



The Railroad National Health & Welfare Benefits Guide





**YOUR TRACK
TO HEALTH**

[Learn more >](#)

Put your health benefits to work for you and your family

The Railroad National Health & Welfare Benefits have you covered. They are designed to help you and your family live your healthiest lives. Here, you'll find at-a-glance summaries to help you understand the comprehensive benefits available to you and your covered family members.



Scan the QR codes for the resources throughout to  **access the website** or  **save the number to your phone.**

Medical Benefits	3
24/7 Nurses & Health Specialists	4
Prescription Drug Benefits	4
Behavioral, Mental & Substance Use Benefits	4
24/7 Telemedicine	5
Medical Expert Second Opinion	6
Health & Benefits Advocates	6
Advance Care Planning	7
Cardiac Care Program Center of Excellence	7
Dental Benefits	7
Vision Benefits	8
Life Insurance and AD&D Benefits	8
Supplemental Sickness Benefits	8
Flexible Spending Account (FSA) Benefits	9
Benefits Eligibility & Enrollment	9
YourTracktoHealth/ytth.com	10
Contacts	11

For more details on these benefits, there is one place to go for your plan benefits info: yourtracktohealth.com or ytth.com.



Medical Benefits

Railroad employees and their eligible dependents can choose from up to three medical plan administrators, depending on your ZIP code of your residential address. All medical plans offer personal service and online tools that can help you find in-network doctors and facilities, understand covered services and claims, keep track of your annual deductible and so much more.



The Railroad Employees National Health and Welfare Plan:

1-866-267-3320

1-800-842-9905

The SMART-TD Health and Welfare Plan:

1-866-267-3320

1-888-445-4379

8 a.m. to 8 p.m. ET,
Monday through Friday

8 a.m. to 8 p.m. ET,
Monday through Friday

HighmarkBCBS.com

myuhc.com[®]



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



24/7 Nurses & Health Specialists



24/7 Nurses & Health Specialists

No matter what you're experiencing, 24/7 Nurses & Health Specialists are here to help. Whether it's managing a health condition or a recent cancer diagnosis, navigating pregnancy or trying to reach a health goal, you can connect with a Nurse or Health Specialist anytime.

1-866-735-5685 | 24 hours a day, 7 days a week
ytth.com/nurses-specialists



Prescription Drug Benefits

Express Scripts is dedicated to providing access to affordable medications and services to help you stay healthy. Contact Express Scripts to view your prescription ID card, enroll in home delivery, find your nearest preferred pharmacy and much more.

1-800-842-0070 | 24 hours a day, 7 days a week
express-scripts.com



Behavioral, Mental & Substance Use Benefits

We all have well-being challenges – from stressful situations like caregiving for a loved one to mental health conditions such as depression. United Behavioral Health has you covered, whether you're enrolled in an Aetna, Highmark or UnitedHealthcare medical plan. For 24/7 help finding an in-network provider, making an appointment or with any of life's concerns, contact a Behavioral Health Advocate. Advocates can also help you find an in-network behavioral health provider who offers the convenience of virtual visits.

1-866-850-6212 | 24 hours a day, 7 days a week
liveandworkwell.com (access code: Railroad)



24/7 Telemedicine

With Teladoc, you can see a U.S. board-certified physician from wherever you are – using your phone, computer or tablet. Teladoc is convenient for minor medical conditions such as allergies, colds, pink eye, rashes, sinus problems, sore throats and more.

Teladoc also offers behavioral health services from trusted clinicians. Choose the therapist or psychiatrist who best fits your needs and set an appointment around your schedule.

1-800-Teladoc (835-2362) | 24 hours a day, 7 days a week
teladoc.com/railroad



Medical Expert Second Opinion



When you have concerns, questions or doubts about a diagnosis or treatment plan, Best Doctors by Teladoc Health is here to help. Get a medical expert second opinion to either confirm your diagnosis or treatment, or recommend a change. Quickly and easily receive the answers and peace of mind you deserve. This service is available at no additional cost to you.

1-866-904-0910 | 8 a.m. to 9 p.m. ET, Monday through Friday
bestdoctors.com



Health & Benefits Advocates



Nothing is more important than the health of you and your loved ones. That's why Health Advocate offers confidential services to you, your spouse, dependents, parents and parents-in-law at no additional cost. We can help with a wide range of health care and insurance-related issues at every stage of life, such as finding the right-in network providers, explaining medical conditions, reviewing medical bills and resolving claims and billing issues.

1-866-799-2690 | 8 a.m. to 10 p.m. ET, Monday through Friday
(Health Advocate staff is available for assistance after hours and weekends.)
healthadvocate.com/railroad





Advance Care Planning



Vital Decisions offers you and your family individualized advance care planning and health care decision-making services. In a health crisis, advance care planning can help guide doctors. When everyone is on the same page, you can be confident in the care you or your loved one will receive. A Vital Decisions Specialist will guide you through the process of thinking about what matters most and how that can be reflected in your health care. They can meet with you via phone or video to help you create your advance care plan.



1-833-364-6896 | 9 a.m. to 8 p.m. ET, Monday through Friday
vitaldecisions.net



Cardiac Care Program Center of Excellence



This Center of Excellence (COE) program provides access to non-emergency cardiac surgical care at Cleveland Clinic, rated by *U.S. News and World Report* as the nation's number one heart surgery provider. This benefit includes concierge service for help making travel arrangements as well as coverage for lodging, meal and incidental expenses for the patient and a companion. The Cleveland Clinic Cardiac Care Program takes care of all the details so you can focus on what's important – your heart, your health and your recovery.



1-866-441-5691 | 9 a.m. to 5 p.m. ET, Monday through Friday
ytc.com/cardiac-care



Dental Benefits



Stay on top of your oral health with dental benefits from Aetna. Aetna Dental offers service and support for your dental needs with preventive care like oral examinations and cleanings twice per calendar year covered at 100% after you reach your deductible.



1-877-277-3368 | 8 a.m. to 6 p.m. ET, Monday through Friday
aetna.com



Vision Benefits



EyeMed is dedicated to helping you see clearly with a network that gives you choices and flexibility to meet your needs and schedule. Your plan is designed to be easy to use and help you save money.

1-855-212-6003 | 7:30 a.m. to 11 p.m. ET, Monday through Friday,
11 a.m. to 8 p.m. ET, Saturday and Sunday
member.eyemedvisioncare.com/railroad



Life Insurance and AD&D Benefits



Active Railroad employees may be eligible for MetLife's Life Insurance and Accidental Death & Dismemberment (AD&D) benefits. Retired Railroad employees may also be eligible for MetLife's Life Insurance benefits. Plus, receive additional services such as grief counseling and funeral planning.

1-800-310-7770 | 8 a.m. to 5 p.m. ET, Monday through Friday
yth.com/life-add



Supplemental Sickness Benefits

The Supplemental Sickness Benefit Plans provide short-term disability benefits that supplement the U.S. Railroad Retirement Board sickness benefits for employees of participating Railroads and Unions. If you are unsure of your eligibility, contact your Union representative.



1-800-205-7651
8 a.m. to 8 p.m. ET,
Monday through Friday
[thehartford.com/
account-access](http://thehartford.com/account-access)



For Railroad
Yardmaster Employees:
1-800-504-9052
8:30 a.m. to 4:30 p.m. ET,
Monday through Friday
yth.com/supplemental-1



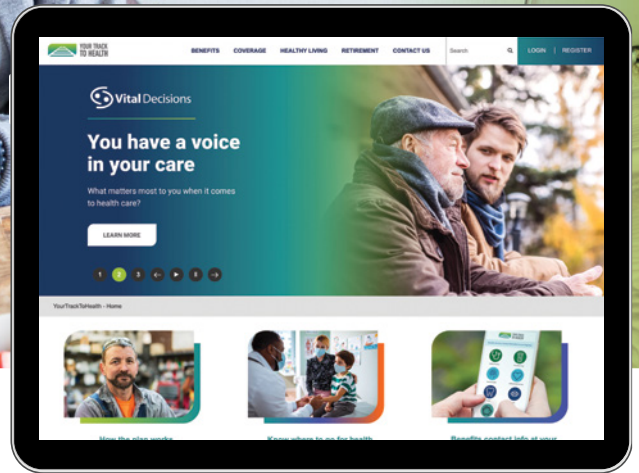
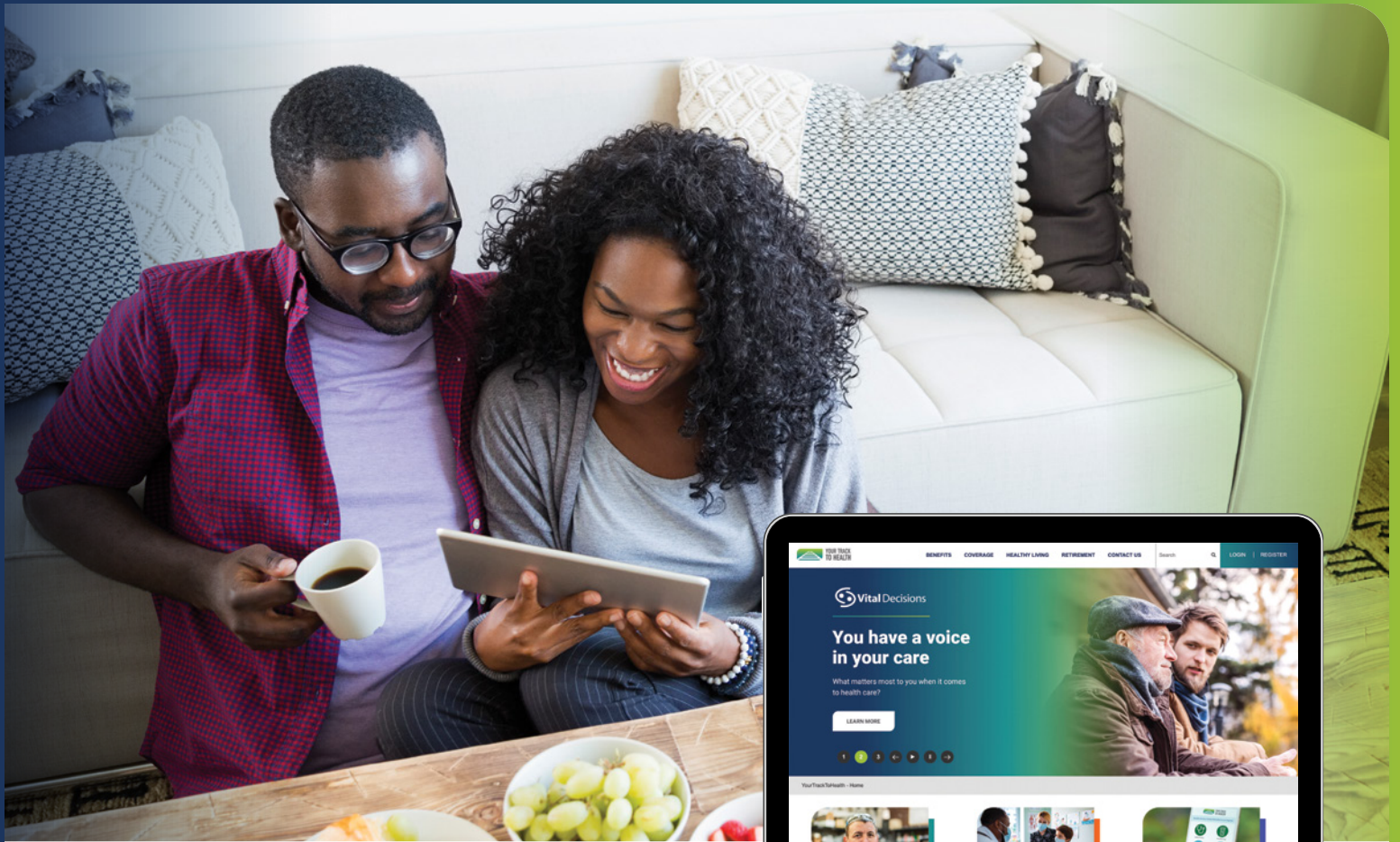
Benefits Eligibility & Enrollment



Call or go online to learn what plans and programs may be available to you as well as how your plan works, access a summary of your benefits, find forms and more.



1-800-753-2692 | 8 a.m. to 8 p.m. ET, Monday through Friday
ytth.com/coverage



Learn more

Have questions? Visit yourtracktohealth.com or ytth.com. Log in or register to access your plan details. Covered spouses and dependents age 13 and older can also register and access the site.



The place to go for plan benefits info

Whether you want to better understand your plan and coverage, access a form, add a dependent or research retirement benefits — it's easy to find the information you need on yourtracktohealth.com.



Supported by Unions and Railroads

The Railroads and Labor Unions believe in the importance of good health. We encourage you to put these benefits to work for you and your family.



Confidential and secure

Your benefit administrators protect the privacy of your personal health information as required by law. Your personal information and use of the website will never be shared with your Railroad employer or Labor Union.



Highmark BCBS (Medical)	1-866-367-3320 ³	8 a.m.–8 p.m. ET, M–F	highmarkbcbs.com
UnitedHealthcare (Medical)	1-800-842-9905 ¹ 1-888-445-4379 ²	8 a.m.–8 p.m. ET, M–F	myuhc.com
24/7 Nurses & Health Specialists	1-866-735-5685	24/7	ytth.com/nurses-specialists
Express Scripts	1-800-842-0070	24/7	express-scripts.com
United Behavioral Health	1-866-850-6212	24/7	liveandworkwell.com (access code: Railroad)
Teladoc	1-800-Teladoc 1-800-835-2362	24/7	teladoc.com/railroad
Best Doctors	1-866-904-0910	8 a.m.–9 p.m. ET, M–F	bestdoctors.com
Health Advocate	1-866-799-2690	8 a.m.–10 p.m. ET, M–F ⁴	healthadvocate.com/railroad
Vital Decisions	1-833-364-6896	9 a.m.–8 p.m. ET, M–F	vitaldecisions.net
Cleveland Clinic	1-866-441-5691	9 a.m.–5 p.m. ET, M–F	ytth.com/cardiac-care
Aetna (Dental)	1-877-277-3368	8 a.m.–6 p.m. ET, M–F	aetna.com
EyeMed	1-855-212-6003	7:30 a.m.–11 p.m. ET, M–F 11 a.m.–8 p.m. ET, S & Su	member.eyemedvisioncare.com/railroad
MetLife	1-800-310-7770	8 a.m.–5 p.m. ET, M–F	ytth.com/life-add
The Hartford	1-800-205-7651	8 a.m.–8 p.m. ET, M–F	thehartford.com/account-access
Trustmark	1-800-504-9052	8:30 a.m.–4:30 p.m. ET, M–F	ytth.com/supplemental-1
Railroad Enrollment Services	1-800-753-2692	8 a.m.–8 p.m. ET, M–F	ytth.com/coverage



¹ The Railroad Employees National Health and Welfare Plan ² The SMART-TD Health and Welfare Plan ³ The Railroad Employees National Health and Welfare Plan and The SMART-TD Health and Welfare Plan ⁴ Health Advocate staff is available for assistance after hours and weekends.

These services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the programs are for informational purposes only and provided as part of your health plan. Nurses, coaches and other program representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law and will not be shared with your Railroad employer or Labor Union.

This document should not be relied upon to determine coverage under your plan. You must refer to the Summary Plan Description document for eligibility requirements, benefit coverages, limitations and/or exclusions. If differences exist between the benefits described in this brochure and the Summary Plan Description document, the Summary Plan Description document governs.