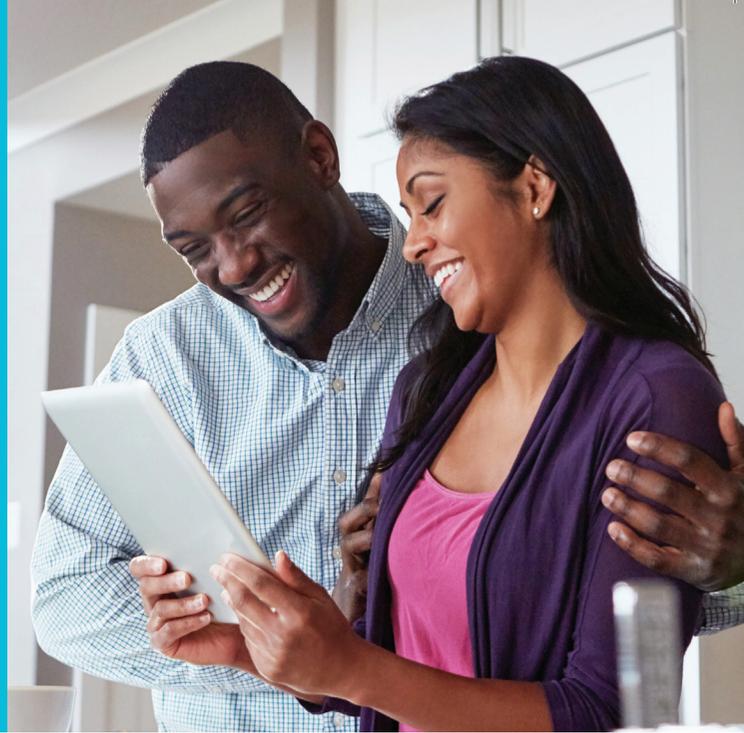


Knowledge is power

(and available online at ytth.com)

Want to get the most from your benefits? Find information on your health and wellness benefits in one convenient place: yourtracktohealth.com or ytth.com. (Either one will bring you to the same helpful site.)



ANSWERS AT YOUR FINGERTIPS

yourtracktohealth.com or ytth.com is your one stop for information about benefits/coverage on:

- Medical
- Clinical and wellness services
- Prescription drugs
- Behavioral health
- Health services such as telemedicine, expert second opinions, health advocates and more
- Dental
- Vision
- Life insurance
- Supplemental sickness*
- Health flexible spending account (FSA)**

SO YOU CAN:

- Understand how your benefits and coverage work
- Get contact information for benefits administrators
- Easily add or delete dependents
- Access forms
- Request forms and benefit materials by mail
- Enroll in and/or make changes to your medical benefits and elect an FSA during open enrollment (Oct. 1–31 each year)
- Contact nurses and coaches for answers to health questions
- Get expert tips for healthy living
- Learn about preparing for retirement
- Discover available resources and tools from benefits administrators
- And more!



The place to go for
plan benefits info

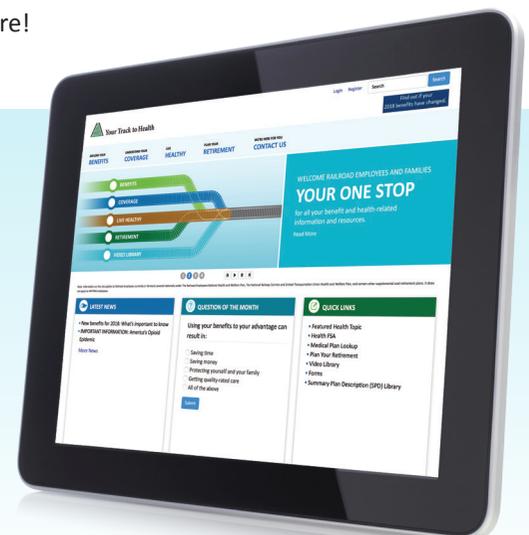


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Confidential
and secure

 **Your Track to Health**



CONFIDENTIAL AND SECURE

Your benefit administrators protect the privacy of your personal health information as required by law. Your personal information and use of this website is not shared with your Railroad employer or Labor Union.

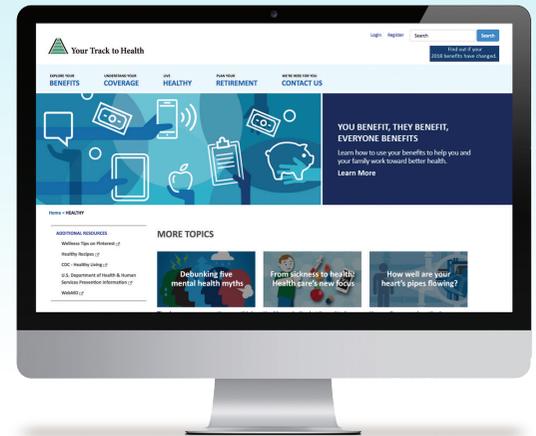
PREPARE FOR CONFIDENT DECISIONS

The more you learn about your benefits, the more prepared you'll be when you need to use them for yourself or your family.

REGISTER, BOOKMARK AND SHARE!

Go to yourtracktohealth.com or ytth.com and click "Register" in the upper-right corner.

Covered spouses and dependents can also register and access the site.



*Supplemental Sickness Benefit Plan eligibility is dependent on your Railroad employer and Labor Union affiliation. If you are unsure of your eligibility, contact your Union representative.

**FSA benefit eligibility is dependent on your Railroad employer and Labor Union affiliation. If you are unsure of your eligibility, you can contact Railroad Enrollment Services at 1-800-753-2692 or your Union representative.

Your Track to Health is brought to you in partnership with the Railroads and Labor Unions. Federal regulations and carrier rules may prohibit the use of phones or other mobile devices while on duty.

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