

November 2011 Tentative National Agreement

Between the

IBEW and the NCCC

Health and Welfare Changes

Employee Monthly Cost Sharing – Will remain at \$200 through June 2016, and then increase to \$230 until a new contract is negotiated.

Benefit Changes – Phased in – 50% of cost of changes 7-1-2012, 75% 1-1-2013, 100% 1-1-2014

Changes apply to “MMCP – Managed Medical Care Plan” only.

	<u>Proposed</u>	<u>Current</u>	
ER Co-pay	\$75 (if not admitted)	\$25	
Urgent Care Co-pay	\$20	\$25	
Annual Deductible	*\$200 / \$400	0	*Individual / Family
Co-Insurance after Ded.	5% of charge	0	
Out-of-Pocket Max.	*\$1,000 / \$2,000	0	*Individual / Family
Convenient Clinic Co-pay	\$10	\$20 – PCP	

In-Network Only

Prescriptions – Changes apply to all employees effective July 1, 2012

	Generic / Formulary / Non-Formulary	
Retail	\$5 / \$25 / \$45	\$10 / \$20 / \$30
Mail Order	\$5 / \$50 / \$90	\$20 / \$30 / \$60

Supplemental Sickness Benefit

Benefit amount will be increased upon ratification to reflect the benefit to wage ratio in effect on December 31, 2009. Benefit will automatically increase with each subsequent General Wage Increase.

NOTE: The specific Health & Welfare changes can be found in the enclosed agreement. For a more in-depth review of the Health and Welfare Benefit changes please see our “Health & Welfare Detailed Summary” on the IBEW website, Railroad Department section.

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