

2026 Union Pacific Retiree Medical Program

High Deductible Health Plan (HDHP)

Retiree medical coverage and costs for UHC and BCBS.

The following table provides an overview of the Retiree Medical Program available to eligible Union Pacific retirees for 2026. For more detailed information, review the 2026 UHC and BCBS Retiree Medical Guides.

Dental coverage is not available to retirees. Retirees will continue to receive the EyeMed Vision discount with no additional cost.

	In-Network	Notes
PREMIUMS	Individual • \$688/month Family • \$1,532/month	This is the amount paid up front for healthcare coverage.
PREVENTIVE CARE	Plan pays 100% – deductible does not apply	See the 2026 Retiree Medical Guides for a description of services treated as Preventive Care Services under the plan. If you have questions regarding whether a particular service is covered preventive care, please contact Quantum Health.
ANNUAL DEDUCTIBLE	<div>Covered Medical Expenses</div> Individual • \$3,400 Family • \$3,400/person, up to \$6,800 family max <div>Prescription Drugs</div> Annual Deductible applies to Rx expenses.	<div>This is the amount a retiree pays before coinsurance applies.</div> <div>The Annual Deductible applies to both Medical and Pharmacy benefits and must be met before the Plan pays benefits. The Annual Out-of-Pocket Maximum also applies to both Medical and Pharmacy benefits.</div>
COINSURANCE	<div>Covered Medical Expenses</div> After deductible is met, plan pays 85%, retiree pays 15% <div>Prescription Drugs</div> Retiree pays: Tier 1 coverage subject to \$10 - \$25 co-pay, Tiers 2 & 3 subject to 25% - 40% coinsurance.	<div>This is the portion of covered expenses for which the retiree and the plan share responsibility after the retiree meets the annual deductible.</div> <div>Minimum and maximum co-pays are applicable to prescription drugs.</div>
OUT-OF-POCKET MAXIMUM	<div>Covered Medical Expenses & Prescription Drugs</div> Individual • \$5,400 Family • \$5,400/person, up to \$10,800 family max	This is the most a retiree will pay out-of-pocket in 2026.

The above table highlights certain features of the 2026 Union Pacific Retiree Medical Program. The 2026 UHC Retiree Medical Guide and BCBS Retiree Medical Guide (the “Guides”) serve as the official plan documents for the Plan. Should any information found in this table conflict with the Guides, the terms of the Guides will control. Union Pacific reserves the right, at its discretion, to amend, change or terminate any of its benefit plans, programs, practices or policies at any time for any reason. Nothing in this table shall be construed as creating an expressed or implied obligation on the part of the Company to establish or maintain any such benefit plan, program, practice or policy.