



Union Pacific Railroad Employees Health Systems (UPREHS)
Prime Medicare Plans
2010 Benefits for Medicare Members

As a member of the UPREHS Prime Medicare Plans, you pay just **one monthly premium of \$220!** This one premium provides you coverage under **ALL** UPREHS Prime Medicare Plans, including the:

- Medicare Part A and B Secondary Plan – Pays 100% of your Medicare Part A and B annual deductibles and copayments for services from participating network providers. Out of network reductions apply. There are some limitations for UPREHS coverage of DME and Behavioral Health services.
- Medicare Prescription Drug Plan – An enhanced plan that far exceeds basic Medicare benefits with NO annual deductible.
- Medicare HCPP – This is not a Medicare Advantage Plan. UPREHS is contracted as a Health Care Prepayment Plan (HCPP) with CMS, the Federal agency that administers Medicare. Our contract authorizes us to pay your Original Medicare Part B claims to participating providers for office visits and related office services, consultations, hospital visits, and surgical procedures. When we receive a participating physician's claim for your services, payments for Original Medicare Part B benefits and your UPREHS Medicare Secondary Plan benefits are made in one check directly to the physician eliminating billing you. You must continue to pay your Part B premium.

The UPREHS Prime Medicare Plans are designed specifically for Railroaders with rich benefits, at one combined low monthly premium. Our members:

- Are not subject to paying annual Medicare Part A, B or D deductibles for in-network services. Those totaled \$1,498 per member in 2009.
- Can choose from over 475,000 participating providers anywhere in America.
- Are not required to get referrals or pre-authorizations when using participating health providers.
- Enjoy a formulary that covers ALL Part D Drugs.
- Have their own Depot Drug Mail pharmacy with personalized quick service and lower prices – this pharmacy is owned and operated by UPREHS for our member's use!
- May use the Depot Drug Walk-In pharmacies in Pocatello, Idaho, and North Platte and Omaha, Nebraska. These pharmacies are owned and operated by UPREHS for our member's use!

We know what is important to you, and have designed a plan with your needs in mind! For example, most Part D plans have very restrictive formularies in the belief that they save money. This is not the case with UPREHS. We not only cover all Part D drugs, but also pay for a number of mental health drugs (with applicable co-payments), that are not covered by Medicare, as part of our enhanced benefits. UPREHS has found that many of our members utilize these drugs and need to take them on a regular/daily basis, so we made the decision to include them **because of our concern for our member's all-around health.**

To be a member of the UPREHS Medicare Plans, you must be entitled to Medicare Part A and enrolled in Medicare Part B. You must continue to pay your Medicare Part B premiums. If you currently pay a premium for Medicare Part A (most people don't), you must continue to pay that premium.

UPREHS has a vast national participating health care provider network. Over 475,000 providers are under contract to serve your needs. Our providers include the top hospitals, doctors, rehabilitation centers, clinics, and cancer treatment centers in America. You go anywhere you choose in this network without referral or preapproval. If you want to go out-of-network, your Original Medicare benefits take over and the only reduction that applies is to your Medicare secondary copayments or deductible. To find out if your doctor and other providers are in the UPREHS network, you can go to our website at www.uphealth.com and view, print or download lists for anywhere you choose. Or, you can call the UPREHS Customer Services and they will help you!

UPREHS has a comprehensive website for the convenience of our members. This website allows you to do such things as print your own participating provider directory for anywhere in America that you choose to go. You can order prescription refills, print and view all UPREHS Medicare publications, including the formulary, and it provides valuable links for extra help.

We are here to serve you! UPREHS provides direct contact with Customer Service Representatives trained to meet our members' needs. Because we have done this for so long, we understand member concerns and how to explain issues and find resolutions. Members are able to speak with a "real person" at UPREHS and you may use our automated system as an option. UPREHS Customer Services is available Monday-Friday from 7:30 AM to 3:30 PM Mountain Time, and can be reached at: 1-800-547-0421 (TTY/TDD users call the national number 711.)

The following pages provide a little more detailed information on the great benefits that you will receive as a member of the UPREHS Prime Medicare Plans.

UPREHS Prime Medicare Part A & B Secondary Plan (MSP)

Summary of Benefits for 2010

UPREHS provides members with very generous benefits and access to an enormous national network of participating providers including Alaska and Hawaii. Members can go to any participating hospital, doctor, or other provider in America that they choose without referrals or pre-approvals!

UPREHS PRIME MEDICARE PART A & B SECONDARY PLAN BENEFITS	IN-NETWORK UPREHS Medicare Coinsurance Payment	OUT-OF-NETWORK UPREHS Medicare Coinsurance Payment
Annual Medicare Part A & B Deductibles \$	100%	40%
Ambulance Services	100%	100%
Chiropractic Services • <i>\$600 UPREHS Annual Limit</i>	80%	80%
Diabetes Training & Kidney Dialysis	100%	40%
Doctor Services Including Office & Hospital Visits	100%	40%
Durable Medical Equipment, Prosthetics & Orthotics • <i>Limited UPREHS Benefits</i>	100% When Covered	40% When Covered
Emergency Services & Urgent Care Services	100%	100% for 24 Hours- Then 40%
Home Health Care & Home Hospice Care	100%	40%
Inpatient Hospital Care & Blood Products • <i>Medicare Days & Limits Apply</i>	100%	40%
Mental Health Care, Substance Abuse Care, Dental Services & Hearing Appliances	Not a UPREHS Benefit	Not a UPREHS Benefit
Outpatient Surgery, Diagnostic Services & Therapeutic Services	100%	40%
Physical Therapy, Speech Therapy & Outpatient Rehabilitation Services	100%	40%
Podiatry Services	100%	40%
Prescription Drugs – See the UPREHS Prime Medicare Part D Plan Summary of Benefits	See the UPREHS Prime Medicare Part D Plan Summary of Benefits	See the UPREHS Prime Medicare Part D Plan Summary of Benefits
Preventive Health Care Services • <i>Medicare Restrictions & Limits Apply</i>	100%	40%
Skilled Nursing Facility • <i>Medicare Days & Limits Apply</i>	100%	40%
Vision Services	100%	40%

IMPORTANT: UPREHS MSP payments are a percentage of the Medicare allowed amount called the coinsurance. UPREHS MSP excludes benefits on mental health and substance abuse care, and many Durable Medical Equipment items that are covered under Medicare.

**For questions please contact UPREHS Customer Services at 1-800-547-0421,
Monday-Friday, 7:30 AM to 3:30 PM Mountain Time.
TTY/TDD users call the national number 711.**

UPREHS Prime Medicare Part D Plan (Employer PDP)
An Enhanced Plan

The UPREHS Prime Medicare Part D Plan (Employer PDP) saves you money and stretches your benefits:

Part D Deductible for All Members	NONE! UPREHS pays your \$310 deductible! Part of your enhanced benefits. No first-dollar costs to you except for drug copayments.
Part D Initial Coverage Limit (ICL) for All Members	\$3,000 - UPREHS extends your ICL at our cost! This is part of your enhanced benefit!
Out of Pocket Maximum for All Members for Medicare Part D Drugs (TrOOP)	\$4,550– Drugs during your out-of-pocket coverage gap are supplied to you through the Depot Drug Mail Pharmacy saving you money!
Catastrophic Part D Drug Coverage for All Members	After \$4,550 out-of-pocket costs to you, UPREHS pays for all Medicare Part D drugs and your copays are the greater of 5% of drug costs or \$2.50 for generic or \$6.30 name brand.
Quantities of Part D Drug Supplies for All Members	Up to a 90-day supply available at the preferred Depot Drug Pharmacies. 30-day supplies available through non-preferred retail pharmacies. USE THE DEPOT DRUG MAIL PHARMACY AND STRETCH YOUR BENEFITS!
Drugs Requiring Pre-authorization, Cost-utilization Limits, and Step Therapy Requirements for All Members	UPREHS provides ALL PART D drugs on your formulary. Very few drugs have Federal or State limitations. Out-of-pocket costs are your decision through our preferred Depot Drug Mail Pharmacy and tiered formulary options.
Part D Formulary for All Members – UPREHS Includes ALL PART D Drugs on Your Formulary!	Yes! UPREHS includes ALL Part D drugs in our formulary! And...some drugs not covered by Medicare!
Mental Health Part D Drugs for All Members	Yes! UPREHS covers ALL Part D drugs – and UPREHS pays for some drugs not covered by Part D using the Enhanced Benefit dollars we have given to you. Applicable copayments apply. Examples: Diazepam, Alprazolam, Temazepam, Lorazepam, Phenobarbital, etc.
Part D and Part B Diabetic Supplies All Members	Yes! The Depot Drug Pharmacies provide up to 90-day supplies of most Part B and D diabetic supplies to SAVE YOU MONEY!
Home Infusion Therapy Part D Drugs for All Members	Yes! Contact UPREHS Customer Services for coordination.
Long Term Care Part D Drugs for All Members	Yes! The Depot Drug Mail Pharmacy provides Long Term Care maintenance drugs to SAVE YOU MONEY. Get your medications no matter where your facility is located – at our special low prices!

UPREHS 2010 Prime Medicare Part D Prescription Drug Plan Co-payments

We offer members access to a national network of over 45,000 participating retail pharmacies, including all major chains. Any pharmacy can tell you if they are participating – just show your UPREHS ID card!

Your best access option is our mail service pharmacy. Depot Drug Mail Pharmacy and the Depot Drug Walk-in Pharmacies charge less money for your drugs and copays than retail pharmacies. Less money charged to your benefit gives you more prescriptions before you need to pay out of pocket! AND – costs less when you are paying out-of- pocket.

Copays depend on your use of the preferred Depot Drug Pharmacies and the drug tier as follows:

30-Day Copayment Amounts for Part D Drugs (for 2010)	Tier 1 30-Day	Tier 2 30-Day	Tier 3 30-Day	Tier 4 30-Day
Depot Drug Mail Pharmacy - Preferred Pharmacy \$\$\$ Your Best Money Saver 30, 60, or 90-Day Supplies Available	\$5	\$10	Higher of \$40 or 33% of drug cost	Higher of \$50 or 33% of drug cost
Ascend Specialty Drug Mail Order Pharmacy - Preferred Pharmacy for self-injectable medications, and those for oncology (cancer) or transplant (not insulin) \$\$\$ Your Best Money Saver 30-Day Supply Available	\$5	\$10	Higher of \$40 or 33% of drug cost	Higher of \$50 or 33% of drug cost
Depot Drug Walk-In Pharmacies – Preferred Pharmacies \$\$\$ Your Best Money Saver	\$7	\$15	Higher of \$40 or 33% of drug cost	Higher of \$100 or 33% of drug cost
National Retail Pharmacy Network Non-Preferred Pharmacies 30-day or less Supply Only	\$15	\$30	Higher of \$50 or 33% of drug cost	Higher of \$100 or 33% of drug cost
Out-of-Network Pharmacy - Emergency Only We refund you the UPREHS cost for the Part D drug minus your tier copay amount. You pay any charges above UPREHS cost. Non-Part D drugs are not covered.	\$15	\$30	Higher of \$50 or 33% of drug cost	Higher of \$100 or 33% of drug cost

NOTE: Federally qualified low-income members have lower, or no copayments and premiums may be less. If you are receiving extra help, you will receive additional information. Drug costs can fluctuate daily so they may not be the same amount on each prescription you fill.

UPREHS 2010 Prime Medicare Part D Prescription Drug Plan *Participating Pharmacy Network*

There is a national network of over 45,000 pharmacies that UPREHS members have access to, including chains and independent drug stores. The list below represents the major chains participating across the nation. To see if your pharmacy participates, please call UPREHS Customer Services at 1-800-547-0421.

A & P	FREDS	MARCS	RITE AID
AADP	FRUTH PHARMACY	MARSH DRUGS	RITZMAN NATURAL HEALTH
ACME	FRYS FOOD & DRUG	MARSHFIELD CLINIC	RURAL HEALTH CARE
ALBERTSONS	GEMMEL PHARMACY	MARTINS	RUSHFORD DRUG
ALLINA	GENUARDIS	MAXOR	RX CARE PLUS
AURORA PHARMACY	GIANT EAGLE	MAYS	RX DISCOUNT PHARMACY
BALLS FOUR B	GIANT FOOD	MEDICINE SHOPPE	SAFEWAY
BARTELL DRUGS	GIANT PHARMACY	MEDICINE SHOPPE	SAV MOR
BEND PILL BOX	GOOD DAY	MEDX	SAVEMART
BI LO PHARMACY	GREAT ATLANTIC & PACIFIC	MEIJER	SCHNUCKS
BIG Y	H AND H DRUG STORES	MERCY HEALTH SYS.	SEIP DRUG
BIGGS	HAGGEN	MINYARD	SENIORMED
BIMART	HANNAFORD	MOORE AND KING	SHAWS
BNEW	HARMONS	MORTON PHARMACY	SHOPKO
BROOKSHIRES	HARPS	NASH FINCH	SHOPRITE
BRUNOS	HARRIS TEETER	NORTHSIDE	SMITHS PHARMACY
BUEHLER FOOD BUSCHS	HARTIG DRUG	NORTHWEST HEALTH	SNYDER'S DRUG STORE
CARLE RX EXPRESS	HARVEST FOOD	PAMIDA	SOUTHERN FAMILY MKT.
CARRS	HARVEYS SUPMKT.	PARK NICOLLET	ST JOHN
CHOCTAW NATION HC	HEARTLAND	PARKWAY DRUGS	STONER DRUG
CITY MARKET	HI SCHOOL PHARMACY	PATHMARK	STOP AND SHOP
COBORNS	HY VEE	PATIENT FIRST	SUPEE
CONCORD DRUGS	IHC HEALTH SERVICES	PAVILION PLAZA	SUPERFRESH
COSTCO	INDIAN HEALTH SVCS.	PENN TRAFFIC	SUPERVALU
CVS	INGLES	PHARMACA	TEXAS ONCOLOGY
DAHLS	KERR DRUG	PHARMACY EXPRESS SRVS	THRIFTY WHITE
DEPOT DRUG MAIL	KING KULLEN	PHARMERICA	TIMES
DIERBERGS	KING SOOPERS	PIGGLY WIGGLY	TOPS
DILLON	KINNEY DRUGS	PORTER HEALTH SYSTEMS	U SAVE PHARMACY
DISCOUNT DRUG MART	KLINCK DRUG STORES	PRAIRIESTONE	UKROPS
DOCS DRUGS	KMART	PRESBYTERIAN MEDICAL SRVS	UNITED PHARM.
DRUG FAIR	KMART PHARMACY	PRICE CHOPPER	UNITY ATLAS DRUG
DRUG WAREHOUSE HMLND	KOHL'S	PRICE WISE	UNIV. OF WISCONSIN
DUANE READE	KROGER	PUBLIX	UNIVERSITY OF UTAH
EATON APOTHECARY	LIBERTY HEALTH SVCS.	QUALITY MARKETS	USA DRUG
FAGEN	LIFECHEK	QUICK CHEK	WALGREENS
FAIRVIEW	LOMA LINDA	RALEYS	WAL-MART
FOOD CITY	LOUIS AND CLARK DRUG	RALPHS	WEGMANS
FOOD LION	LOVELACE	RECEPT	WEIS PHARMACY
FOOD WORLD	MARC GLASSMAN	RINDERERS	WINN DIXIE
FRED MEYER			