

**The International has received questions regarding the health care provisions contained in the National Rail Contract.**

**Pros:**

- \* Employee health care contribution frozen at \$200 per month through July 1, 2016.**
- \* Reduction in co-pay for use of urgent care centers to \$20.**
- \* Reduction in co-pay for use of convenient care clinics to \$10.**
- \* Enhanced benefit for using “Centers of Excellence” for certain procedures.**
- \* Annual deductible and co-insurance based on insurance company allowed charges and not the actual charges submitted by the in-network physician or hospital.**
- \* 100 percent benefits on satisfying the annual out-of-pocket maximum.**
- \* Radiology management procedures to be implemented to reduce redundant or unnecessary tests adding to health care costs with no penalty to the member if the required authorization is not obtained by the physician.**
- \* Reduction in the cost of generic medication to \$5 at both retail and mail service.**
- \* Personalized Medicine to be established allowing for the proper medication at the proper dose the first time for specified illnesses.**
- \* Pharmacist contact with physician to assure you are receiving proper medication at the most affordable price to you and the plan.**
- \* You and your physician will have the final decision on medications.**

**Cons:**

**\* Establishment of annual deductibles and co-insurance for in-network services.**

**\*Increase in the co-pay for brand name medications.**

**\* Emergency room co-pay increased to \$75.**

**To further assist in understanding the health care provisions in the National Rail Contract, here is a response to some of the myths raised:**

**MYTH: I will now have to pay \$50 for cotton balls in the hospital under this proposal.**

**FACT: The annual deductible and 5 percent co-insurance you pay is on the allowed charges that the insurance company has negotiated with your provider. For example, the doctor charges \$200 for a procedure and the allowed charge by the insurance company is \$65. You would only pay \$65 toward the annual deductible. If the annual deductible has already been satisfied, you pay only \$3.25 as the 5 percent co-insurance up to a maximum of \$1,000.**

**MYTH: Medco will dictate what drugs I will receive regardless of what my doctor prescribes.**

**FACT: Medco pharmacists will contact your doctor to discuss the medication prescribed and suggest alternative medications that can save you money without jeopardizing your health. The final decision on medications is made by you and your physician.**