

THE TRUTH ABOUT THE RATE RENEWAL

The CBG Tentative Agreement costs the average Railroader \$60 more per month!

Isn't it worth hearing about a plan that lowers your cost \$45 a month AND saves the Railroads \$27 a month more than the CBG proposal?

Railroad Employee National Health and Welfare Plan Cost Difference in 2018 Between Current and Proposed Plans¹

	Current	CBG Tentative Agreement	BMWED-SMART Mechanical "357 Plan" Proposal
	<u>2018</u>	<u>2018</u>	<u>2018</u>
Projected Total Monthly Payment Rate per Employee ²	\$1,788	\$1,788	\$1,788
Average Monthly Member (Cost)			
Monthly Contribution Per Employee ²	(\$229)	(\$229)	(\$229)
Current Average Monthly Cost of Copays, Deductibles, Coinsurance, etc.	(\$122)	(\$122)	(\$122)
Impact on Railroads			
(Savings)/Costs from Higher Copays, Deductibles, Coinsurance, etc.		(\$60)	\$26
(Savings)/Costs from Members using Less Care or Different Care		(\$27)	(\$61)
(Savings)/Costs from Lowering Payments to Doctors, Hospitals, Pharmacies		(\$5)	(\$103)
(Savings)/Costs from Changing Dental, Vision, and Life Benefits		\$0	\$19
Impact on Members			
(Savings)/Costs from Higher Copays, Deductibles, Coinsurance, etc.		\$60	(\$26)
(Savings)/Costs from Members using Less Care or Different Care		\$0	\$0
(Savings)/Costs from Lowering Payments to Doctors, Hospitals, Pharmacies		\$0	\$0
(Savings)/Costs from Changing Dental, Vision, and Life Benefits		\$0	(\$19)
Projected Amount Railroads pay Per Employee² Per Month	\$1,436	\$1,344	\$1,317
Projected Average Amount you Pay Per Month	(\$351)	(\$411)	(\$306)

¹ Numbers assume a January 1, 2018 implementation is possible.

² An employee means a Qualified/Working Employee excluding Opt Outs. Payment rates include medical, pharmacy, dental, vision, and life insurance.

Note: \$411 - \$351 = \$60 ; \$351 - \$306 = \$45 ; \$1,344 - \$1,317 = \$27

THE TRUTH ABOUT THE RATE RENEWAL

CBG Tentative Agreement shifts another \$6 a month to you in 2019!

Railroad Employee National Health and Welfare Plan Cash Flow of Proposed Changes to 2019

	Current	CBG Tentative Agreement	BMWED-SMART Mechanical "357 Plan" Proposal
	<u>2019</u>	<u>2019</u>	<u>2019</u>
Projected Total 2019 Monthly Payment Rate per Employee ¹	\$1,907	\$1,870	\$1,733
Average Monthly Member (Cost)			
Monthly Contribution Per Employee ¹	(\$229)	(\$229)	(\$229)
Average Monthly Cost of Copays, Deductibles, Coinsurance, etc.	(\$126)	(\$187)	(\$79)
Impact on Railroads			
(Savings)/Costs from Higher Copays, Deductibles, Coinsurance, etc.		(\$6)	
(Savings)/Costs from Members using Less Care or Different Care			
(Savings)/Costs from Lowering Payments to Doctors, Hospitals, Pharmacies			
(Savings)/Costs from Changing Dental, Vision, and Life Benefits			
Impact on Members			
(Savings)/Costs from Higher Copays, Deductibles, Coinsurance, etc.		\$6	
(Savings)/Costs from Members using Less Care or Different Care			
(Savings)/Costs from Lowering Payments to Doctors, Hospitals, Pharmacies			
(Savings)/Costs from Changing Dental, Vision, and Life Benefits			
Projected Amount Railroads pay Per Employee¹ Per Month	\$1,553	\$1,449	\$1,424
Projected Average Amount you Pay Per Month	(\$354)	(\$421)	(\$308)

¹ An employee means a Qualified/Working Employee excluding Opt Outs. Payment rates include medical, pharmacy, dental, vision, and life insurance.