

The Railroad Employees National Health and Welfare Plan and the National Railway Carriers and United Transportation Union Health and Welfare Plan ("National Railroad Plans")

Health Discount Programs Be healthy. Save money.

Look better, feel better and save money

When you enroll in your health plan, you have benefits for certain services for medical, dental and vision coverage. However, as an enrolled health plan member, The National Railroad Plans also provide a health discount program⁽¹⁾ for certain health care services over and above what your health plan covers. The health discount programs may help you and your families save 5 to 50 percent on many health and wellness expenses like:

- **Dental care** - General dental care, gum treatment, orthodontics, oral surgery, cosmetic services and other dental specialties
- **Vision care** - Pay less for an annual eye exam, and save on glasses, contacts and LASIK surgery
- **Alternative care** - Acupuncture, chiropractic care, massage therapy and natural medicine
- **Hearing** - Hearing aids from name-brand manufacturers

Save by utilizing the wellness resources available to you

Why pay full price for your out-of-pocket wellness needs? Use the following health discount programs and save while also helping you live a healthier lifestyle:

- **Weight management programs like Jenny Craig® and Nutrisystem®**
- **Nutrition counseling**
- **Fitness programs**
- **Fitness equipment and footwear**
- **Stress reduction and relaxation resources**
- **Smoking cessation programs**

How to get your discounts and start saving today

No referrals are required, no claim forms to submit and no limits on how much you can save. To locate participating health care professionals, programs and online retailers:

- **Register/create an account** - First-time users will need to register or create an account in order to properly log in to the web site as a member.
- **Once you are registered as a member** – You may access your medical plan's health discount program's web site:

Aetna – www.aetna.com; click on box titled "Aetna Navigator Member Log-in"; select "Health Programs" and go to box titled "Save with Discount Programs" and click on "See the Savings" and follow the steps or call 1-800-842-4044.

Highmark Blue Cross Blue Shield (Blue365) - www.highmarkbcbs.com; select "Your Coverage" tab and then "Member Discounts" or call 1-866-267-3320.

UnitedHealthcare (UnitedHealth Allies) - www.unitedhealthallies.com; select a category and specialty; then click "Select this Provider" for confirmation, or call 1-800-860-8773.

- **Confirmation** - The confirmation is your rate guarantee for the **selected** health care provider. Be sure to print the discount confirmation and take it with you to your appointment. You are under no obligation to keep your visit with the selected provider should you change your mind once you have your confirmation.
- **Make an appointment** – Be sure to identify yourself as a discount program member when making your appointment and pay the discounted rate at the time of service.

Experience the benefits of your health discount programs.

⁽¹⁾ The health discount programs offered under the National Railroad Plans are **not** insurance. Members are obligated to pay for all services they receive from the health care professionals and facilities affiliated with the health discount programs. All of the health care professionals and facilities that are part of the health discount programs have agreed to provide their services at a discount. If you are ever unsure if a service you are seeking under the health discount program may be covered under your medical, dental or vision plan, contact the number on the back of your medical card for assistance.