

October 2007

Dear UPREHS Member:

We are proud to enclose information regarding the UPREHS Family Supplemental Plans for your dependents who are covered under the national CHC or MMCP plans. This coverage is available only to Union Pacific employees who have coverage with UPREHS.

With the recent changes made to the national health and welfare plan, UPREHS made changes to our Family Supplemental plans to assist you in budgeting for the health care expenses for your family. The changes to our plan become effective on January 1, 2008.

Please review the enclosed information and make special note of the changes in coverage levels. The cost for both of these plans has also changed. You will continue to be eligible for payroll deductions for either of these plans.

To assist us in assuring that your dependent information is correct, please fill out the enclosed application and return it in the enclosed envelope. Please return your application prior to December 1, 2007.

For those employees who do not currently carry a UPREHS Supplemental Plan for their eligible dependents, UPREHS will be having its annual open enrollment for the Family Supplement Plan from November 1, 2007 through December 31, 2007, with coverage to begin January 1, 2008. If you wish to enroll your eligible dependents, please complete and return the enclosed application before December 31, 2007.

If you have any questions, please call UPREHS Customer Service at 800-547-0421.

Sincerely,

UPREHS Member Services

