

UNION PACIFIC RAILROAD EMPLOYEES HEALTH SYSTEMS

UPREHS ERMMB PLAN SUMMARY OF BENEFITS YEAR 2007

PAYMENTS ARE BASED ON PLAN ALLOWABLE AMOUNTS, NOT AMOUNTS BILLED

* SUBJECT TO PLAN DEDUCTIBLE

** SERVICES REQUIRING PRE-APPROVAL
REQUIRES CARE COORDINATOR (800) 547-0421

UPREHS EARLY RETIREMENT MAJOR MEDICAL PLAN BENEFITS	NETWORK BENEFITS DO NOT APPLY
Annual Deductible	\$100
Ambulance Services including air ambulance:	80% *
Chiropractic Services	80% *
Diabetes Training & Kidney Dialysis	80% *
Transplants (no donor expenses)** Requires UPREHS Care Coordinator (800) 547-0421	80% *
Doctor Services Including Office & Hospital Visits	80% *
Durable Medical Equipment & Prosthetics	80% *
Emergency Services & Urgent Care Services	80% *
Home Health Care and Hospice Care **	80% *
Inpatient Hospital Care **	80% *
Mental Health Care and Substance Abuse Care ** Inpatient and Outpatient	65% *
Physician Services, Outpatient Surgery, Diagnostic Services & Therapeutic Services	80% *
Physical Therapy, Speech Therapy & Inpatient and Outpatient Rehabilitation Services	80% *
Podiatry Services	80% *
Prescription Outpatient Drugs and Diabetic Supplies (Use of UPREHS Mail Order Pharmacy required for Maintenance Medication)	\$1700 annual limit
Eye Exams, routine, medical & refractive surgery	80% *
Skilled Nursing Facility ** Requires UPREHS Care Coordinator (800) 547-0421	80% *
Lifetime Maximum	\$101,200

01/07 ERMMB Summary

