

Knowledge is power

(and available online at ytth.com)

Want to get the most from your benefits? Find information on your health and wellness benefits in one convenient place: yourtracktohealth.com or ytth.com. (Either one will bring you to the same helpful site.)



ANSWERS AT YOUR FINGERTIPS

yourtracktohealth.com or ytth.com is your one stop for information about benefits/coverage on:

- Medical
- Clinical and wellness services
- Prescription drugs
- Behavioral health
- Health services such as telemedicine, expert second opinions, health advocates and more
- Dental
- Vision
- Life insurance
- Supplemental sickness*
- Health flexible spending account (FSA)**

SO YOU CAN:

- Understand how your benefits and coverage work
- Get contact information for benefits administrators
- Easily add or delete dependents
- Access forms
- Request forms and benefit materials by mail
- Enroll in and/or make changes to your medical benefits and elect an FSA during open enrollment (Oct. 1–31 each year)
- Contact nurses and coaches for answers to health questions
- Get expert tips for healthy living
- Learn about preparing for retirement
- Discover available resources and tools from benefits administrators
- And more!



The place to go for plan benefits info



Supported by Unions and Railroads



Confidential and secure



CONFIDENTIAL AND SECURE

Your benefit administrators protect the privacy of your personal health information as required by law. Your personal information and use of this website is not shared with your Railroad employer or Labor Union.

PREPARE FOR CONFIDENT DECISIONS

The more you learn about your benefits, the more prepared you'll be when you need to use them for yourself or your family.

REGISTER, BOOKMARK AND SHARE!

Go to yourtracktohealth.com or ytth.com and click "Register" in the upper-right corner.



Covered spouses and dependents can also register and access the site.

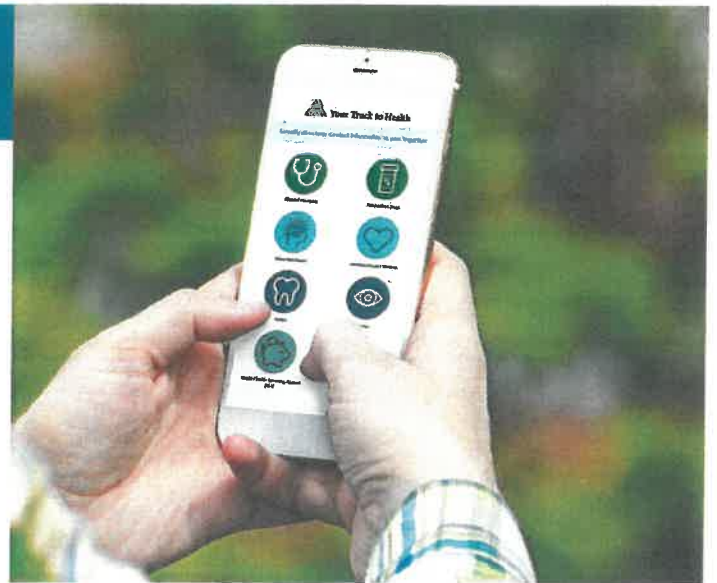


Benefits contact info at your fingertips

Want quick access to contact information for your Railroad health and wellness benefits? Download the free Railroad benefits directory, which features phone numbers, hours of operation, member websites and mobile apps.

To download the directory to your smartphone or tablet:

1. Text **directory** to 313131.
2. Click on the link in the text response.
3. **iPhone® users:** Tap the **Share** button. 
Android™ users: Tap the **Option** button. 
4. Click **Add to Home Screen**.



*Supplemental Sickness Benefit Plan eligibility is dependent on your Railroad employer and Labor Union affiliation. If you are unsure of your eligibility, contact your Union representative.

**FSA benefit eligibility is dependent on your Railroad employer and Labor Union affiliation. If you are unsure of your eligibility, you can contact Railroad Enrollment Services at 1-800-753-2692 or your Union representative.

Your Track to Health is brought to you in partnership with the Railroads and Labor Unions. Federal regulations and carrier rules may prohibit the use of phones or other mobile devices while on duty. Please note: The benefits directory is not intended to replace the mobile-friendly ytth.com. It is a website found at ytthbenefitsdirectory.com, not in the App Store® or Google Play.™

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Your Track to Health

“ I can’t imagine what I would have done if I didn’t have Best Doctors as a free benefit.”

As a Best Doctors member, you have the expertise of more than 50,000 of the world’s best doctors at your fingertips! Simply by contacting Best Doctors, you can have your medical diagnoses and treatment plans reviewed by carefully selected expert physicians. All services are conveniently provided by phone or online so there is no need for additional travel. And Best Doctors’ services are confidential and completely free to you!

Services Available:

In-Depth Expert Medical Review

Best Doctors will collect your medical records, tests and samples and have them reviewed by a world-renowned expert physician who specializes in your condition. The expert will ensure your diagnosis is accurate and you have the best treatment options.

Critical Care Support™

Call on Best Doctors for guidance if you experience a medical event that requires emergency treatment, intensive care or an extended hospital stay. Best Doctors gets an expert immediately involved in your case and works with your local medical team to get you the best care.

Critical Care Support is a trademark of Best Doctors, Inc.

Ask the Expert™

When you have a question about a medical condition, treatment option or symptom, Best Doctors will take the time to listen and an expert physician will provide a personalized response. No needless worrying, wondering or wandering the web for answers.

Ask the Expert is a trademark of Best Doctors, Inc.

FindBestDoc®

Best Doctors draws on more than 50,000 of the world’s top physicians, including 40,000 in the U.S. If you need to visit a specialist, we will search to see if any of our doctors meet your criteria and practice within a distance that works for you.

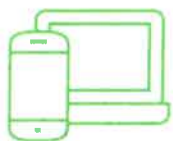
FindBestDoc is a registered trademark of Best Doctors, Inc.

For more information, or to take advantage of any of the Best Doctors services, call 866.904.0910 or visit members.bestdoctors.com



Getting started with Teladoc

Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. Set up your account today so when you need care now, a Teladoc doctor is just a call or click away.



1

Online:
Go to teladoc.com and click "set up account".

Mobile app:
Download the app and click "Activate account". Visit teladoc.com/mobile to download the app.

Call Teladoc:
Teladoc can help you register your account over the phone.

SET UP YOUR ACCOUNT

Set up your account by phone, web or mobile app.



2

PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.



3

REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care. And talk to a doctor by phone, web or mobile app.

Talk to a doctor anytime!

Teladoc.com

1-800-Teladoc (835-2362)





Railroad Employees National Vision Plan

SUMMARY OF BENEFITS

Additional discounts

40% OFF

Complete pair of prescription eyeglasses

20% OFF

Non-prescription sunglasses

20% OFF

Remaining balance beyond plan coverage

These discounts are not insured benefits and are for in-network providers only

Take a sneak peek before enrolling

• For a complete list of providers near you, use our Provider Locator on www.eyemedvisioncare.com/railroad or call 1.855.212.6003.

• For LASIK providers, call 1.877.5LASER6 or visit eyemedlasik.com.

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
Exam With Dilation as Necessary	\$0 Co-pay	Up to \$35
Retinal Imaging	Up to \$39	N/A
Frames	\$115 Allowance, 20% off balance over \$115	Up to \$35
Standard Plastic Lenses		
Single Vision	\$0 Co-pay	Up to \$25
Bifocal	\$0 Co-pay	Up to \$40
Trifocal	\$0 Co-pay	Up to \$55
Lenticular	\$0 Co-pay	Up to \$80
Standard Progressive Lens	\$50 Co-pay	Up to \$55
Premium Progressive Lens ^a	\$76 - \$88	
Tier 1	\$76	Up to \$55
Tier 2	\$82	Up to \$55
Tier 3	\$88	Up to \$55
Tier 4	80% of charge less \$70 Allowance	Up to \$55
Lens Options		
UV Treatment	\$15	N/A
Tint (Solid and Gradient)	\$15	N/A
Standard Plastic Scratch Coating	\$15	N/A
Standard Polycarbonate—Adults	\$30	N/A
Standard Polycarbonate—Kids under 19	\$0	N/A
Standard Anti-Reflective Coating	\$39	N/A
Premium Anti-Reflective Coating ^a	\$51 - \$62	N/A
Tier 1	\$51	N/A
Tier 2	\$62	N/A
Tier 3	80% of charge	N/A
Photochromic/Transitions	\$75	N/A
Polarized	20% off retail price	N/A
Other Add-Ons and Services	20% off retail price	N/A
Contact Lens Fit and Follow-Up (Contact lens fit and follow up visits are available once a comprehensive eye exam has been completed)		
Standard Contact Lens Fit & Follow-Up	Up to \$40	N/A
Premium Contact Lens Fit & Follow-Up	10% off retail	N/A
Contact Lenses (Contact lens allowance includes materials only.)		
Conventional	\$0 Co-pay, \$105 Allowance, 15% off balance over \$105	Up to \$105
Disposable	\$0 Co-pay, \$105 Allowance; plus balance over \$105	Up to \$105
Medically Necessary	\$0 Co-pay, Paid in Full	Up to \$210
Laser Vision Correction		
LASIK or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price	
Frequency		
Examination	Once every 12 months defined by benefit frequency (calendar year)	
Lenses or Contact Lenses	Once every 24 months defined by benefit frequency (calendar year)	
Frame	Once every 24 months defined by benefit frequency (calendar year)	

Benefits are not provided from services or materials arising from: Orthopedic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses, medical and/or surgical treatment of the eye, eyes or supporting structures; Any Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; safety eyewear; Services provided as a result of any workers' compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; Plano (non-prescription) lenses; Non-prescription sunglasses; Two pair of glasses in lieu of bifocals; Services or materials provided by any other group benefit plan providing vision care; Services rendered after the date an insured person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the insured Person are within 31 days from the date of such order. Lost or broken lenses, frames, glasses or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Standard/Premium Progressive lens not covered – fund as a Bifocal lens. Standard Progressive lens covered – fund Premium Progressive as a Standard. Benefit allowance provides no remaining balance for future use with the same benefits year. Fees charged for a non-insured benefit must be paid in full to the Provider. Such fees or materials are not covered. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer. ^aPremium progressives and premium anti-reflective designations are subject to annual review by EyeMed's Medical Director and are subject to change based on market conditions. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Not available in all states. Some provisions, benefits, exclusions or limitations listed herein may vary. Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York. Fidelity Security Life Policy number VC-19/VC-20, form number M-9083. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer.

What's in it for me?

Options. It's simple really. We're dedicated to helping you see clearly – and that's why we've built a network that gives you lots of choices and flexibility. You can choose from thousands of independent and retail providers to find the one that best fits your needs and schedule. No matter which one you choose, our plan is designed to be easy-to-use and help you access the care you need. Welcome to EyeMed.



Benefits Snapshot	With EyeMed	Out-of-Network Reimbursement
Exam, with dilation as necessary (once every 12 months)	\$0 Co-pay	Up to \$35
Frames (once every 24 months)	\$115 Allowance; 20% off balance over \$115	Up to \$35
Single Vision Lenses (once every 24 months) or Contacts (once every 24 months)	\$0 Co-pay \$0 Co-pay, \$105 Allowance; plus balance over \$105	Up to \$48 Up to \$96

And now it's time for the breakdown . . .

Here's an example of what you might pay for a pair of glasses with us vs. what you'd pay without vision coverage. So, let's say you get an eye exam and choose a frame that costs \$163 with single vision lenses that have UV and scratch protection. Now let's see the difference...

**83%
SAVINGS
with us***

With EyeMed		Without Insurance**	
Exam	\$0 Co-pay	Exam	\$106
Frame	\$163 - \$115 Allowance \$48 - \$9.60 (20% discount off balance) \$38.40	Frame	\$163
Lens	\$0 Co-pay \$15 UV treatment add-on + \$15 scratch coating add-on \$30	Lens	\$78 \$23 UV treatment add-on + \$25 scratch coating add-on \$126
Total	\$68.40	Total	\$395



Download the EyeMed Members App

It's the easy way to view your ID card, see benefit details and find a provider near you.



*This is a snapshot of your benefits. Actual savings will depend on provider, frame and lens selections. **Based on industry averages.