \$10 Copay
 - Brand Name Formulary - \$30 copay
 - Brand Name Non-Formulary - \$60 copay

Other Plan Features

- Unlimited Lifetime Maximum
- Additional Programs offered at no additional cost
 - Expert Second Opinion
 - Health & Benefit Advocates
 - Cardiac and Musculoskeletal Centers of Excellence programs
- Eligible for Early Retirement Major Medical Benefit Plan (ERMA)
 - Covers Pre-Medicare age retirees
 - \$0 cost to the retiree