

SUMMARY PLAN DESCRIPTIONS

If you visit any of the links listed below, you will be given access to the Summary Plan Description (“SPD”) for that Plan.

IMPORTANT: *Railroad negotiations are an ongoing process and not all national agreements affect all employees or at the same time – provision of these SPDs is an informational service and not intended as a guarantee of coverage. If you have any questions about whether a plan or booklet describes your benefits, please contact your supervisor or labor organization.*

You must have the Adobe Acrobat reader to view the Summary Plan Descriptions. If you do not have the [Adobe reader](#), download it now. Some of the files are very large and may take time to load.

The Railroad Employees National Health and Welfare Plan (formerly GA23000) - This Plan provides health benefits, mental health and substance abuse coverage, prescription drug benefits, and life insurance and accidental death and dismemberment coverage to most of the agreement employees on freight railroads in the United States.

- [American Train Dispatchers Association \(ATDA\)](#)
- [International Association of Machinists & Aerospace Workers \(IAM\)](#)
- [International Brotherhood of Electrical Workers \(IBEW\)](#)
- [National Conference of Firemen & Oilers \(F&O\)](#)
- [Sheet Metal Workers’ International Association \(SMW\)](#)

- International Brotherhood of Boilermakers and Blacksmiths (IBB)
- [Brotherhood of Locomotive Engineers and Trainmen \(BLET\)](#)
 - [Summary of Material Modification \(1-2-06\)](#)
 - [Summary of Material Modification \(1-1-06\)](#)
- [Brotherhood of Maintenance of Way Employees \(BMWE\)](#)
 - [Summary of Material Modification \(1-1-06\)](#)
- [Brotherhood of Railroad Signalmen \(BRS\)](#)
 - [Summary of Material Modification \(1-1-06\)](#)
- [Transportation Communications International Union \(TCU Carmen, Clerks, TWU, some ARASA\)](#)
 - [Summary of Material Modifications \(1-1-06\)](#)
- [Life Insurance Benefits and Accidental Death & Dismemberment](#)
 - [Beneficiary Form](#)

National Railway Carriers and United Transportation Union Health and Welfare Plan - This Plan provides health benefits, mental health and substance abuse coverage, prescription drug benefits, and life insurance and accidental death and dismemberment coverage to most employees represented by the United Transportation Union.

- [United Transportation Union \(UTU\)](#)
 - [Summary of Material Modification \(1-2-05\)](#)
 - [Summary of Material Modification \(1-1-06\)](#)
- [Life Insurance Benefits and Accidental Death & Dismemberment](#)
 - [Beneficiary Form](#)

The Railroad Employees National Early Retirement Major Medical Benefit Plan (formerly GA-46000) - This Plan provides limited medical benefits to qualifying retirees between the ages of 60 and 65.

- [Early Retirees](#)
- [Information Form](#)
- [Application Form](#)

Railroad Employees National Dental Plan provides two levels of benefits; most employees currently receive the higher level of benefits; both levels are outlined in the booklet.

- [Dental Plan](#)
 - [Dental Plan Claim Form](#)

Railroad Employees National Vision Plan provides vision benefits at two levels. Check with your union or your supervisor to determine which level of benefits

- [EyeMed Select Vision Benefits](#)

Supplemental Sickness Benefit Plans – short term disability benefits

- [Supplemental Sickness Benefits FAQ](#)
- [Shop Craft Employees \(2005\)](#)
- [Signal Employees \(2005\)](#)
- [Maintenance of Way Employees \(2005\)](#)
 - UNUMProvident Supplemental Sickness Benefit Plan Claim Form
- UTU Yardmaster Employees
 - Trustmark Yardmaster Supplemental Sickness Benefit Plan Claim Form

Canadian Employee Benefits

Some Canadian employees of US railroads have coverage which is supplemental to the provincial government benefits. These benefits are administered by Manulife and include supplementary health, life and accidental death and dismemberment insurance, and dental coverage.

- [Canadian Active Employee Benefits](#)
- [Canadian Early Retiree Benefits](#)