

25-19779958-UHC-Railroad Benefits Overview 2026 ATDA

Video Transcript

Video Length – 4:13

[Your Track to Health Logo]

ON-SCREEN TEXT: National Railroad Plans – Health & Welfare Benefits have you covered.

When you have a health need, the National Railroad Plans Health & Welfare Benefits have you covered.

ON-SCREEN TEXT: Supported by Unions and Railroads

Supported by Unions and Railroads, these resources are designed to help you and your family live healthy lives.

ON-SCREEN TEXT: YourTracktoHealth.com

YourTracktoHealth.com is the place to go for your benefits info.

ON-SCREEN TEXT: Confidential and secure

Your personal health information is kept confidential by law — it's not shared with your Railroad Employer or Labor Union.

ON-SCREEN TEXT: Let's look at your benefits.

Now, let's take a quick look at what your benefits have to offer.

ON-SCREEN TEXT: Medical Benefits

[Aetna, Highmark BCBS and UHC logos]

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Contact Railroad Enrollment Services at 1-800-753-2692 to learn what plans and programs may be available to you.

You can choose medical plan administrators, depending on your residential ZIP code.

ON-SCREEN TEXT: 24/7 Nurses & Health Specialists

\$0 Available at no additional cost

No matter what you may be experiencing, Nurses and Health Specialists are available 24/7 to answer questions and offer professional guidance.

ON-SCREEN TEXT: Prescription Drug Benefits

[Optum Rx logo]

Affordable medications

Retail & Mail-order delivery

Personal service

For prescription needs, Optum Rx pharmacy services help make it easier to save on medications and keep track of them, whether you're online or on the go.

ON-SCREEN TEXT: Behavioral, Mental & Substance Use Benefits

[United Behavioral Health logo]

Mental Health Care

Substance Use Treatment

And More

[Aetna, Highmark BCBS and UHC logos]

We all have well-being challenges. United Behavioral Health offers support for mental health care, substance use treatment and more, whether you're enrolled in an Aetna, Highmark or UnitedHealthcare medical plan.

ON-SCREEN TEXT: 24/7 Telemedicine

[Teladoc Health logo]

U.S. board-certified physicians

Behavioral health services

You can have an appointment from wherever you are with Teladoc Health, which provides you with U.S. board-certified physicians and behavioral health services from trusted clinicians. You can connect using your phone, computer or tablet. Teladoc Health is the only telemedicine provider covered by The National Railroad Plans Health & Welfare Benefits.

ON-SCREEN TEXT: Medical Expert Second Opinion

[Teladoc Health logo]

\$0 Available at no additional cost

When you have concerns, questions or doubts about a diagnosis or treatment plan, Teladoc Health can offer a second opinion from a medical expert.

ON-SCREEN TEXT: Orthopedic Surgery Program

[Lantern Logo]

Excellent and affordable care

Help at every step

Get access to excellent and affordable care through Lantern for planned orthopedic surgical procedures, such as spine and joint surgeries.

ON-SCREEN TEXT: Health & Benefits Advocate

[Health Advocate logo]

\$0 Available at no additional cost

If you or your family have benefits-related insurance questions, a Health Advocate can help get answers.

ON-SCREEN TEXT: Cardiac Care Program Center of Excellence

[Cleveland Clinic logo]

**Rated by U.S. News and World Report*

Travel & lodging expenses for patient & companion available at No additional cost

For certain non-emergency cardiac care needs, Cleveland Clinic, the nation's number one heart surgery provider, can provide access to enhanced benefit coverage, including travel and lodging for you and a companion.

ON-SCREEN TEXT: Dental Benefits

[Aetna Dental logo]

Stay on top of oral health with dental benefits from Aetna Dental.

ON-SCREEN TEXT: Vision Benefits

[EyeMed logo]

EyeMed is dedicated to helping you see clearly with a network that gives you choices and flexibility.

ON-SCREEN TEXT: Life Insurance and AD&D Benefits

[MetLife logo]

Railroad employees may be eligible for life insurance and Accidental Death and Dismemberment benefits from MetLife.

ON-SCREEN TEXT: Flexible Spending Account (FSA) Benefits

[UnitedHealthcare logo]

[Aetna, Highmark BCBS and UHC logos]

FSA Election must be made annually during Open Enrollment

Contact Railroad Enrollment Services at 1-800-753-2692 to see if you are eligible.

A health Flexible Spending Account, provided by UnitedHealthcare, whether you're enrolled in an Aetna, Highmark or UnitedHealthcare medical plan, lets you use pre-tax dollars, which are deducted from your paycheck, to cover qualified medical expenses and save money.

ON-SCREEN TEXT: Health Savings Account (HSA) Benefits with the employee-only High Deductible Health Plan (HDHP)

HSA contribution amount must be made annually during Open Enrollment

Contact Railroad Enrollment Services at 1-800-753-2692 to see if you are eligible

A Health Savings Account through HSA Bank is available to those enrolled in employee-only high deductible health plan with Aetna, Highmark or UnitedHealthcare. An HSA allows you to set aside pre-tax dollars to help pay for qualified medical expenses, offering triple tax advantages. Funds roll over year to year no use-it-or-lose-it rule.

ON-SCREEN TEXT: Benefits Eligibility & Enrollment

[Railroad Enrollment Services logo]

1-800-753-2692

8 a.m. – 8 p.m. ET, Mon. – Fri.

Questions about what plan and programs may be available to you? Contact Railroad Enrollment Services.

ON-SCREEN TEXT: YourTracktoHealth.com

Learn about your plan

Access forms

Add a dependent

Research retirement benefits

Check in to see what's new

Remember that YourTracktoHealth.com is the source for benefits info. Log in or register to learn about your plan and coverage, access forms, add a dependent or research retirement benefits.

Please check in now and then to see what's new.

ON-SCREEN TEXT: National Railroad Plans – Health & Welfare Benefits are here for you.

There's nothing more important than your health and the health of your family. The National Railroad Plans Health & Welfare Benefits are here to cover your needs.

ON-SCREEN TEXT: [YTTH logo]

YourTracktoHealth.com

[Railroad Enrollment Services logo]

1-800-753-2692

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