

Healthcare Coverage Comparison

ATDA National Healthcare Plans vs Union Pacific Healthcare Plans

(all figures reflect usage in-network providers)

	ATDA National Healthcare Plans		Plans Currently Offered to Union Pacific Train Dispatchers			Notes
	Managed Medical Care Program	Member Only HDHP (Optional)	Non-HDHP PPO	HDHP 1	HDHP 2	
MONTHLY PREMIUMS	Member Only - \$277.54/mo. - \$3,330.48/yr. Member + Spouse - \$277.54/mo. - \$3,330.48/yr. Member + Child(ren) - \$277.54/mo. - \$3,330.48/yr. Member + Family - \$277.54/mo. - \$3,330.48/yr. (one rate regardless of number of dependents)	Member Only (Coming Mid-2025) - \$185.03/mo. - \$2,220.36/yr. - Members may still elect coverage under Managed Medical Care Program	Employee Only - \$134/mo. - \$1,608/yr. Employee + Spouse - \$390/mo. - \$4,680/yr. Employee + Child(ren) - \$325/mo. - \$3,900/yr. Employee + Family - \$620/mo. - \$7,440/yr.	Employee Only - \$66/mo. - \$792/yr. Employee + Spouse - \$233/mo. - \$2,796/yr. Employee + Child(ren) - \$195/mo. - \$2,340/yr. Employee + Family - \$385/mo. - \$4,620/yr.	Employee Only - \$30/mo. - \$360/yr. Employee + Spouse - \$149/mo. - \$1,788/yr. Employee + Child(ren) - \$123/mo. - \$1,476/yr. Employee + Family - \$258/mo. - \$3,096/yr.	1. Eligible ATDA members under the National Healthcare Plan will also receive coverage under the Railroad Employees National Early Retirement Major Medical Benefit Plan ("ERMA") which provides health insurance coverage to pre-medicare retirees AT NO COST . 2. ATDA Monthly premiums include dental, vision, and life insurance coverage. 3. Members have the option of choosing coverage provided by United Healthcare or Highmark Blue Cross Blue Shield in the greater Omaha area. 4. ATDA Managed Medical Care Program (MMCP) participants have the option to contribute pre-tax dollars to a Flexible Spending Account (FSA) to cover any medical expenses in accordance with federal laws and regulations. 5. ATDA Member Only High Deductible participants will have the option to contribute pre-tax dollars to a Health Spending Account (HSA) to cover any medical expenses in accordance with federal laws and regulations. 6. Those opting out of coverage under the National Healthcare will receive a \$200 monthly payment. Eligibility requirements apply. 7. By agreement, ATDA members pay 15% of the monthly healthcare premium, \$277.54, which is set annually by labor and the rail carriers (see below).
PREVENTITIVE CARE	All plans pay 100% of preventative care as required by law - deductibles do not apply					
ANNUAL DEDUCTIBLE	In-Network - \$350 / Individual - \$700 / Family *copayments do not count toward the deductible	In-Network - \$2,500	In-Network Employee Only - \$750 Employee + Spouse - \$1,500 (\$750 / individual) Employee + Child(ren) - \$1,500 (\$750 / individual) Employee + Family - \$1,500 (\$750 / individual)	In-Network Employee Only - \$3,300 Employee + Spouse - \$6,600 (\$3,300 / individual) Employee + Child(ren) - \$6,600 (\$3,300 / individual) Employee + Family - \$6,600 (\$3,300 / individual)	In-Network Employee Only - \$4,800 Employee + Spouse - \$9,600 (\$4,800 / individual) Employee + Child(ren) - \$9,600 (\$4,800 / individual) Employee + Family - \$9,600 (\$4,800 / individual)	Participants in the National Healthcare Plan have access to Centers of Excellence (CoEs) for cardiac and musculoskeletal issues which are provided at NO COST to members, including no copay, no deductible, and no coinsurance. Members utilizing CoEs also receive travel and lodging for both the member and a family member.
COINSURANCE	In-Network (after deductible) - Plan pays 90% - Member pays 10%	In-Network (after deductible) - Plan pays 90% - Member pays 10%	In-Network (after deductible) - Plan pays 85% - Employee pays \$15%	In-Network (after deductible) - Plan pays 85% - Employee pays \$15%	In-Network (after deductible) - Plan pays 85% - Employee pays \$15%	Services under National Healthcare Managed Medical Care Program Plan when copays apply - Telemedicine \$10 - Primary Care Physician Office Visit \$25 - Mental Health/Substance Abuse Counselor \$25 - Urgent Care \$25 - Specialists \$40 - Emergency Care \$100
OUT-OF-POCKET MAXIMUMS	In-Network - \$2,000 / Individual - \$4,000 / Family	In-Network - \$5,000 / Individual	In-Network Employee Only - \$3,500 Employee + Spouse - \$7,000 (\$3,500 / Individual) Employee + Child(ren) - \$7,000 (\$3,500 / Individual) Employee + Family - \$7,000 (\$3,500 / Individual)	In-Network Employee Only - \$5,300 Employee + Spouse - \$10,600 (\$5,300 / Individual) Employee + Child(ren) - \$10,600 (\$5,300 / Individual) Employee + Family - \$10,600 (\$5,300 / Individual)	In-Network Employee Only - \$6,300 Employee + Spouse - \$12,600 (\$6,300 / Individual) Employee + Child(ren) - \$12,600 (\$6,300 / Individual) Employee + Family - \$12,600 (\$6,300 / Individual)	
PRESCRIPTION DRUG BENEFITS	In-Network* - Generic \$10 copay - Brand name formulary \$30 copay - Brand name non-formulary \$60 copay *deductible does not apply	In-Network** - Generic 10% coinsurance - Brand name formulary 20% coinsurance - Brand name non-formulary 30% coinsurance **after deductible is met	In-Network - 'Tier 1' \$10 - \$25 copay - 'Tier 2' 25% - 40% coinsurance - 'Tier 3' 25% - 40% coinsurance	In-Network - 'Tier 1' \$10 - \$25 copay - 'Tier 2' 25% - 40% coinsurance - 'Tier 3' 25% - 40% coinsurance	In-Network - 'Tier 1' \$10 - \$25 copay - 'Tier 2' 25% - 40% coinsurance - 'Tier 3' 25% - 40% coinsurance	*Tiers" under UP Plans are not indicative of generic, brand name formulary, and brand name non-formulary drugs. Some generic drugs may be classified as Tier 2.
			All Rx costs under UP Plans are after deductible is met			

ATDA is one of twelve unions which make up the Cooperating Railway Labor Organization (CRLO). CRLO is the joint policy holder with the National Carriers Conference Committee (NCCC) for the Railroad Employees National Health and Welfare Plan (the National Healthcare Plan or "the Plan"). Together they are referred to as the Joint Plan Committee (JPC). Because both labor (CRLO) and the railroads (NCCC) jointly control the Plan, neither party can change the plan except through agreement between the parties.

The Plan is also a fully funded healthcare plan, meaning that the insurance companies do not set the rate. The rates are based on plan usage and agreed upon between the CRLO and the NCCC.

United Healthcare provides administrative services to the JPC and services as a network provider along with Highmark BCBS and Aetna. Dental benefits are provided by Aetna. Vision coverage is provided through EyeMed and life insurance is provided through MetLife. OptumRx is the Plan's pharmacy benefit manager.

ATDA members who elect to opted out of coverage under the Plan still receive coverage under the Plan in the event of an on-duty injury.