

2007 FACT SHEET

Union Pacific Railroad Employees Health Systems (UPREHS) is owned and operated by its members. UPREHS is a not-for-profit health plan. Our beginnings are traced to 1870. Since that time UPREHS has always been dedicated to serving the employees of the Union Pacific Railroad and its subsidiaries.

Did you know that UPREHS?

- Provides health and welfare benefits for over 20,000 active labor employees of the Union Pacific Railroad.
- Provides Medicare supplemental coverage (including prescription drugs) for over 12,000 retired employees.
- Provides coverage for over 8,000 railroad family members under the Family Supplemental Plans.
- Is owned and operated by its members and is organized as a not-for-profit employee benefit association.
- UPREHS employees are members of the Transportation-Communications Union.
- Traces its roots to 1870.

Your UPREHS benefits provide you with:

- No annual deductibles for health care or prescription benefits.
- No lifetime health insurance or prescription maximums (except transplants).
- Self-referral to any network provider with a small office co-payment.
- Customer services dedicated to the unique needs of railroaders.
- The option to speak with a "real" person to assist you.
- Annual wellness benefits.
- A nationwide network of over 450,000 physicians and over 4,000 hospitals, surgery centers and specialty clinics.
- Pharmacy benefits through the UPREHS Mail Order Pharmacy and over 40,000 network pharmacies.

Unique benefits available **only** to UPREHS members include:

- A "voice" on the UPREHS Board of Trustees through representation by union general chairpersons.
- On-duty injury medical claims paid when using a network provider. Your information is not released to attorneys, the Union Pacific Railroad Company or anyone else without your written permission.
- A dedicated, long tenured and labor-friendly staff to exclusively serve the needs of railroaders.
- The opportunity to obtain superior UPREHS early retiree and Medicare plan benefits when you retire.
- Returns any "profits" back to members in enhanced benefits.



Union Pacific Railroad Employees Health Systems
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