

Health FSA open enrollment for 2018 begins October 1

<http://www.ble-t.org/pr/news/newsflash.asp?id=6002>

INDEPENDENCE, Ohio, September 26 Open enrollment for the Health Flexible Spending Account Plan (FSA) 2018 benefit year runs from October 1 through October 31, 2017. Members must enroll in the Health FSA every year FSA enrollment is not automatic each year so interested members should act soon so they do not miss out on enrollment for the 2018 Plan Year.



Your Track to Health

The FSA Plan is available to BLET represented engineers working on participating railroads, and all train service

employees of the Texas Mexican Railway. This important health care benefit was secured by the BLET in the 2012 National Agreement. At least 7.5% of eligible engineers must participate in the FSA Plan in the 2018 Plan Year, and subsequent Plan Years, or the Carriers will have the right to terminate the plan. Also, BLET members subject to the September 16, 2011 UTU National Agreement are currently eligible to participate in the Health FSA program provided for in that Agreement.

To Register

You must enroll online by logging in to the Your Track to Health website:

<http://www.yourtracktohealth.com/>

Once logged in, look to the upper-left corner of the screen and select the option to ENROLL NOW for 2018. New users may have to complete a brief registration process. Again, open enrollment ends at midnight on Tuesday, October 31, 2017.

Who is eligible?

Except as noted at the end of this paragraph, locomotive engineers and Tex-Mex train service employees covered by the Health & Welfare portion of the most recent National Agreement, dated January 5, 2012, are eligible to participate in the FSA Plan. The national FSA is distinct and separate from the on-property BNSF FSA Plan. The participation rates identified in this News Flash do not apply to BNSF engineers, and

BNSF engineers are not required to participate in the open enrollment described in this News Flash. Also, BLET members subject to the September 16, 2011 UTU National Agreement are currently eligible to participate in the Health FSA program provided for in that Agreement.

What is the FSA Plan?

The FSA Plan, administered by United Healthcare, is designed to allow you to use pretax dollars to pay for certain medical expenses that are not covered under any health plan (including a railroad health & welfare plan) or any other source. You can then use your FSA account to cover eligible expenses, which means you will be using pretax dollars to pay for those expenses. When you enroll in the Health FSA, you will be able to use a special Health Care Spending Card to easily pay for eligible FSA expenses. Its connected to your flexible spending account so there is no need to write checks or submit claim forms. Review Health FSA tips and FAQs at:

<http://tinyurl.com/RRHealthFSA>

What can you save on taxes?

You could save hundreds of dollars in taxes each year with the FSA. The amount you could save in taxes depends on how much you set aside and the amount of your expenses. The minimum amount you can contribute to the Health FSA program for the 2018 calendar year is \$120 and the maximum for the year is \$2,500.

Also, the online FSA Calculator Tool allows you to input annual estimated out-of-pocket costs for medical services (such as deductibles, co-payments, eye exams, dental exams, etc.), then shows you how much money you will save on taxes by using the FSA. To check out the potential savings for you and your family, visit the FSA Calculator Tool here:

<http://tinyurl.com/fsacalculate>

How do I sign up?

Information to sign up for the FSA is contained in open enrollment packets that are being mailed during the week of September 23, 2017. Eligible members should receive

this information prior to the open enrollment period, which runs until October 31, 2017. This year, open enrollment is again being done online (<http://www.yourtracktohealth.com>). Please call the FSA Customer Care Center at [1-888-298-9754](tel:1-888-298-9754) if you have any questions.

Frequently Asked Questions

Visit the Your Track to Health website for answers to commonly asked questions regarding the Health FSA program:

<http://tinyurl.com/RRHealthFSA>

The new plan year begins January 1, 2018, but you will need to make your elections during the open enrollment period even if you enrolled last year you will need to re-enroll for the upcoming plan year as this is a program that requires annual enrollment and elections or you will miss the train on this one!

PDF Flyer

For more information about Your Track To Health and the 2018 Health FSA open enrollment period, please download the following PDF:

http://www.ble-t.org/pr/pdf/2018_Health_FSA_Flyers.pdf