UNION PACIFIC

LGBTQ+ Benefits Guide (Management)

Union Pacific is committed to providing comprehensive health and welfare benefits coverage for all management employees.

This LGBTQ+ Benefits Guide is an important step in furthering our values of inclusion in the healthcare space within Union Pacific. This guide is a vehicle to confidentially identify certain healthcare treatment options, easily identify points of contact to aid in understanding and accessing healthcare benefits, and readily reference links to critically important information regarding healthcare access.

Please note that this document is not a guarantee that all services listed below will be covered. Instead, this document identifies certain healthcare services and treatment options that are provided by Union Pacific through the Union Pacific Corporation Group Health Plan's UHC and Blue Cross/Blue Shield options as well as resources to clarify these offerings.

Union Pacific Corporation Group Health Plan ("Plan") Benefits

The following benefit coverages are available to Union Pacific Management Employees and their Dependents and/or Domestic Partners as those terms are defined in the *Employee Flexible Benefits Guide* *("Flex Guide")* beginning on page 7 and page 5 of the *BlueCross/BlueShield Healthcare Benefit Plan Medical Options* Guide ("BCBS Guide"). (Part-time hourly employees should refer to the definition of "Employee" on page 6 of the *Part-Time Hourly Benefits Guide*.)

- Medical
- Pharmacy
- Dental
- Vision

Some, but not all, of the Plan benefits are listed below. For additional information, you should refer to the Flex Guide and/or the BCBS Guide or contact Quantum Health at (855) 649-3855.

Medical Plan Benefits

Transgender Healthcare Benefits

- Mental health
- Pharmacy (e.g., hormone replacement therapies)
- Lab services
- Gender Reassignment Surgery (if medically necessary)
    - Male-to-Female
    - Female-to-Male
    - Hair removal (electrolysis)
    - Breast augmentation
    - Tracheal shave
    - Voice modification surgery
    - Voice modification lessons and therapy

Family Formation Benefits

- Assisted Reproductive Technology treatment, including, but not limited to:
    - Intrauterine insemination (IUI)
    - In-vitro fertilization (IVF)
    - Artificial insemination (AI)
    - Gamete and Zygote intrafallopian transfer (GIFT and ZIFT)
    - Expenses for embryo cryopreservation and short-term temporary storage are covered for IVF, AI, GIFT and ZIFT
    - Note, a diagnosis of infertility is not required.
- Information regarding reproductive services can be found on page 97 of the Flex Guide and page 50 of the BCBS Guide.
- Maven – Free virtual support for preconception; fertility treatment, including IVF, IUI, and egg freezing; adoption; and surrogacy. Visit our Maven landing page for more information.

HIV Services and Treatment Options

- HIV testing including self-treatment options
- Pre-exposure prophylaxis (PrEP) including injectable treatment
- Post-exposure prophylaxis (PEP)
- Antiretroviral therapy (ART) including the injectable treatment

Additional Services

- Adoption/Surrogacy Assistance – Reimburses certain adoption or surrogacy expenses up to a maximum of $6,000 per child. Visit our Adoption/Surrogacy Assistance landing page for details.

Contact Information

- For UHC and BCBS medical and pharmacy coverage questions (or assistance with the appeals process), call Quantum Health at (855) 649-3855 or visit upquantumhealth.com.
- For Maven family formation benefits, email Maven at support@mavenclinic.com.

This document gives a brief summary about various benefit plans and coverages sponsored by Union Pacific. More information regarding these benefit plans and coverages can be located in the Employee Flexible Benefits Guide and the BlueCross/BlueShield Medical Options guide *(collectively, "Guides"). All coverage and benefits described in this document are subject to all applicable conditions and limitations described in the Guides. Should there be a difference between the information in this document and the Guides, the terms of the Guides will govern and have final authority. Union Pacific reserves the right, at its discretion, to amend, change or terminate any of its benefit plans, programs or policies at any time, for any reason.*