

BETTER THAN EVER

Your one-stop site for health and benefits got a major makeover

YourTracktoHealth.com



We've added a new look and features to **YourTracktoHealth.com** to make it simpler to access and manage your Railroad health and benefits online.

**YourTracktoHealth.com** will help get you on track

It's your trusted source for answers about:

- Your benefits and coverage — medical, pharmacy, vision, dental and life
  - During open enrollment, you can enroll in and/or change your benefit selections for 2017 through the site.
  - **New feature:** You can now conveniently add or delete dependents 24/7 anytime online.
- Health coaches to help you get healthier
- Cost estimator tools
- Health-risk assessments
- Tips for living healthy for you and your family
- And much more!

#### GET STARTED NOW!

1. Go to **YourTracktoHealth.com**.
2. Click "Register" in the upper-right-hand corner of your screen and complete the easy, step-by-step registration.

If you're already registered, log in using your username and password.

Be sure to bookmark the site so it's handy when you have questions or need help in the future.



Snap a picture of this code using the QR reader on your smartphone. It will take you directly to the site.

 **Your Track to Health**

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

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# Save with a Health FSA — Enroll Now for 2017

## What is a health flexible spending account (FSA)?

A health FSA is a benefit plan available to eligible Railroad members that lets you save money by putting pre-tax money aside in a special account to help pay for certain medical costs and other health services. Learn more at <http://tinyurl.com/RRHealthFSA>.

## How it works

When you enroll in a health FSA, a specific amount of money, based on what you decide to contribute annually during open enrollment, is withdrawn from your paycheck and placed in your FSA. This money is withdrawn before taxes are calculated. You can decide to contribute as little as \$10 per month (\$120 annually) or as much as \$208.33 per month (\$2,500 annually). For complete details on how this program works, see the Flexible Spending Account Program Summary Plan Description at <http://tinyurl.com/RRHealthFSA>.

## See how much you could save on taxes

Use the online FSA calculator to see the potential tax savings you and your family could experience with a health FSA. Go to <http://tinyurl.com/fsacalculate> to open the calculator.

Annual Gross Income	85000
Filing Status	Married Filing Jointly
Number of Dependents	Two or More
Estimated Annual Healthcare Expenses	3450
Pretax contributions (e.g. 401K)	6000

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## Gregg's saving example:

Gregg and his family enroll in a health FSA and decide to contribute \$2,000 annually (\$166.67 per month). Based on Gregg's annual tax obligations, he and his family could potentially save more than \$900 in taxes a year by enrolling in and contributing \$2,000 annually to a health FSA.

Gregg pays	Gregg's estimated tax savings*
28% in federal income tax	\$560
5% in state income tax	\$100
6.2% in Railroad Retirement Tier 1 Tax	\$124
4.9% in Railroad Retirement Tier 2 Tax	\$98
1.45% in Federal Medicare Tax	\$29
<b>Total tax savings for the year</b>	<b>\$911</b>

\*For educational purposes only. Dollar amounts and savings will differ depending on income, state tax rules, city tax rules and other factors. Please consult a tax, legal or financial advisor about your own personal situation.

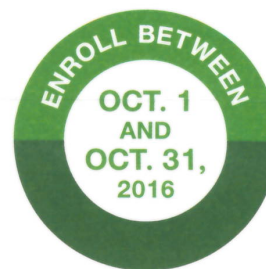
## To enroll:

- 1 Go to [www.yourtracktohealth.com](http://www.yourtracktohealth.com).
- 2 Click "Login" in the upper-right corner.
  - If you **have already registered**, enter your username and password.
  - If you **have not yet registered**, select "New User?" at the bottom of the screen to complete your registration.
- 3 Once logged in, look to the upper-right corner of the screen and select the option to "ENROLL NOW FOR 2017." 
- 4 Review your personal benefit information and enroll in your health FSA. **Open enrollment ends at midnight on Monday, October 31, 2016.**

For more information, call the FSA Customer Care Center at **1-888-298-9754**.

## The Health Care Spending Card

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. It's 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> to learn more.



**NOTE:** You must enroll in your FSA every year — FSA enrollment is NOT automatic each year. Don't miss out for 2017!

## Learn more

Listen to Alex share the benefits of a health FSA. Go to <http://tinyurl.com/healthFSAvideo> to watch the video.

Snap a picture of the code using the QR reader on your smartphone to launch the video.

