

Can your family afford these concessions?

Healthcare/Wage Packages: CBG compared to BMWED

Contract Year	CBG Cost Sharing*	BMWED Cost Sharing*	CBG Deductibles	BMWED Deductibles
2015	\$198	\$198	\$200/\$400	\$200/400
2016	\$228.89	\$228.89	\$200/\$400	\$200/400
2017	\$228.89	\$228.89	\$200/\$400	\$200/400
2018	\$228.89	\$228.89	\$325/\$650	\$200/400
2019	\$228.89	\$228.89	\$350/\$700	\$200/400

*Cost Sharing is the amount we pay out of our checks monthly – currently \$228.89 for most of us.

Contract Year	CBG Max. Out-Of-Pocket	BMWED Max. Out-Of-Pocket	CBG Wages	BMWED Wages
2015	\$1000/\$2000	\$1000/\$2000	0%**	1% (Effective 7.1.15)
2016	\$1000/\$2000	\$1000/\$2000	2%	3.5%
2017	\$1000/\$2000	\$1000/\$2000	2%	3%
2018	\$1800/\$3600	\$1000/\$2000	2.5%	3%
2019	\$2000/\$4000	\$1000/\$2000	3%	3.5%

**Rail Labor received a 3.0% wage increase on Jan. 1, 2015. This raise was negotiated and ratified in the last contract – it is therefore misleading to attribute the 3% raise from 2015 to the calculations of this CBG tentative agreement.

On October 5th the Coordinated Bargaining Group (CBG) announced that it had reached a tentative agreement with the Railroads. The CBG includes the BLET, the UTU, the BRS, and 3 other unions.

This agreement gives the Railroads at least \$111 million PER YEAR in health care concessions by making employees pay more when they see a doctor or get a prescription. In this agreement, the CBG also accepts wage increases that when adjusted for additional healthcare costs, do not keep up with inflation. With the last contract we made wage gains greater than inflation. This agreement will drag us backwards.

We can do better. The BMWED have not flinched in the face of Carrier scare tactics. Our fair proposal includes healthy wage increases that keep our families ahead of inflation. The only change we propose on Healthcare is a \$25 increase in the emergency room co-pay. We also proposed better dental and vision coverage, as well as more paid-time-off.

The Carriers have more than enough money to afford all of Rail Labor moving forward together. We don't need to concede.



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