



# CRAFT PROFESSIONAL BENEFITS INFORMATION FOR NEW HIRES



Iron Road Healthcare  
Labor Relations  
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BUILDING AMERICA®

# HEALTH CARE

Union Pacific is proud to offer our craft professional employees a robust choice of benefits – ranging from health coverage and income protection to programs that enhance work and home life. Specific benefits will depend on your location and position as some craft professional benefits are determined by collective bargaining agreements.

## Eligibility

You and your eligible dependents are eligible for medical and prescription drug coverage on the first day of the month following the first month you render the [requisite amount of compensated service\\*](#). Dental and vision benefits for you and your eligible dependents begin on the first day of the month following one year of service. You may enroll in the Health Care Flexible Spending Account during annual enrollment, effective the year after your hire date.

\* Generally, you must render the “requisite amount of compensated service” (one or seven compensated days, depending on your collective bargaining agreement) during each calendar month to keep your health coverage in effect for the following month. Compensated service is a day worked, a day of paid vacation, a day of paid personal leave, or a day of approved family medical leave.

## Medical

Under your collective bargaining agreement, as an employee, your medical and prescription drug benefits are with Iron Road Healthcare at [ironroadhealthcare.com](http://ironroadhealthcare.com). There will be a separate new hire kit mailed to you for your Iron Road Healthcare benefits. Your eligible dependents' benefits will be covered by either The Railroad Employees National Health and Welfare Plan or The SMART-TD Health and Welfare Plan (National Plan). For your dependents in the National Plan, depending on your home ZIP code, you may have one or both of the following medical options:

- **Managed Medical Care Program (MMCP)** – This plan is available in all areas. You receive higher plan benefits when you use in-network providers. Depending on where you live, you may participate in the United Healthcare, Aetna, or Highmark BCBS network.
- **Comprehensive Health Care Benefit (CHCB)** – This plan is available in limited rural and other areas. You may choose to participate in the United Healthcare or Highmark BCBS network, if available in your area. While you may use network providers if available, plan benefits are the same in- and out-of-network.

View the full tables of the National Plan on the Your Track to Health [webpage](#).

|   |              | Employee Only   |         | Dependents  |   |
|---|--------------|---|---------|---|---|
|   |              | Iron Road Healthcare  |         | MMCP (In-network <sup>1</sup> )                             | CHCB  |
| Certain Preventive Care <sup>2</sup>      |              | You pay \$0 with no co-pay. You pay \$0, with no deductible.    |         |   |   |
| Annual Deductible                         | Individual   | \$0   | \$350   | \$350   |   |
|   | Family       |   | \$700   | \$700   |   |
| Annual Out-of-Pocket Maximum <sup>3</sup> | Individual   | *   | \$2,000 | \$3,000   |   |
|   | Family       |   | \$4,000 | \$6,000   |   |
| Co-pays                                   | Office Visit | Primary and urgent care   | \$30    | Primary care visit  | \$25  |
|   |              | Specialist  | \$45    | Specialist visit  | \$40  |
|   |              | Virtual (Dr on Demand)  | \$10    |   | You pay 20% after the deductible                            |
|   |              | Emergency room  | \$175   |   |   |
| Coinsurance                               | Coinsurance  | No coinsurance  |         | You pay 10%<br>(cost-sharing after you meet the deductible) | You pay 20%<br>(cost-sharing after you meet the deductible) |
| Claim Filing                              |              | You do not need to file claims when using in-network providers. |         |   |   |

\* See IronRoadHealthcare.com

<sup>1</sup> All amounts are for eligible in-network expenses.

<sup>2</sup> Such as annual physicals, well-child check ups, and certain immunizations

In-network ACA annual exams are covered at 100%.

<sup>3</sup> Does not include the deductible or co-pays

# HEALTH CARE

## Prescription Drugs

Prescription drug coverage for your dependents in the National Plan is administered by OptumRx. Iron Road Healthcare prescription drug coverage for you is administered by Depot Drug. Your cost is based on the type of drug you need.

|         |               | Employee<br>Iron Road              | Dependents<br>National Plan              |   |
|---------|---------------|------------------------------------|--|---|
|         |               | Retail<br>(up to 30 day<br>supply) | Depot Drug Mail Order<br>(90 day supply) | Retail Co-pay<br>(Up to a 21-day<br>supply) |
| Generic | Preferred     | \$15                               | \$9                                      | \$10  |
|         | Non-preferred | \$20                               | \$30                                     | \$10  |
| Brand   | Preferred     | \$40                               | \$60                                     | \$30  |
|         | Non-preferred | \$100                              | \$225                                    | \$60  |
|         |               |                                    |  | \$120                                       |

<sup>1</sup> All amounts are for eligible in-network prescriptions.

<sup>2</sup> Prescriptions for 22 days or longer must be filled through mail order.

## Dental

The Plan – provided through Aetna Dental – is best maximized when you use in-network providers.

|   | In-Network <sup>1</sup>              | Out-of-Network <sup>2</sup>          |
|---|--------------------------------------|--------------------------------------|
| Annual Deductible   | \$50/individual; \$100/family        | \$50/individual; \$100/family        |
| Preventive Care   | You pay <b>\$0</b> after deductible. | You pay <b>\$0</b> after deductible. |
| Basic Care  | You pay <b>20%</b> after deductible. | You pay <b>20%</b> after deductible. |
| Crowns, Prosthetic Services   | You pay <b>50%</b> after deductible. | You pay <b>50%</b> after deductible. |
| Annual Maximum Benefits for Preventive, Basic and Major Care <sup>3</sup> | <b>\$2,500/person</b>                | <b>\$2,500/person</b>                |

<sup>1</sup> In-network providers are contractually obligated to charge discounted fees. This allows you to maximize your benefits and reduce your out-of-pocket expenses.

<sup>2</sup> Out-of-network benefits are subject to usual and customary fees. Non-participating providers charge their normal fees. You are responsible for any amount Aetna determines to be over the usual and customary charge.

<sup>3</sup> Maximum amount shown does not include amounts determined by Aetna to be over the usual and customary charge.

## Vision

The Plan – provided through EyeMed – pays 100% of charges for one exam per year with an in-network provider, and provides an allowance for glasses or contacts every two calendar years.

## Health Care Flexible Spending Account (HCFSA)

The HCFSA lets you set aside up to \$3,400 per year of before-tax contributions from your paycheck to pay for eligible health expenses on a tax-advantaged basis. Estimate carefully, as you must incur expenses for your entire balance by December 31 of the current plan year or you lose any funds for which a reimbursable expense has not been incurred and submitted in a timely fashion (IRS rules). New hire employees can enroll in the HCFSA plan during the October open enrollment period for the following plan year.

<sup>1</sup> Amount effective for the 2026 calendar year and is subject to change in accordance with Federal law.

## Employee Cost Sharing

Your contribution to your non-HCFSA benefits is \$308.49 per month whether you are single, married, or have dependents. Generally, this will automatically be deducted from your second paycheck of the month.

# WELLNESS

There are multiple wellness programs are available to you!



## Fitness Centers

Union Pacific partners with numerous fitness centers nationwide under the System Health Facility (SHF) program to provide free gym access to employees. In addition, you can get access to gyms, studios and online workouts with a monthly membership at [OnePassSelect.com](https://OnePassSelect.com).



## Amplifon Hearing Healthcare

Taking care of your hearing? We've got you covered! Amplifon offers personalized hearing solutions, ongoing support, and a risk-free 60-day trial. Ready to hear better?

Visit <https://www.amplifonusa.com/lp/ironroadhealthcare> or call 888-784-9040.



## Optum Rx Diabetes Program

Experience personalized one-on-one sessions with specially trained pharmacists and health coaches. Plus, get a FREE OneTouch Verio® monitor and supplies. Ready to enroll? Call 855-822-6585 between 8 AM and 8 PM CST.



## Employee Assistance Program (EAP)

UP's Employee Assistance Program (EAP) is designed to provide that help through counseling and referral services for employees and their families who are experiencing personal or work-related problems. For more information, type "EAP" in the UP-employee website search box, or go to [mypaseap.com](http://mypaseap.com) or call (800) 779-1212.



## Real Appeal

Sign up for a FREE 52-week weight loss program! It's a fun way to learn about losing weight. You'll get a welcome kit with a scale, blender, exercise plan and more all at no cost to you. Visit [realappeal.com/new-member](http://realappeal.com/new-member) to start!



## Doctor On Demand

Urgent care telemedicine with 24/7 access to healthcare and mental health professionals, with a \$10 copay per visit. Connect anytime, anywhere from your smartphone, tablet or computer. Visit [doctorondemand.com/ironroadhealthcare](https://doctorondemand.com/ironroadhealthcare) or call 800-997-6196.



## Hinge Health

Exercise therapy Without leaving home. Hinge Health offers innovative digital programs for back, knee, hip, neck, and shoulder pain in easy-to-do 15-minute exercise therapy sessions from the comfort of your own home. No copays. No office visits. Reduce your back and joint pain in just 15 minutes a day. Visit [hingehealth/ironroad](https://hingehealth/ironroad) or call 855-902-2777.

# INCOME PROTECTION

You are eligible for Life and Accidental Death and Dismemberment (AD&D) coverage on the first day of the month following the first month you render the **requisite amount of compensated service\***.

\* Generally, you must render the “requisite amount of compensated service” (one or seven compensated days, depending on your collective bargaining agreement) during each calendar month to keep your coverage in effect for the following month. Compensated service is a day worked, a day of paid vacation, a day of paid personal leave, or a day of approved family medical leave.

## Life and AD&D Insurance

You receive employee Life Insurance equal to \$20,000 and employee Accidental Death & Disability (AD&D) Insurance of up to \$16,000. This coverage is provided by MetLife.

## Voluntary Life and AD&D Insurance

UP also provides employees with the opportunity to purchase Voluntary Life and AD&D Insurance for themselves and eligible dependents after 120 days of continuous service. You can apply online through MetLife’s MyBenefits website ([www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)), or you can mail in the enrollment form that will be sent to you. Be sure to act during the enrollment period, which ends 60 days from your benefits eligibility date (your benefits eligibility date begins the first day of the month following 120 days of continuous service). For more information, call MetLife at 866-659-1377.

## Supplemental Sickness Benefit

The Supplemental Sickness Benefit (SSB) plan provides benefits for a disability or a prolonged illness that supplement Railroad Retirement Board sickness benefits.

Supplemental Sickness benefit eligibility depends on your union affiliation.

# RETIREMENT & WEALTH

**UP is committed to helping you prepare for financial security now and in retirement.**

## UP Agreement 401(k) Thrift Plan

While Railroad Retirement will be a major source of your retirement income, it might not be enough to support the retirement you and your family want. Consider saving in the UP Agreement 401(k) Plan. You are eligible to participate beginning the first day of the month following completion of one year of service. Here's how it works:

- Subject to IRS limits, you may contribute from 1% to 75% of eligible pay on a before-tax and/or Roth basis each pay period. You can also contribute from 1% to 75% of your eligible pay on an after-tax basis (subject to IRS limits), but your combined before-tax, Roth, and after-tax contributions cannot exceed 75% of your eligible pay for any pay period.
- You are always 100% vested in your contributions.
- Generally, the plan accepts direct transfers of rollovers from a previous employer's retirement plan.

## Railroad Retirement Benefits

Railroad Retirement Board (RRB) retirement benefits are provided instead of Social Security after 60 months of compensated service in the railroad industry. You and UP make RRB contributions that are greater than those for Social Security, which in turn provides retirement income benefits that exceed Social Security benefits.

**The employee has 12.55% withheld from each paycheck:**

- 1.45% on all taxable earnings (Medicare), the same as Social Security.<sup>1</sup>
- 6.20% on up to \$184,500 of taxable earnings (Tier I RR Retirement), the same as Social Security.
- 4.90% on up to \$137,100 of taxable earnings (Tier II RR Retirement), Social Security has no Tier II equivalent.

**The company pays an additional 20.75%:**

- 1.45% on all taxable earnings (Medicare).
- 6.20% on up to \$184,500 of taxable earnings (Tier I RR Retirement).
- 13.10% on up to \$137,100 of taxable earnings (Tier II RR Retirement).

Note: If you leave UP employment and do not meet the 60-month Basic Service Requirement for Tier II benefits, the RRB does not refund your Tier II contributions. All Tier I contributions from you and UP will roll over to Social Security. Railroad Retirement benefits are administered by the RRB, a government agency. For more information, visit [rrb.gov](http://rrb.gov).

<sup>1</sup>An additional 0.9% tax will be withheld from taxable earnings over \$200,000.

This information effective for the 2026 calendar year. Rates and amounts can change yearly.

## Employee Stock Purchase Plan

All employees have the opportunity to become owners in the Company with our Employee Stock Purchase Plan (ESPP). Each month, ESPP participants will receive a 20% Company match of up to 5% of their base compensation. In other words, participants will receive 20 cents for each dollar they contribute, up to the first 5% of their compensation each pay period. UNP share purchases will be made on the 10th of the month following the payroll period(s) where the contributions are taken out. Shares must be held for one year from the purchase date before selling. To enroll, visit [www.etrade.com/activate](http://www.etrade.com/activate) or by calling E\*TRADE at (800) 838-0908.

# QUALITY OF LIFE & CAREER FULFILLMENT

Your benefits include paid vacation, holidays, and other valuable programs.

## Vacation, Holidays and Sick Days

Your vacation, holidays and sick days are determined by your collective bargaining agreement.

## Union Pacific University

Union Pacific offers an Educational Assistance Program to encourage growth and development of employees' skills, abilities, and knowledge. It assists employees in obtaining academic training on a vocational and college level. You are eligible for this program immediately for University of Nebraska at Omaha or after six months' continuous service for other schools. See the UP-employee website, Human Resources page, Career Resources.

## Other Valuable Benefits

- Employee Discounts
- Matching gift program
- Transportation spending account
- Employee Resource Groups
- Critical Illness/Hospital Indemnity

See the UP-employee website for more information.

## Craft Professional Benefit Contacts

Please go to the UP employee website. Under the Departments heading, navigate to Labor Relations, and find the Agreement/Union Benefit Information section.

## YTTH.com Website

Your online source for the most current information about your family's health and welfare benefits. Use this website for annual open enrollment, to access vendor websites (including finding doctors and facilities), watch videos and read articles about health-related topics as well as your benefits, and securely access and manage your family's health and welfare benefits information (registration and login required).

## Ironroadhealthcare.com Website

For Iron Road Healthcare members, your online source for information about your health and welfare benefits. Use this website to find doctors and facilities, read articles about health-related topics as well as your benefits, and securely access and manage your health and welfare benefits information (registration and login required).

This is a brief description of benefits provided to UP craft professional employees participating in the SMART-TD and National Health and Welfare plans, the Iron Road Healthcare plan, and other benefit plans. Benefit plans are governed by the terms of more detailed plan documents, contracts, and bargaining agreements. Your participation in any plans or programs is subject to the applicable eligibility rules, plan requirements, and government regulations. Details of the benefits plans or programs are included in the official plan documents, contracts, and bargaining agreements. Any inconsistency of fact between the information in this summary and the actual plan documents, contracts, and bargaining agreements is accidental, and the official plan documents, contracts, and bargaining agreements govern. UP reserves the right to change or terminate the programs and plans it sponsors, and /or any provisions of any such program or plan, at any time without notice.