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**Summary Plan Document**

**IRON ROAD HEALTHCARE (sponsored by UPREHS) EMPLOYER GROUP MEDICARE ADVANTAGE PPO PLAN & MEDICARE PART D PRESCRIPTION DRUG PLAN**

**Effective January 1, 2024**

* This document explains Iron Road Healthcare Medicare Plans eligibility and requirements. This is an important legal document. Please keep it in a safe place.
* This plan is offered by Union Pacific Railroad Employees Health Systems (UPREHS). When this document says we, us, our, plan, or our plan, it means the Medicare plans of Iron Road Healthcare. The plans include the Iron Road Healthcare Employer Group Medicare Advantage PPO Plan (MA), administered by UnitedHealthcare and Medicare Part D Prescription Drug Plan (PDP), administered by OptumRx.
* Your benefits, provider network, premium, deductible, and/or copayments/coinsurance may change on January 1st of each year. You will receive an Annual Notice of Change (ANOC) in October of the previous year outlining these changes from UnitedHealthcare and OptumRx.
* For questions or more information, please visit our website at [ironroadhealthcare.com/medicare](https://ironroadhealthcare.com/medicare/), email [help@ironroadhealthcare.com](mailto:help@ironroadhealthcare.com), or call Iron Road Healthcare Member Services, Monday through Friday from 7:30 AM to 3:30 PM Mountain Time at 1-800-547-0421. Calls to this number are free. TTY/TDD call 711.

Iron Road Healthcare Member Services

1- 800-547-0421

TTY/TDD Call 711

help@ironroadhealthcare.com

website: [ironroadhealthcare.com/medicare](https://ironroadhealthcare.com/medicare/)

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# Section 1 Important phone numbers and resources

## How to contact Iron Road Healthcare Member Services

If you have any questions or concerns, please call, email, or write to Iron Road Healthcare Member Services. We will be happy to help you. Our business hours are 7:30 AM to 3:30 PM, Mountain Time, Monday through Friday.

CALL: 1-800-547-0421 Calls to this number are free. TTY/TDD calls use the national access number, 711.

FAX: 1-801-595-4399

EMAIL: [help@ironroadhealthcare.com](mailto:help@ironroadhealthcare.com%20%20)

WEBSITE: [ironroadhealthcare.com/medicare](https://ironroadhealthcare.com/medicare/)

WRITE: Iron Road Healthcare

PO Box 161020

Salt Lake City, Utah 84116-1020

OR VISIT: Iron Road Healthcare

1040 North 2200 West

Suite 200

Salt Lake City, UT 84116

## How to contact UnitedHealthcare Member Services

The Iron Road Healthcare Employer Group Medicare Advantage PPO plan is administered by UnitedHealthcare. UnitedHealthcare can help you with any benefits questions regarding your medical care. You will receive your Employer Group Medicare Advantage PPO Plan information directly from UnitedHealthcare.

CALL: 1-844-518-9814 TTY 711

WEBSITE: retiree.uhc.com/ironroad

WRITE: UnitedHealthcare

P.O. Box 31362

Salt Lake City, UT 84131-0362

## How to contact OptumRx Member Services

The Iron Road Healthcare Medicare Part D prescription drug plan is administered by OptumRx. When you are enrolled in our plan, you may continue to use Depot Drug Mail Order for your prescriptions, if Depot Drug ships to the state in which you live. If Depot Drug does not ship to your state, you may use the OptumRx mail order pharmacy. You will receive your Part D information and notices directly from OptumRx.

CALL: 866 443-1095 TTY 711

WEBSITE: optumrx.com

WRITE: 6868 W. 115th Street

Overland Park, KS 66211

Medicare Program help line 1-800-633-4227 (TTY/TDD 1-877-486-2048)

A member of a Medicare health plan must be a U.S. citizen or lawfully present in the United States. Medicare (the Centers for Medicare & Medicaid Services) will notify Iron Road Healthcare if you are not eligible to remain a member on this basis. Iron Road Healthcare must disenroll you if you do not meet this requirement. CMS contracts with and regulates Medicare managed care organizations and Medicare private fee-for-service organizations.

## Here are ways to get help and information about Medicare from CMS

Call Medicare at 1-800-633-4227 to ask questions or to request free information documents from Medicare. You can call the national Medicare help line 24 hours a day, 7 days a week. The TTY/TDD number is 1-877-486-2048 (special telephone equipment required). Calls to these numbers are free.

Use a computer to look at [medicare.gov](https://www.medicare.gov/), the official government website for Medicare information. This website gives you a lot of up-to-date information about Medicare, as well as information about hospitals, nursing homes, physicians, home health agencies and dialysis facilities. It includes documents you can print directly from your computer. It has a tool to help you compare Medicare managed care plans in your area. You can also search the Helpful Contacts Section for the Medicare contacts in your state. If you do not have a computer, your local library or senior center may be able to help you visit this website using their computers.

## Railroad Retirement Board (RRB)

Most Iron Road Healthcare Medicare members receive their Medicare benefits through the Railroad Retirement Board under Railroad Medicare. You can call your local Railroad Retirement Board office or 1-877-772-5772 (calls to this number are free). The TTY/TDD number is 312-751-4701 (special telephone equipment required). You can also visit their website at [rrb.gov](https://rrb.gov/).

## State Health Insurance Assistance Program (SHIP)

State Health Insurance Assistance Program (SHIP) is an organization in your state that provides free Medicare help and information. SHIPs are state organizations paid by the Federal government to give free health insurance information and help to people with Medicare. SHIPs have different names depending on which state they are in. Your SHIP can explain your Medicare rights and protections, help you make complaints about care or treatment, and help straighten out problems with Medicare bills. Your SHIP has information about Medicare managed care plans and about Medigap (Medicare supplement insurance) policies. This includes information about special Medigap rights for people who have tried a Medicare managed care plan for the first time. You can find the SHIP in your state by calling the national 1-800-MEDICARE (1-800-633-4227) telephone number. You can also find the website for your local SHIP at [www.medicare.gov](http://www.medicare.gov).

## Quality Improvement Organization (QIO)

Quality Improvement Organization (QIO) is a group of doctors and health professionals in your state who review medical care and handle certain types of complaints from patients with Medicare. A QIO is paid by the Federal government to check on and help improve the care given to Medicare patients. There is a QIO in each state. Medicare complaints they review include those about quality of care, and patients who think the coverage for their hospital stay, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility services are ending too soon. You can find the QIO in your state by calling the national 1-800-MEDICARE (1-800-633-4227) telephone number.

## Medicaid Agency

A Medicaid Agency is a state government agency that handles health care programs for individuals with low income. Medicaid is a joint Federal and state program that helps with medical costs for some people with low income and limited resources. Some people with Medicare are also eligible for Medicaid. Most health care costs are covered if you qualify for both Medicare and Medicaid. Medicaid also has programs that can help pay for your Medicare premiums and other costs if you qualify. To find out more about Medicaid and its programs, contact your state Medicaid Agency.

## Social Security Administration

The Social Security Administration provides economic protection for Americans of all ages. Social Security programs include retirement benefits; disability; family benefits; survivors’ benefits; and benefits for the aged, blind, and disabled. You can call the Social Security Administration at  1-800-772-1213. The TTY/TDD number is 1-800-325-0778 (you need special telephone equipment to use  this number). Calls to these numbers are free. You can also visit their website at [ssa.gov](http://www.ssa.gov/).

## Help us keep your membership record up to date

By law, the contact information Iron Road Healthcare has on file for you must match the contact information on file with the RRB. This includes your name, address, phone number and email.

Please help us keep your membership record up to date by letting the RRB know right away if there are any changes in your name, address, phone number or email. You can contact the RRB at 1-877-772-5772 (calls to this number are free). Their TTY/TDD number is 312-751-4701. You can visit their website at [rrb.gov](https://rrb.gov/).

Once you have notified the RRB of any changes, please advise Iron Road Healthcare Member Services about those changes as well. If you have any changes in health insurance coverage you have from other sources, such as your employer, your spouse's employer, workers’ compensation, Medicaid, or liability claims such as claims against another driver in an automobile accident, please contact Iron Road Healthcare Member Services.

***PLEASE NOTE: Medicare requires that you have a physical address, not a P.O. Box.***

Medicare law requires us to keep this information current. Call Iron Road Healthcare Member Services at 1-800-547-0421 TTY 711or email [help@ironroadhealthcare.com](mailto:help@ironroadhealthcare.com).

## Can your benefits change during the year?

The Medicare program has rules about when we can make changes to your benefits. We can increase your benefits at any time during the calendar year. Here are some examples:

* If Iron Road Healthcare adds a new benefit or enhances an existing benefit to your plan during the year, you will be eligible for those benefits. You may have an out-of-pocket expense related to these benefits.
* If we decide to reduce the amount of a copayment, or plan premium, this change would also be an increase in your benefits because you would be getting the same benefits for less money.

The Medicare program does not allow us to decrease your benefits during the calendar year. We are allowed to decrease your benefits only on January 1, at the beginning of the next calendar year. The Medicare program must approve any decreases we make in your benefits. We will tell you in advance (Annual Notice of Change) if there are going to be any increases or decreases in your benefits for the next calendar year that begins on January 1, of the following year.

# Section 2 What you must pay for our Medicare Plans

## Paying the plans premium for your coverage as a member of the Iron Road Healthcare Medicare Plans

The monthly premium amount is listed in your Annual Notice of Change. Premium payments for membership in the Iron Road Healthcare Medicare Plans include the Employer Group Medicare Advantage PPO Plan administered by UnitedHealthcare and the Iron Road Healthcare Medicare Part D prescription plan, administered by OptumRx. Members must continue to pay the Medicare Part B monthly premium. All Iron Road Healthcare Medicare members must be entitled to Medicare Part A and enrolled in Part B. If you pay a Medicare Part A premium (most people do not), you must continue paying that premium to be a member. Premiums are paid monthly to Iron Road Healthcare.

## You must continue to pay your Medicare Part B premium

You must continue to pay your Medicare Part B monthly premium. Iron Road Healthcare Employer Group Medicare Advantage PPO Plan administer by UnitedHealthcare and Part D Medicare Plan administered by OptumRx premiums are combined and paid to Iron Road Healthcare in addition to payment of your Original Medicare Part B premiums.

## Can we change your monthly plan premium during the year?

Premium amounts are determined by the Iron Road Healthcare Board of Trustees and generally will not change during a plan year. If the monthly premium changes for next year, you will be notified in the ANOC (Annual Notice of Change) you receive in October from UnitedHealthcare and OptumRx and the change will take effect on January 1 of the following year.

* In some cases, the Part D portion of your premium can change during the year. This happens if you become eligible for the “Extra Help” program or if you lose your eligibility for the “Extra Help” program during the year. If a member qualifies for “Extra Help” with their prescription drug costs, the “Extra Help” program will pay part of the monthly plan premium. So, a member who becomes eligible for “Extra Help” during the year would begin to pay less toward their monthly premium. A member who loses their eligibility during the year will need to start paying their full monthly premium.
* In some cases, you may need to start paying or may be able to stop paying a Part D late enrollment Penalty. The Part D late enrollment Penalty may apply if you had a continuous period of 63 days or more when you did not have creditable prescription drug coverage. This could happen if you become eligible for the “Extra Help” program or if you lose your eligibility for the “Extra Help” program during the year:
* If you currently pay the Part D late enrollment Penalty and become eligible for “Extra Help” during the year, you will no longer pay your penalty.
* If the “Extra Help” program is currently paying your Part D late enrollment Penalty and you lose your eligibility during the year, you would need to start paying your penalty.

## There are two ways to pay your monthly plan premium.

Iron Road Healthcare charges a $20 service fee for any premium payments rejected for any reason.

* Option One – Recurring monthly payment made through automatic withdrawals. We offer payment option for your combined Iron Road Healthcare Medicare Plans premium through monthly automated deductions from your bank account. Withdrawals occur in advance on the second Monday of each month. If you have questions about signing up for automatic premium payments or other payment questions, please call our Member Services at 1-800-547-0421 or email at help@ironroadhealthcare.com TTY/TDD call 711.
* Option Two - Pay your plan premium by check, money order or online with a one-time ACH or credit card transaction. Payments are due on the 1st day of each calendar month.

## What happens if you don’t pay your Iron Road Healthcare plan premiums, or don’t pay them on time?

If your Plan premiums are past due, we will tell you in writing within 15 days. Medicare requires you to be disenrolled from our plans after the second month of failure to pay your past-due plan premiums. If you are disenrolled from Iron Road Healthcare for any reason including nonpayment of your premium, you may not have another opportunity to enroll again. Disenrolling, you ends your membership in the Iron Road Healthcare Employer Group Medicare Advantage PPO Plan administered by UnitedHealthcare and the Iron Road Healthcare Medicare Part D prescription drug plan administered by OptumRx. You may not be allowed to enroll again. You will then have Original Medicare coverage.

## In some situations, your plan premium could be less

You pay a combined premium for your Iron Road Healthcare Medicare Plans. There are programs to help people with limited resources pay for their Part D premiums and drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs.

If you are already enrolled and getting help from one of these programs, the information about premiums in the Annual Notice of Change and this Evidence of Coverage may not apply to you. You will receive a separate insert called the Evidence of Coverage Rider for People Who Get “Extra Help” Paying for Prescription Drugs (LIS Rider) which tells you about your drug coverage and your monthly premiums. If you do not have this insert, our records indicate that these programs do not apply to you.

## In some situations, your plan premium could be more

In some situations, your plan premium could be more than the amount listed in the Annual Notice of Change.

* Most people pay a standard monthly Part D premium. However, some people pay an extra amount because of their yearly income. If your income is above the amount that is determined each year by the Federal government, you must pay an extra amount for your Medicare Part D coverage. If you must pay an extra amount, the Social Security Administration or Railroad Retirement Board, not Iron Road Healthcare, will send you a letter telling you what that extra amount will be. For more information about Part D premiums based on income, you can visit [medicare.gov](http://www.medicare.gov/) on the web or call 1-800-Medicare (1-800-633-4227) 24 hours a day, 7 days a week. TTY/TDD users should call 1-877-486-2048. Or you may call the Social Security Administration at 1-800-772-1213. TTY/TDD users should call 1-800-325-0778.
* Some members are required to pay a Part D late enrollment penalty because they did not join a Medicare drug plan when they first became eligible or because they had a continuous period of 63 days or more when they didn’t have creditable prescription drug coverage. Creditable means the drug coverage is at least as good as Medicare’s standard drug coverage. For these members, the Part D late enrollment penalty is added to the monthly premium. Their premium amount will be the monthly Iron Road Healthcare premium plus the amount of their Part D late enrollment penalty.
  + If you are required to pay the Part D late enrollment penalty, the amount of your penalty depends on how long you waited before you enrolled in drug coverage or how many months you were without drug coverage after you became eligible.
  + If you have a Part D late enrollment penalty and do not pay it, you could be disenrolled from the Iron Road Healthcare plans. Payment of the penalty is a Medicare requirement.

# Section 3 Your rights and responsibilities

## Our plan must honor your rights as a member of Iron Road Healthcare

You have certain rights to help protect you. In the first part of this Section, we explain Medicare rights and protections as a member of Iron Road Healthcare. Then, after we have explained your rights, we tell you what you can do if you think you are being treated unfairly or your rights are not being respected. If you want to receive Medicare publications on your rights, you may call and request them from Medicare at 1-800-MEDICARE (1-800-633-4227; TTY/TDD 1-877-486-2048). You can call 24 hours a day, 7 days a week.

## Your right to be treated with fairness and respect at all times

We must obey laws that protect you from discrimination or unfair treatment. We do not discriminate based on a person’s race, ethnicity, national origin, color, religion, gender, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the Iron Road Healthcare national service area.

If you need help with communication, such as help from a language interpreter, please call Medicare at 1-800-MEDICARE (1-800-633-4227; TTY/TDD 1-877-486-2048). You can also call the Office for Civil Rights at 1-800-368-1019 or TTY/TDD 1-800-537-7697 or call the Office for Civil Rights in your area.

## We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

* Your personal health information includes the personal information you gave us when you enrolled in Iron Road Healthcare as well as your claims and any other medical and health information in our possession.
* The laws that protect your privacy give you rights related to getting information and controlling how your health information is used. Your doctor gives you a written notice, called a Notice of Privacy Practice, which tells about these rights.

## How do we protect the privacy of your health information?

* We make sure that unauthorized people do not see or change your records.
* In most situations, if we give your health information to anyone who is not providing your care or paying for your care, we are required to get written permission from you first. Written permission can be given by you or by someone you have given legal power to make decisions for you.
* There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
  + For example, we are required to release health information to government agencies that are checking on quality of care.
  + Because you are a member of Iron Road Healthcare through Medicare, we are required to give Medicare your health information including information about your Part D prescription drugs. If Medicare releases your information for research or other uses, this will be done according to Federal statutes and regulations.

If you have questions or concerns about privacy of your personal and claims information in possession of Iron Road Healthcare, please call Iron Road Healthcare Member Services at 1-800-547-0421or email [help@ironroadhealthcare.com](mailto:help@ironroadhealthcare.com%20) .

## You can see the information in your records and know how it has been shared with others

Normally, Iron Road Healthcare does not have your medical records. You have a right to obtain those from your provider. You have the right to ask your provider to make additions or corrections to your medical records.

You have the right to know how your health information has been shared with others for any purposes that are not routine. If you have a question about how your provider is sharing your health information, you can ask for a full explanation from your provider.

## How to get more information about your rights

If you have questions or concerns about your rights and protections, please call Member Services at 1-800-547-0421 or email [help@ironroadhealthcare.com](mailto:help@ironroadhealthcare.com%20)  TTY/TDD call 711. You can get free help and information from your State Health Insurance Assistance Program, or SHIP. In addition, the Medicare program has written a document called Your Medicare Rights and Protection. To get a free copy, call Medicare at 1-800-MEDICARE (1-800-633-4227; TTY/TDD 1-877-486-2048). Or you can visit the Medicare website at [www.medicare.gov](http://www.medicare.gov) to order this document or print it directly from your computer. You can call 24 hours a day, 7 days a week.

## What can you do if you think you have been treated unfairly or your rights are not being respected?

* If you think you have been treated unfairly or your rights have not been respected, what you should do depends on your situation.
* If you think you have been treated unfairly due to your race, color, national origin, disability, age, or religion, please tell Medicare at 1-800-MEDICARE (1-800-633-4227; TTY/TDD 1-877-486-2048), or Iron Road Healthcare Member Services at 1-800-547-0421 or email [help@ironroadhealthcare.com](mailto:help@ironroadhealthcare.com) TTY/TDD call 711. Or you can call the Office for Civil Rights in your area.
* For any other kind of concern or problem related to your Medicare rights and protections described in this Section, you can call Medicare at 1-800-MEDICARE (1-800-633-4227; TTY/TDD 1-877-486-2048), or Iron Road Healthcare Member Services at 1-800-547-0421 or email [help@ironroadhealthcare.com](mailto:help@ironroadhealthcare.com) TTY/TDD call 711. You can also get help from your State Health Insurance Assistance Program, or SHIP.

## What are your responsibilities as a member of the Iron Road Healthcare Medicare Plans?

Along with the rights you have as a member of Iron Road Healthcare, you also have some responsibilities. Your responsibilities include the following:

* Get familiar with your covered services and the rules you must follow to get these covered services.
* If you have any other health insurance coverage, or prescription drug coverage in addition to Iron Road Healthcare, you are required to tell us. Please call Member Services to let us know.
  + We are required to follow rules set by Medicare to make sure that you are using all your coverage in combination when you get your covered services.
* Tell your doctor and other health care providers that you are enrolled in Iron Road Healthcare Medicare Plans. Your UnitedHealthcare Employer Group Medicare PPO Advantage ID Card and your OptumRx Part D prescription drug ID card.
* Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.
  + To help your doctors and other health providers give you the best care, learn as much as you can about your health problems and give them the information, they need about you and your health. Follow the treatment plans and instructions that you and your doctors agree upon.
  + If you have any questions, be sure to ask. Your doctors and other health care providers are supposed to explain things in a way you can understand. If you ask a question and you do not understand the answer you are given, ask again.
* Be considerate. We expect all our members to respect the rights of other patients. We also expect you to act in a way that helps the smooth running of your doctor’s office, hospitals, and other offices.
* Pay what you owe. You must pay your Iron Road Healthcare premiums to continue being a member of Iron Road Healthcare.
* To be eligible for Iron Road Healthcare, you must maintain your eligibility and enrollment in Medicare Part A and Part B. For that reason, plan members must pay a premium for Medicare Part B to remain an Iron Road Healthcare member.
* If you are required to pay a Part D late enrollment penalty you must pay the penalty to keep your membership in the Iron Road Healthcare Medicare Plans.
* If you are required to pay the extra amount for Part D because of your yearly income, you must pay the extra amount directly to the government to keep your membership in the Iron Road Healthcare Medicare Plans.
* Let us know if you have any questions, concerns, problems, or suggestions. If you do, please call Iron Road Healthcare Member Services at 1-800-547-0421 or email [help@ironroadhealthcare.com](mailto:help@ironroadhealthcare.com) TTY/TDD call 711.Section 11 Eligibility, enrollment and leaving the Iron Road Healthcare Medicare Plan

## What is disenrollment?

* Remember, if you choose to leave the Iron Road Healthcare Medicare Plans, they may not be offered to you again. If you terminate your coverage from our Medicare plans, either voluntarily or involuntarily, you will not be permitted to re-enroll for a minimum period of 24 months and then only during an open enrollment period.

Disenrollment from the Iron Road Healthcare Medicare Plans means leaving (ending your membership) in the Iron Road Employer Group Medicare Advantage PPO Plan administered by UnitedHealthcare and the Iron Road Healthcare Medicare Part D Prescription Plan administered by OptumRx. Disenrollment can be voluntary (your own choice) or involuntary (not your own choice).

* You might leave the Iron Road Healthcare Medicare Plans because you have decided that you want to leave. You can do this at any time for any reason. However, we explain in this Section more about when you may leave, what your other choices are for receiving Medicare services, and how you can make changes.
* There are also a few situations where you do not choose to leave, but we are required to end your membership. For example, you will have to leave the Iron Road Healthcare Medicare Plans if we leave the Medicare programs. We are not allowed to ask you to leave the plan because of your health.
* You can find information in the *Medicare and You* handbook sent to you in the fall. Or you can contact Medicare at 1-800-Medicare (1-800-633-4227) 24 hours a day 7 days a week. TTY/TDD users should call 1-877-486-2048.

## Eligibility for the Iron Road Healthcare Medicare Plans

Iron Road Healthcare Medicare Plan membership is restricted to certain railroad employees and their spouses. This plan is not offered to the public. If you worked for Union Pacific Railroad (UPRR), its subsidiaries or wholly owned operating units and are eligible (or will be eligible) for Medicare benefits, then you, and your Medicare eligible spouse can enroll in our Medicare plans when you or your spouse first become Medicare eligible or later with a qualifying event. You must have enrolled in Medicare Part A and Part B to be a member of our Medicare plans. Iron Road Healthcare does not exclude, or limit membership based on your health condition.

* If enrollment in Medicare is delayed because of coverage through an employer sponsored group health plan, you may join our Medicare plans within 60 days of that coverage ending. You will need to provide proof of credible coverage from your health plan.
* If you choose not to enroll when you are first eligible for Medicare or when you have a qualifying event, then you must wait for an open enrollment period.
* If you terminate your coverage from our Medicare plans, either voluntarily or involuntarily, you will not be permitted to re-enroll for a minimum period of 24 months and then only during an open enrollment period.
* The Plan reserves the right to have Open Enrollments at their discretion. You can call us at 1-800-547-0421 or email [help@ironroadhealthcare.com](mailto:help@ironroadhealthcare.com%20) TTY/TDD use the national number 711.
* All other Iron Road Healthcare pension plans terminate at the time of Medicare eligibility.

The following stipulations apply to eligibility for membership in the Iron Road Healthcare Medicare Plans:

* Premiums for membership are paid monthly to Iron Road Healthcare. Premiums must be paid on time. The Iron Road Healthcare Board of Trustees determines the amount of premiums.
* Failure to enroll in Medicare Part A and B at the time of first eligibility will terminate eligibility for all Iron Road Healthcare plans unless you are still actively employed by the railroad or have full coverage under your spouse’s employment.
* Medicare members are not permitted to duplicate benefits that are available from Medicare with benefits that are provided under any other Iron Road Healthcare, or any other plan.
* A Medicare spouse is eligible for the Iron Road Healthcare Medicare Plans when that spouse is entitled to Medicare Part A and enrolled in Part B. The Iron Road Healthcare Medicare Plan benefits are the same for the Medicare spouse as those available to all Medicare plan members.
* A Medicare-eligible spouse of an active working Iron Road Healthcare member continues to have health care coverage under the Railroad National Health and Welfare Dependent Plan. They are not eligible for the Iron Road Healthcare Medicare Plans until the active working Iron Road Healthcare member becomes a retiree.
* A Medicare widow/widower is eligible for the Iron Road Healthcare Medicare Plans when they become entitled to Medicare Part A and B if the deceased spouse worked for Union Pacific Railroad or its subsidiaries.

## Enrollment in the Iron Road Healthcare Medicare Plans

Iron Road Healthcare members must enroll in Medicare at the time of first eligibility and enroll in our Medicare Plans if not still actively working. Eligibility for all other Iron Road Healthcare pension plans terminate at the time of Medicare eligibility. It is your responsibility to inform Iron Road Healthcare when you become eligible for Medicare benefits so that you do not lose your rights to Iron Road Healthcare Medicare Plan membership. If you are aging into Medicare, you will be automatically enrolled into our Medicare Plans. You will need to contact us to opt out if you do not want to join.

If you refuse membership in the Iron Road Healthcare Medicare Plans or fail to inform Iron Road Healthcare of Medicare eligibility at the time you first become eligible for Medicare, all other Iron Road Healthcare pension plans terminate, and Iron Road Healthcare Medicare plans may not be offered again.

If you are aging into Medicare Iron Road Healthcare will automatically enroll you in our Medicare Plans, you will be sent a letter letting you know you have been enrolled and how to opt out of our Medicare Plans. Your spouse will need to complete the online application.at [ironroadhealthcare.com/medicare](https://ironroadhealthcare.com/medicare/) or you can call and request an application be sent to you. Your spouse must complete the application online or return the completed and signed application. The completed application needs to be received prior to the month your spouse becomes eligible for Medicare to ensure coverage begins on the Medicare effective date. Your spouse’s information will be submitted to Medicare for approval. Membership must be approved by Medicare. Your Employer Group Medicare Advantage PPO Plan is administered by UnitedHealthcare, and your Part D plan is administered by OptumRx. They will submit your eligibility and enrollment to CMS for approval. When you are approved by Medicare, you will receive a letter and, Plan information and insurance cards.

## Effective date of enrollment in the Iron Road Healthcare Medicare Plans

The effective date of your enrollment in the Iron Road Healthcare Medicare Plans is the date CMS approves you and it is indicated on the enrollment confirmation letters that will be sent to you. Coverage will begin on the first day of the month in which you become eligible for Medicare, or on the first day of the month following CMS approval. You will also receive information regarding premiums, your new Iron Road Healthcare Health Insurance ID Cards and current Medicare publications.

In most cases, you may continue to obtain services from the same Iron Road Healthcare providers that you have used under other Iron Road Healthcare plans if they participate with Medicare. If you are unsure of your provider’s participation, call Member Services at 1-800-547-0421 (TTY/TDD call 711) or contact UnitedHealthcare and order a customized area and/or specialty specific directory 1-877-844-3210 TTY 711.

## When can you end your membership in the Iron Road Healthcare Medicare Plans

Remember, if you leave the Iron Road Healthcare Medicare Plans, they may not be offered to you again. If you terminate your coverage from our Medicare plans, either voluntarily or involuntarily, you will not be permitted to re-enroll for a minimum period of 24 months and then only during an open enrollment period.

You may end your membership in the Iron Road Healthcare Medicare Plans any time during the year and just have Original Medicare. To end your membership, you must make a request in writing to us. Your membership will end on the last day of the month in which we receive your request.

* If you disenroll from your Iron Road Healthcare Medicare Part D Plan and go without creditable prescription drug coverage, you may need to pay a Part D late enrollment penalty if you join a Medicare drug plan later. Credible coverage means the coverage is expected to pay on average at least as much as Medicare’s standard prescription drug coverage.

## Your choices and how to make changes if you leave the Iron Road Healthcare Medicare Plans between October 15th and December 7th

As a member of the Iron Road Healthcare Medicare Plans, you already have Original Medicare Part A and B and are receiving your Medicare benefits through them. If you want to leave the Iron Road Healthcare Medicare Plans, so that you just have Original Medicare, you must tell us in writing.

If you leave the Iron Road Healthcare Medicare Plans between October 15th and December 7th during the annual election period (AEP), you have several choices for how you receive Medicare after you leave. If they are available in your area, and if they are accepting new members, you can switch to any of the following types of plans:

* Another Medicare health plan. If you enroll in a different Medicare health plan, you will automatically be disenrolled from the Iron Road Healthcare Medicare plans when your new plan’s coverage begins.
* Original Medicare with a separate prescription drug plan. Enroll in a new Medicare drug plan and you will automatically be disenrolled from **all** Iron Road Healthcare Medicare Plans. Your coverage in Original Medicare continues.
* Original Medicare without a separate Medicare prescription drug plan. Send us a written request to disenroll. You will be disenrolled from the Iron Road Healthcare Medicare Plans and have Original Medicare only with no prescription drug plan.
* Medicare Prescription Drug Plans (PDPs) are stand-alone drug plans that only cover prescription drugs, not other benefits, or services. If you choose Original Medicare and want to receive Medicare prescription drug coverage, you must join a Medicare Prescription Drug Plan.
* For more information about your choices, please refer to your *Medicare and You* handbook you received in the fall. You may also call 1-800-MEDICARE (1-800-633-4227) or visit [www.medicare.gov](http://www.medicare.gov).

Remember, if you leave the Iron Road Healthcare Medicare Plans, they may not be offered to you again.

## Until your membership ends, you are still a member of the Iron Road Healthcare Medicare Plans

If you leave Iron Road Healthcare, it may take time before your membership ends and your new Medicare coverage goes into effect. If your coverage continues under Iron Road Healthcare, please:

* Continue to use both your Employer Group Medicare Advantage PPO Plan ID card and your Medicare Part D Prescription ID card until your membership ends.

## Under certain conditions Iron Road Healthcare can end your membership and make you leave the plan

We cannot ask you to leave the plan because of your health. No member of any Medicare health plan can be asked to leave the plan for any health-related reasons. If you ever feel that you are being encouraged or asked to leave Iron Road Healthcare because of your health, you should call 1-800-MEDICARE (1-800-633-4227; TTY/TDD 1-877-486-2048), which is the national Medicare help line.

Iron Road Healthcare must end your membership if any of the following happen:

* If you do not stay continuously enrolled in both Medicare Part A and Medicare Part B.
* If you become incarcerated (go to prison).
* If you lie about or withhold information about other insurance, you have prescription drug coverage.
* If you intentionally give us incorrect information when you enroll in our plan and that information affects your eligibility.
* If you behave in a way that is unruly, uncooperative, disruptive, or abusive, this behavior seriously affects our ability to arrange or provide medical care for you or for others who are members of Iron Road Healthcare. We cannot make you leave Iron Road Healthcare for this reason unless we get permission first from CMS, the government agency that runs Medicare.
* If you let someone else use your Iron Road Healthcare membership cards to get medical care or prescription drugs. If we ask you to leave Iron Road Healthcare for this reason, Medicare may have your case investigated by the Inspector General, and that may result in criminal prosecution.
* If you do not pay the plan premiums, you are disenrolled from all Iron Road Healthcare Medicare plans after the second month of non-payment. During this grace period, you can pay the plan premiums before you are required to leave Iron Road Healthcare.
* If you are required to pay the extra Part D amount because of your income and you do not pay it, Medicare will disenroll you from our Part D Plan and that will automatically disenroll you from the Iron Road Healthcare Employer Group Medicare Advantage Plan.
* A member of a Medicare health plan must be a U.S. citizen or lawfully present in the U.S. Medicare will notify Iron Road Healthcare if you are not eligible to remain a member on this basis.

# Section 4 Legal notices

## Notice about governing law

Many laws apply to this Summary Plan Document and some additional provisions may apply because they are required by law. This may affect your rights and responsibilities even if the laws are not included or explained in this document. The principal law that applies to this document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other Federal laws may apply and, under certain circumstances, the laws of the state(s) you live in.

## Notice about non-discrimination

Nondiscrimination

Our plan must obey laws that protect you from discrimination or unfair treatment. We do not discriminate based on race, ethnicity, nationality, origin, color, gender, mental or physical disability, religion, sex, health status, ethnicity, age, national origin, medical history, genetic information, evidence of insurability or geographic location. All organizations that provide Medicare health plans, like Iron Road Healthcare, must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, and all other laws that apply to organizations that receive Federal funding, and any other laws and rules that apply for any other reason.

Section 1557 builds on long-standing and familiar Federal civil rights laws: Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and the Age Discrimination Act of 1975. Section 1557 extends nondiscrimination protections to individuals. Section 1557 has been in effect since its enactment in 2010 and the HHS Office for Civil Rights has been enforcing the provision since it was enacted.

If you believe that we have failed to provide these services or discriminated in another way based on race, color, national origin, age, gender, disability, or sex, you may send a complaint to:

Iron Road Healthcare Civil Rights Coordinator

1040 North 2200 West Suite 200

Salt Lake City, UT 84116

Phone: 1-800-547-0421, TTY/TDD 711

Fax: 1-801-595-2069

Email: [help@ironroadhealthcare.com](mailto:help@ironroadhealthcare.com)

If you need help filing a complaint or need this information in another format like large print, please call our Member Services at 1-800-547-0421, TTY/TDD 711. A representative will be able to assist you.

You can also file a complaint directly with the U.S. Dept. of Health and Human services online, by phone, or by mail:

Online: [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf)

Complaint forms are available at: [hhs.gov/ocr/office/file/index/html](http://www.hhs.gov/ocr/office/file/index/html)

Phone: Toll-free 1-800-368-1019, 800-537-7697 (TTY/TDD)

Mail: U.S. Dept. of Health and Human Services

200 Independence Avenue,

SW Room 509F, HI-IH Building

Washington, D.C. 20231

## Information required by the Employee Retirement Income Security Act of 1974 (ERISA)

As a Member in the Iron Road Healthcare Medicare Plans, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

* Examine, without charge, at the Iron Road Healthcare office all documents governing the Plan, including a copy of the latest annual report filed by our Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
* Obtain copies of documents governing the operation of the Plan, copies of the latest annual report and updated summary plan description upon written request to our Plan Administrator. The Administrator may make a reasonable charge for the copies.
* Receive a summary of the Plan’s annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

In addition to creating rights for Plan participants, ERISA imposes duty upon the people who are responsible for the operation of the employee benefit plan. The people who operate Iron Road Healthcare are called Fiduciaries of the Plan. They have a duty to do so prudently and in the interest of you and other Plan participants and members.

Under ERISA, there are steps you can take to enforce your rights. For instance, if you request copies of Plan documents or the latest annual report and do not receive them within thirty days, you may file suit in a federal court. In such case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator. To ensure your request was not lost in the mail, you should call the Plan Administrator first. If it should happen that the Plan Fiduciaries misuse the Plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the US Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees: for example, if it finds your claim is frivolous.

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest office of the Employee Benefits Security Administration, US Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, US. Department of Labor, 200 Constitution Avenue N.W., Washington D.C. 20230, telephone 866-444-3272 (toll free). You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications line of the Employee Benefits Security Administration at 202-693-8673 (this is a toll line).

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| --- | --- |
| Name of Plan | Iron Road Healthcare |
| Plan Sponsor | Union Pacific Railroad Employees Health Systems  P.O. Box 161020  Salt Lake City, UT 84116-1020  Telephone: (801)595-4300 TTY 711  Website: [ironroadhealthcare.com/medicare](https://ironroadhealthcare.com/medicare/) |
| Plan Identification Numbers | Employee Identification Number (EIN): 87-0427760 HPID Number 7699778826; CMS UnitedHealthcare Group MA PPO Plan Number (PN) H2001; CMS OptumRx PDP Plan Number (PN) S8841; |
| Plan Administrator(s) | **UnitedHealthcare** (Employer Group Medicare Advantage PPO Plan)  P.O. Box 31362  Salt Lake City, UT 84131-0362  Telephone: 1-844-518-9814 TTY 711  Website: retiree.uhc.com/ironroad  **OptumRx** (Employer Group Medicare Part D Prescription Plan)  6868 W 115th Street  Overland Park, KS 66211  Telephone: 1-866-443-1095 TTY 711  Website: optumrx.com |
| Type of Plan | Employer Group Medicare Advantage PPO Plan administered by United Healthcare; Employer Group Medicare Prescription Drug Part D Plan, administered by OptumRx. |
| Trustee | Board of Trustees  P.O. Box 161020  Salt Lake City, UT 84116-1020 |
| Current Board of Trustees of Plan | Steve Leyshon- Chairman of the Board of Trustees, General Chairman, BLE-T  Luke Eddington- Vice Chairman of the Board of Trustees, General Chairman SMART TD  Joey Cornelius-General Chairman, NCF&O  Terrill Maxwell- Director, Labor Relations UPRR  Tim Graumann- Senior Director, Tax Counsel- ERISA, UPRR  John McArthur- General Chairman, BRS  Dennis Albers- General Chairman, Allied Federation, BMWE/IBT  Trevor Kingston UPRR1400 Douglas Street, Omaha, NE 68179  Travis Prothro- General Chairman, SMART TD  Mike Miller- International Representative, TCU  Nate McLaughlin- General Director of Payroll, UPRR |
| Operating Trustees | R. Egan, Chief Executive Officer  G. Barnett, Chief Financial Officer |
| Agent for Service of Legal Process | Service of Legal Process may be made upon the Plan Sponsor, or any Trustee listed above. |
| Type of Administration of Health Care Benefits Provided by the Plan & Plan Year | Trustees and Self-Funded. The Plan is administered by UnitedHealthcare and OptumRx. Plan ends each year on December 31. |

# Section 5 Definitions of important words

This Section gives a definition or explanation of some of the words used in this book.

Annual enrollment period. The Annual Enrollment Period (AEP) is from October 15 until December 7. It is a set time each fall when Medicare members can change their health or drug plans.

Board of Trustees. The Governing Board of Trustees of Union Pacific Railroad Employees Health Systems.

Centers for Medicare and Medicaid Services (CMS). The Federal agency that runs the Medicare program. Section 1 tells how you can contact CMS.

Depot Drug Mail Order Pharmacy. The pharmacy mail service owned and operated by Iron Road Healthcare for use by members to obtain maintenance prescriptions and many diabetic medications and supplies.

Disenroll or disenrollment. The process of ending your membership in the Iron Road Healthcare Medicare Plans. Disenrollment can be voluntary (your own choice) or involuntary (not your own choice).

Eligibility for Iron Road Healthcare Medicare PLANS. The Iron Road Healthcare Board of Trustees maintains the right to declare eligibility for membership in Iron Road Healthcare. Generally, former employees and retirees of the Union Pacific Railroad (UPRR) or its subsidiaries are eligible for the Iron Road Healthcare Medicare Plans. Some are eligible immediately upon Medicare enrollment and others only at Medicare open enrollments.

Initial Enrollment PERIOD. When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part B. For example, if you are eligible for Part B when you turn 65, your initial enrollment period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

Medicaid (or Medical Assistance). A Joint Federal and state program that helps with medical costs for some people with low incomes and limited resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medicare. Medicare is the Federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney transplant). People with Medicare can get their Medicare health coverage through Original Medicare, a Medicare Health Cost Plan, or a Medicare Advantage Plan.

Medicare Advantage plan (MA). Sometimes called Medicare Part C. Iron Road Healthcare is an Employer Group Medicare Advantage PPO Plan administered by UnitedHealthcare and a Part D Plan administered by OptumRx. An MA plan can be an HMO, PPO, a Private Fee-for-Service (PFFS) plan or a Medicare Medical Savings Account (MSA) plan. When enrolled in an MA plan, Medicare services are covered through the plan and are not paid for under Original Medicare. In most cases, MA plans also offer Medicare Part D (prescription drug coverage). These plans are called Medicare Advantage Plans with Prescription Drug Coverage (MAPD’s). Everyone who has Medicare Part A and Part B is eligible to join any Medicare health plan that is offered in their area.

Medicare spouse. A Medicare spouse (of a retired Medicare employee who is a member of Iron Road Healthcare) is eligible for the Iron Road Healthcare Medicare Plans when the spouse is entitled to Medicare Part A and enrolled in Medicare Part B. Benefits are the same for the Medicare spouse as those available to all eligible Medicare members.

Medicare widow(er). A Medicare widower is eligible for the Iron Road Healthcare Medicare Plans when they first become entitled to Medicare Part A and enrolled in Medicare Part B if the deceased spouse worked for Union Pacific Railroad or its subsidiaries.

Member (member of Iron Road Healthcare or plan member). A person with Medicare who is eligible to get covered services, who has enrolled in Iron Road Healthcare, and whose enrollment has been confirmed by the Centers for Medicare and Medicaid Services (CMS).

Member Services. A department within Iron Road Healthcare that is responsible for answering your questions about your membership, benefits, claims, grievances, and appeals.

Original Medicare. Original Medicare is offered by the government and not a private health plan like an MA plan or prescription drug plan. Under Original Medicare, services are covered by paying amounts established by Congress to doctors, hospitals, and other health care providers. You can see any doctor, hospital or other health care provider that accepts Medicare. Medicare reduces payments for non-Medicare providers. You pay the deductible and coinsurance. Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

Part C. See Medicare Advantage (MA) Plan. Iron Road Healthcare Employer Group Medicare Advantage PPO Plan is administered by UnitedHealthcare.

Part D. The Voluntary Prescription Drug Benefit Program. Iron Road Healthcare Medicare Part D Prescription Drug Plan (PDP), administered by OptumRx.

Premium. The monthly payment you make for your Iron Road Healthcare Medicare Plans. You must also pay Medicare a monthly premium for Medicare Part B. Some people have a Medicare Part A premium.

Quality Improvement Organization (QIO). Groups of practicing doctors and other health care experts who are paid by the Federal government to check and improve the care given to Medicare patients. See Section 1 for information about how to contact the QIO in your state and Section 9 for information about making complaints to the QIO.

QUALIFYING HEALTH COVERAGE (QHC). Any health insurance that meets the Affordable Care Act requirement for coverage.

Railroad Medicare. Medicare Part A and B program for retirees of the railroad. Most Iron Road Healthcare Medicare members receive their Medicare benefits through the Railroad Retirement Board. You can call your local Railroad Retirement Board office or1-877-772-5772 (calls to this number are toll free). The TTY/TDD number is 1-312-751-4701. You can also visit their website at https://rrb.gov/.

Service area. The Iron Road Healthcare service area is national. That means that Iron Road Healthcare has in-network providers in all states of America including Alaska and Hawaii. Our Service area is the geographic area approved by the Centers for Medicare and Medicaid Services (CMS) within which an eligible individual may enroll in a Medicare Health Plan.

Special Enrollment Period (SEP). A set time when members can change their health or drug plans or just use Original Medicare. Situations in which you may be eligible for a SEP include: if you are getting “Extra Help” with your prescription drug costs, if you move into a nursing home, or if we violate our contract with you.

SUPPLEMENTAL SECURITY INCOME (SSI). A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

Union Pacific Railroad Employes Health Systems (Iron Road Healthcare). A voluntary employee benefit administration program for health care benefits to certain employees of UPRR and their subsidiaries and affiliated companies, UPRR retirees, UPRR pensioners and their qualified spouse, and dependents of UPRR employees.

# Multi-language interpreter services

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Please call 1-800-547-0421 our Member Services representatives are available Monday through Friday, from 7:30am to 3:30pm, Mountain Time. TTY/TDD users call the national number 711.

This letter is also available in other formats like large print. To request the document in another format, please call 1-800-547-0421, TTY/TDD 711.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話 號碼

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русском (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

ىلع دوجوملا يناجملا فتاھلا مقر ىلع لاصتلاا ءاجرلا .كل ةحاتم ةيناجملا ةيوغللا ةدعاسملا تامدخ نإف ،(Arabic) ةيبرعلا ثدحتت تنك اذإ :هيبنت

.ةيوضعلا فرعم

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION: Si vous parlez français (French), des services d’aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d’identification.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić

pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l’italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項：日本語(Japanese)を話される場合、無料の言語支援サービスをご利用いただけます。健康保険 証に記載されているフリーダイヤルにお電話ください。

تراک یور هک یناگيار نفلت هرامش اب افطل .دشاب یم امش رايتخا رد ناگيار روط هب ینابز دادما تامدخ ،تسا (Farsi) یسراف امش نابز رگا :هجوت

.ديريگب سامت هدش ديق امش یياسانش

Úयान द: यिद आप िहदी (Hindi) बोलत ह, आपको भाषा सहायता सबाए, िन:शãक उपलÞध ह। कपया अपन पहचान पत्र पर सचीबद्ध टोल-फ्री फोन नबर पर कॉल कर।

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចណាបអារមណៈ េបសនអកនយាយភាសាែខរ(Khmer)េសវាជនយភាសាេដាយឥតគតៃថ គមានសរាបអក។ សមទរសពេទៅេលខឥតគតៃថ

ែដលមានេនៅេលអតសញាណបណរបសអក។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitł'izí bee nééhozinígíí bine'dęę' t'áá jíík'ehgo béésh hane'íbiká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.