

NATIONAL RAILWAY LABOR CONFERENCE

EMPLOYEE BENEFITS DEPARTMENT

251 – 18th Street, South, Suite 750, Arlington, VA 22202 ~~~ PHONE: (571) 336-7600

Eureka Norment
National Health Plan Sr Manager
(571) 336-7629
enorment@rrnrlc.org

Paul Winters
Director of Benefits
(571) 336-7623
pwinters@rrnrlc.org

Ryan Rabac
National Communications Manager
(571) 336-7625
rrabac@rrnrlc.org

November 7, 2025

CONTINUED PARTICIPATION IN
THE RAILROAD EMPLOYEES NATIONAL HEALTH AND WELFARE PLAN (“NH&W”)
and SMART-TD Health and Welfare Plan
EFFECTIVE JANUARY 1, 2026

CIRCULAR NO. 504-41-67
CIRCULAR NO. 843-1-37

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 504-41 and 843-1 series provide information about the continuation of The Railroad Employees National Health and Welfare Plan (“NH&W”) and the SMART-TD Health and Welfare Plan and the applicable contract/premium/ payment rates.

Attached are Exhibits providing details for rates effective January 1, 2026 based on December 2025 compensated service. Exhibit 1 on page 3 provides the rates to be applied to Qualifying Employees who elect medical coverage and Exhibit 2 on page 4 provides the rates for those who opt out.

The payment dates for the year 2026 are:

<u>Payment Month</u>	<u>Due Date</u>	<u>Payment Month</u>	<u>Due Date</u>
January	01/15/26	July	07/15/26
February	02/12/26	August	08/13/26
March	03/16/26	September	09/15/26
April	04/15/26	October	10/15/26
May	05/14/26	November	11/16/26
June	06/15/26	December	12/15/26

The 2026 monthly inflow factor is \$5.20 per Qualifying Employee per month.

The cost to administer COBRA is also included in the rates. UnitedHealthcare will send revised monthly report forms reflecting the new payment rates as described above.

Late payment charges will accrue to payments received after the payment date. When sending an EFT, your Monthly Payment Report form should be emailed to UnitedHealthcare. Contact information will be provided on each payment form. ***Please note, any EFT received without a signed Monthly Payment Report form, or any Monthly Payment Report form received without payment, will not be processed. Wires must be received at JP Morgan Chase Bank no later than 3:00 pm Eastern Time on or before***

the Due Date or a late charge will apply.

Most railroads make a single, aggregate, monthly payment that our collection agent (UnitedHealthcare) divides into contributions to The Railroad Employees NHW Plan, the SMART-TD Plan, the Railroad Employees National Early Retirement Major Benefit Plan ("ERMA") and the Railroad Employees National Vision Plan. A railroad may make one aggregate monthly payment in connection with all four plans or could choose instead to make two monthly payments: one in connection with the NHW Plan, ERMA and the SMART-TD Plan by the payment dates specified above, and one for the Vision Plan by the last day of each month.

Runout liability payments will be required for carriers that withdraw, in whole or in part, from the Plan. Circulars of the 504-71-5, 843-8-3, and 679-29-5 series provide information about Runout Liability with respect to termination of Plan participation.

Eureka Norment

Attachments

**National Health and Welfare & SMART-TD Plans
2026 Contract Rates and Payment Rates**

Rates to be Applied to QEs Electing Medical Coverage (i.e., excluding opt outs)

All Rates Shown Are Monthly Rates per QE

National Health & Welfare & SMART-TD Plans			
	2025 CY	2026 CY	% Change
<i>Non-Hospital Association Railroad Employees</i>			
<u>Other Than On-Duty Injury Coverage (FO)</u>			
Medical Contract Rate	\$2,228.51	\$2,415.53	8.4%
Amount Available From Trust	(\$454.93)	(\$450.49)	
Medical Payment Rate	\$1,773.58	\$1,965.04	10.8%
Life/AD&D Rate	\$12.30	\$12.30	0.0%
Total FO Payment Rate	\$1,785.88	\$1,977.34	10.7%
<u>Employee On-Duty Injury Coverage (AO)</u>			
Contract Rate	\$13.87	\$13.34	-3.8%
Amount Available From Trust	(\$3.52)	(\$3.40)	
Total AO Payment Rate	\$10.35	\$9.94	-4.0%
<u>Total NHR Payment Rate</u>			
Payment Rate (FO and AO benefits)	\$1,796.23	\$1,987.28	10.6%
Monthly Inflow Factor	\$5.20	\$5.20	0.0%
NRLC Administrative Fee	\$4.00	\$4.00	0.0%
Total NHR Payment Rate	\$1,805.43	\$1,996.48	10.6%
<i>Hospital Association Railroad Employees</i>			
<u>Other Than On-Duty Injury Coverage (FO)</u>			
Medical Contract Rate	\$1,614.24	\$1,736.50	7.6%
Amount Available From Trust	(\$454.93)	(\$450.49)	
Medical Payment Rate	\$1,159.31	\$1,286.01	10.9%
Life/AD&D Rate	\$12.30	\$12.30	0.0%
<u>Total HR Payment Rate</u>			
Payment Rate	\$1,171.61	\$1,298.31	10.8%
Monthly Inflow Factor	\$5.20	\$5.20	0.0%
NRLC Administrative Fee	\$4.00	\$4.00	0.0%
Total HR Payment Rate	\$1,180.81	\$1,307.51	10.7%
HR Rate Differential	\$614.27	\$679.03	10.5%
HR Dues Offset	\$614.10	\$678.86	10.5%

**National Health and Welfare & SMART-TD Plans
2026 Contract Rates and Payment Rates**

Rates to be Applied to QEs Opting Out of Medical Coverage

All Rates Shown Are Monthly Rates per QE

National Health & Welfare & SMART-TD Plans			
	2025 CY	2026 CY	% Change
<i>Non-Hospital Association Railroad Employees</i>			
<u>Life/AD&D Rate</u>			
Life/AD&D Rate	\$12.30	\$12.30	0.0%
<u>Employee On-Duty Injury Coverage</u>			
Contract Rate	\$13.87	\$13.34	-3.8%
Amount Available From Trust	(\$3.52)	(\$3.40)	
Total AO Payment Rate	\$10.35	\$9.94	-4.0%
<u>Total NHR Payment Rate</u>			
Life/AD&D and AO Payment Rate	\$22.65	\$22.24	-1.8%
NRLC Administrative Fee	\$4.00	\$4.00	0.0%
Total NHR Payment Rate	\$26.65	\$26.24	-1.5%
<i>Hospital Association Railroad Employees</i>			
<u>Life/AD&D Rate</u>			
Life/AD&D Rate	\$12.30	\$12.30	0.0%
<u>Total HR Payment Rate</u>			
Life/AD&D	\$12.30	\$12.30	0.0%
NRLC Administrative Fee	\$4.00	\$4.00	0.0%
Total HR Payment Rate	\$16.30	\$16.30	0.0%

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November 7, 2025

CONTINUED PARTICIPATION IN
THE RAILROAD EMPLOYEES NATIONAL EARLY RETIREMENT
MAJOR MEDICAL BENEFIT PLAN ("ERMA")
EFFECTIVE JANUARY 1, 2026

CIRCULAR NO. 679-2-62

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 679-2 series provide information about the continuation of The Railroad Employees National Early Retirement Major Medical Benefit Plan ("ERMA"), and the applicable Payment Rates. The Payment Rates reflected in this Circular are effective January 1, 2026 and are intended to be in effect the entire calendar year.

The Early Retirement Major Medical Benefit Plan is separate from The Railroad Employees National Health and Welfare Plan and the SMART-TD Health & Welfare Plan and the remittances to UnitedHealthcare with respect to the plans are identified separately. However, remittances under ERMA are calculated on the same per employee per month basis as the combined health and welfare plans which include those Qualifying Employees who have opted out.

The new *Employer Payment Rate* per qualifying employee per month for Non-Hospital Roads is **\$48.63**, and for Hospital Roads **\$25.67**. The Hospital Association dues offset will be **\$22.96** per employee per month.

The ERMA payment will be due the same date as the health and welfare plan payments.

The payment dates for the year 2026 are:

<u>Payment Month</u>	<u>Due Date</u>	<u>Payment Month</u>	<u>Due Date</u>
January	01/15/26	July	07/15/26
February	02/12/26	August	08/13/26
March	03/16/26	September	09/15/26
April	04/15/26	October	10/15/26
May	05/14/26	November	11/16/26
June	06/15/26	December	12/15/26

UnitedHealthcare will send revised monthly report forms reflecting the new payment schedule. Attached is a table providing details.

Eureka Norment

November 7, 2025

**National Early Retirement Major Medical Benefit Plan (ERMA)
2026 Contract Rates and Payment Rates**

Rates to be applied to Total QEs (including opt outs)

All Rates Shown Are Monthly Rates per QE

ERMA			
	2025 CY	2026 CY	% Change
<i>Non-Hospital Association Railroad Employees</i>			
Payment Rate	\$33.15	\$48.63	46.7%
<i>Hospital Association Railroad Employees</i>			
Payment Rate	\$17.50	\$25.67	46.7%
HR Dues Offset	\$15.65	\$22.96	46.7%

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CONTINUED PARTICIPATION IN THE RAILROAD EMPLOYEES
NATIONAL DENTAL PLAN (GP-12000)
EFFECTIVE JANUARY 1, 2026

CIRCULAR NO. 636-14-50

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 636-14 series provide information about the continuation of the Railroad Employees National Dental Plan administered by Aetna.

The Payment Rate reflected in this Circular effective January 1, 2026 for the entire calendar year as noted in the table below. The new Payment Rate per qualifying employee per month will be \$69.15. Contributions are required for employees who have rendered the Requisite Amount of Compensated Service and/or received Vacation Pay during the twelve-month waiting period for new employees. The table on the following page provides Contract and Payment Rate details.

The payment dates for the year are:

<u>Payment Month</u>	<u>Due Date</u>	<u>Payment Month</u>	<u>Due Date</u>
January	01/15/26	July	07/15/26
February	02/12/26	August	08/13/26
March	03/16/26	September	09/15/26
April	04/15/26	October	10/15/26
May	05/14/26	November	11/16/26
June	06/15/26	December	12/15/26

The January statement will show contributions due January 15, 2026, for *all* employees who rendered compensated service in December 2025. Payments *must be posted, and payment support received, on or before the Due Dates or late penalties will apply.* Aetna will send participating railroads billing statements which reflect the monthly Due Dates.

Eureka Norment

Attachment

**2025 vs. 2026 Contract and Payment Rates
Railroad Employees National Dental Plan**

2025 Monthly Rates

Contract Rate*	\$54.73
Administrative Service Fee	<u>+.65</u>
Payment Rate	\$55.38

2026 Monthly Rates

Contract Rate*	\$68.50
Administrative Service Fee	<u>+.65</u>
Payment Rate	\$69.15

* Contract Rates include COBRA Administration Fee of \$0.04 per employee per month.

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November 7, 2025

CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING SHOP CRAFT EMPLOYEES EFFECTIVE JANUARY 1, 2026

CIRCULAR NO. 592-24-97

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 592-24 series provide information about the continuation of the above referenced Supplemental Sickness Benefit Plan.

The Payment Rates reflected in this Circular are effective January 1, 2026 and are expected to be in effect the entire calendar year. The new employer premium is due by **January 15, 2026** based on December 2025 compensated service. The 2026 Payment Rate will increase to **\$65.01** which includes \$.25 per employee per month for administrative services performed by the NRLC.

Payments must be posted by The Hartford on or before the 15th of the month. Although there is a 10 calendar day grace period, payments not paid in full by the 25th of the month, will incur late fees retroactive to the 15th. Additionally, chronic late payers (3 payments past the 25th of the month in the most recent 12-month period) may be terminated from the Plan.

The payment rate for Canadian employees will increase to **\$65.01**. Any employer reporting Canadian employees should continue to report the number of employees separately.

You will receive payment instructions for 2026 by mid-December directly from The Hartford.

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CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING SIGNAL EMPLOYEES EFFECTIVE JANUARY 1, 2026

CIRCULAR NO. 592-24-98

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 592-24 series provide information about the continuation of the above referenced Supplemental Sickness Benefit Plan.

The Payment Rates reflected in this Circular are effective January 1, 2026 and are expected to be in effect the entire 2026 calendar year. The new employer premium is due by **January 15, 2026** based on December 2025 compensated service. The 2026 Payment Rate will increase to **\$39.80** which includes \$.25 per employee per month for administrative services performed by the NRLC.

Payments must be posted by The Hartford on or before the 15th of the month. Although there is a 10 calendar day grace period, payments not paid in full by the 25th of the month, will incur late fees retroactive to the 15th. Additionally, chronic late payers (3 payments past the 25th of the month in the most recent 12-month period) may be terminated from the Plan.

The Payment Rate for Canadian employees will increase to **\$39.80**. Any employer reporting Canadian employees should continue to report the number of employees separately.

You will receive payment instructions for 2026 by mid-December directly from The Hartford.

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CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING MAINTENANCE OF WAY EMPLOYEES EFFECTIVE JANUARY 1, 2026

CIRCULAR NO. 597-20-50

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 597-20 series provide information about the continuation of the above referenced Supplemental Sickness Benefit Plan.

The Payment Rates reflected in this Circular are effective January 1, 2026 and are expected to be in effect the entire 2026 calendar year. The new employer premium is due by **January 15, 2026** based on December 2025 compensated service. The 2026 Payment Rate will increase to **\$35.10** which includes \$.25 per employee per month for administrative services performed by the NRLC.

Payments must be posted by The Hartford on or before the 15th of the month. Although there is a 10 calendar day grace period, payments not paid in full by the 25th of the month, will incur late fees retroactive to the 15th. Additionally, chronic late payers (3 payments past the 25th of the month in the most recent 12-month period) may be terminated from the Plan.

The Payment Rate for Canadian employees will increase to **\$35.10**. Any employer reporting Canadian employees should continue to report the number of employees separately.

You will receive payment instructions for 2026 by mid-December directly from The Hartford.

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CONTINUED PARTICIPATION IN THE SUPPLEMENTAL SICKNESS BENEFIT PLAN COVERING YARDMASTER EMPLOYEES EFFECTIVE JANUARY 1, 2026

CIRCULAR NO. 692-4-46

TO: MEMBER ROADS AND OTHER PARTICIPATING RAILROADS

Our Circulars of the 692-4 series provide information about the continuation of Group Policy 9000 of the Trustmark Insurance Company for the above referenced Supplemental Sickness Benefit Plan.

The Payment Rates reflected in this Circular are effective January 1, 2026 and are expected to be in effect the entire calendar year. The new employer premium is due by **January 15, 2026** and is based on December 2025 compensated service. The 2026 Payment Rate will decrease to **\$67.18** which includes \$.25 per employee per month for administrative services performed by the NRLC.

Payments must be posted by Trustmark on or before the 15th of the month. Although there is a 10 calendar day grace period, payments not paid in full by the 25th of the month will incur late fees retroactive to the 15th. Additionally, chronic late payers (3 payments past the 25th of the month in the most recent 12-month period) may be terminated from the Plan.

You will receive payment instructions for 2026 by mid-December directly from Trustmark Insurance Company.

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November 7, 2025

CONTINUED PARTICIPATION IN THE RAILROAD EMPLOYEES NATIONAL VISION PLAN EFFECTIVE JANUARY 1, 2026

CIRCULAR NO. 825-5-34

TO: MEMBER ROADS AND ALL OTHER PARTICIPATING RAILROADS

Our Circulars of the 825-5 series provide information about the continuation of the Railroad Employees National Vision Plan which is insured by EyeMed Vision Care.

The National Vision Plan is a fully insured plan. Therefore, while new employees must complete one year of service to be eligible, ***Carriers are not required to pay a premium during the one year waiting period.***

The Payment Rate reflected in this Circular is effective January 1, 2026 and will be in effect the entire calendar year. The Payment Rate for 2026 will be **\$11.15** per employee per month, inclusive of the \$0.40 NRLC Administrative Fee. Contributions are required for employees who have rendered the Requisite Amount of Compensated Service and/or received Vacation Pay and who have completed the one-year service requirement.

As indicated in Circular 504-41-67, dated this same date, premium payments for the Vision Plan are made to UnitedHealthcare and may be made separately by the last day of the month or aggregated along with the health and welfare plans' contributions being paid on the earlier due dates noted below.

<u>Payment Month</u>	<u>Due Date</u>	<u>Payment Month</u>	<u>Due Date</u>
January	01/15/26	July	07/15/26
February	02/12/26	August	08/13/26
March	03/16/26	September	09/15/26
April	04/15/26	October	10/15/26
May	05/14/26	November	11/16/26
June	06/15/26	December	12/15/26

Eureka Norment