

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

**Why wellness? Why now?
Small lifestyle changes may lead to big health improvements**

Did you know?

- 70% of all health care costs are a direct result of lifestyle behavior

The United States spends more dollars on healthcare than any other industrialized nation, but our citizens are not the worlds healthiest!

- Our nation's population is largely sedentary
- Obesity is reaching monumental proportions
- Tobacco and alcohol use continue to be popular
- Stress is a "worldwide epidemic"
- The typical adult has 7 chronic health conditions

Why Wellness? It's about prevention!

- 80% of cardiovascular disease and diabetes is preventable
- 60% of cancers are preventable
- 90% of obesity is preventable

Reduce your risks of developing cardiovascular disease, diabetes, and other chronic diseases through healthy lifestyle choices. START TODAY BY ASKING YOURSELF:

- How healthy am I?
- Could I be healthier?
- Am I at risk?
- How can I reduce my risk?

Next, learn more about where to focus your time and energy to help reduce your health risks. By completing a Health Risk Assessment, whether you are trying to stop smoking, lose weight or just trying to be a happier, healthier you – your medical carrier can provide you with the necessary tools needed to meet your goals of reaching a healthier lifestyle.

Simply access your medical plan's website to complete a Health Risk Assessment. It's fast, easy and confidential.

TO GET STARTED, SIMPLY FOLLOW THE INSTRUCTIONS BELOW:

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

Aetna – www.aetna.com; Log in or register with "Aetna Navigator" or call Railroad Employees National Plan: 800-842-4044 or United Transportation Union: 888-332-8742.

Highmark Blue Cross Blue Shield - www.highmarkbcbs.com; select "Your Health" tab and then "Improve Your Health" to launch the Wellness Profile or call 1-866-267-3320.

UnitedHealthcare - www.myuhc.com; sign in and click on "Health and Wellness" to launch the Health Assessment tool or call 1-877-201-4840.

Once the assessment is complete, a personalized action plan will be provided to help guide you through the steps towards living a healthier life! With support from your insurance carrier- Aetna, Highmark BCBS or United Healthcare- there are many tools available to you, which include, but are not limited to:

- **Verbal and online wellness coaching**
- **Smoking cessation assistance**
- **Healthy meal choices and recipes**

Why not take a chance on a healthier you by completing a Health Risk Assessment today? It's never too late to begin to live a healthier life!