

Announcing!!

A New Benefit Available for Certain Railroad Members – Health Flexible Spending Account (FSA) Plan

A new Health Flexible Spending Account (FSA) Plan will be available to certain railroad employees for the plan year beginning January 1, 2013 and ending on December 31, 2013.

What is the Health FSA Plan?

The Health FSA Plan, administered by UnitedHealthcare, is designed to allow you to use **pretax** dollars to pay for certain medical expenses that are not covered under any health plan (including a railroad health and welfare plan) or any other source. You then submit requests for reimbursements of eligible expenses from your Health FSA, which means you'll be using pretax dollars to pay for those expenses.

When you enroll in the Health FSA Plan, you agree to have a certain amount deducted from your wages and contributed to your Health FSA.

Who Is Eligible to Participate in the Health FSA?

To be eligible to participate in the Health FSA Plan, you must meet all of the following requirements:

- You reside in the United States, and
- You are employed by a participating railroad, and
- You are a member of a participating labor organization.

If your eligibility changes during the plan year and you no longer meet the above requirements, then your participation in the Health FSA Plan will end and all wage deductions and contributions to the Health FSA will cease as of the date of termination.

How Much Can You Contribute to the Health FSA?

The minimum amount you can contribute to the Health FSA Plan for the 2013 plan year is \$120, and the maximum amount you can contribute is \$2,500. Once you agree to have a specific amount deducted from your wages for your Health FSA, you cannot change the deduction amount for the remainder of the plan year.

Reimbursable Expenses Under the Health FSA

The Health FSA Plan will reimburse you only for eligible medical expenses for you, your husband or wife, and persons who are your dependents under federal tax law. The expenses must be for "medical care" as defined by the IRS, and must not be covered by another health plan.

NOTE: Only eligible expenses that are incurred during your "Period of Coverage" are reimbursable. An expense is incurred when the service is performed, not when you are billed for the service or when you pay for it. In general, the Period of Coverage is the plan year (January 1 to December 31, 2013), but your Period of Coverage may terminate early if you stop working and stop making contributions to the Health FSA.

The following kinds of expenses may be eligible for reimbursement under the Health FSA Plan:

- All deductibles or co-payments under your medical, prescription drug, dental or vision plan
- Certain dental services not covered by your dental plan
- Fertility Treatment
- Vasectomy
- Laser Eye Surgery
- Speech Therapy not covered under a railroad or any other plan

Health Flexible Spending Account (FSA) Program for Certain Railroad Members

- Medical expenses for persons who qualify as your dependents under federal tax law but who are not covered under your plan

The following kinds of expenses are **not** eligible for reimbursement under the Health FSA Plan:

- Any amounts that are eligible for reimbursement from another source, such as any health plan or Medicare
- Any expenses for which a federal itemized deduction is taken
- Premiums or employee contributions for health, dental or vision coverage
- Over-the-counter medicines and drugs, unless your doctor gives you a prescription for them
- Health or fitness club membership for general health
- Weight reduction programs for general health
- Personal care items
- Cosmetic services and supplies
- Cosmetic surgery or other cosmetic procedures that do not qualify as medical care under federal tax law

Other expenses not listed here may or may not be eligible for reimbursement. You can get a more detailed list of eligible expenses online at www.railroadinfodpot.com or www.myuhc.com, or by calling UnitedHealthcare toll free at 1-888-298-9754 (beginning January 1, 2013).

Use It Or Lose It Rule & Grace Period

Per federal regulations, you must use all the money in your Health FSA for expenses incurred during your Period of Coverage or you will forfeit the unused portion. However, the Health FSA Plan has a grace period: If you do not incur sufficient Health FSA Plan eligible expenses to use all of your 2013 contributions by December 31, 2013, your plan provides a 30-day grace period during which you can incur additional eligible expenses for which you can be reimbursed using your 2013 contributions. The grace period begins on January 1, 2014 and ends on January 30, 2014.

Submitting Health FSA Claims

Beginning January 1, 2013, you can find and print claim forms to be reimbursed for eligible Health FSA expenses at www.myuhc.com, and you may obtain claims forms by calling UnitedHealthcare toll free at **1-888-298-9754**. The claim form explains what documentation is needed for reimbursement and includes a mailing address. You will have until March 31, 2014 to submit claims for expenses incurred between January 1, 2013 and January 30, 2014.

Additional Information

Railroad employees who elect to participate in the Health FSA Plan will receive a Summary Plan Description (SPD) booklet early next year. **In the meantime, if you would like additional information about this exciting new benefit program, please contact UnitedHealthcare at 1-800-842-9905.**

Health Flexible Spending Account (FSA) Program for Certain Railroad Members

Member Information Portal

Beginning January 1, 2013, through **myuhc.com** you will be able to:

- Access your Health FSA benefit information such as Health FSA claim and account balances and a wealth of other health and well-being information and support resources – all on a real-time basis.
- Obtain a complete statement of your account and all transactions at any time.
- Activate Direct Deposit of reimbursable expenses.
 - You have the option of direct deposit for your reimbursable expenses. It offers a faster turnaround time on reimbursements and is more convenient for you because the money is placed directly into an account of your choice.
 - To take advantage of this feature, here are the simple steps to follow:
 - Log into myuhc.com with your ID and Password
 - Select the “Claims and Accounts” link
 - Then select “Direct Deposit”
 - From the Direct Deposit page, select “Add/Change Direct Deposit” to enroll
 - You will need to verify your myuhc.com password, and then enter your bank information (bank name, account type, routing number and account number)
- To access your account information on myuhc.com:
 - If you already have an ID and Password, enter them on the home page; if you are a UnitedHealthcare member and this is your first time accessing this site, click on the “Register Now” tab and follow the instructions. You will need your member medical ID card to register
 - If you are an Aetna or Highmark Blue Cross Blue Shield member, click on the “Register Now” tab and then the “No ID Card” link. Follow the instructions by entering your Social Security Number and Date of Birth.

Wishing you good health.

