



CARE

RAILROAD HEALTHCARE

Serving Current and Former **BNSF** Railroaders

On Track!

Providing Health Care Benefits To Railroaders Since 1884

November 2023

Chief Executive Officer's Report Fall 2023

As we begin to close out another great year at **CARE**, I want to share the highlights of what's been going on at **CARE**.

Year to date through September 30, 2023, our Plans are essentially operating at a breakeven point, and our Investments have made money and are doing much better than last year. Therefore, we made the decision to NOT raise premiums for next year. This means that for the fourth year in a row, we have not increased premiums for any of our Plans nor have we reduced benefits in any way. In fact, we increased the prescription drug benefits for our Plan #4000 and we increased the benefits for our Plan #3000!

By the close of this year, we will have three long-term **CARE** employees retire and begin a new chapter in their lives. Congratulations are in order for those amazing employees who are: **Mrs. Terry "TJ" Hargrove**, Provider Relations Manager with 39 years of service; **Mrs. Kathy Hampton**, Medicare Compliance Officer with 26 years of service and **Mr. Ed Paramore**, Information Technology Manager with 41 years of service. These retirements are bittersweet to all of us because we've worked together for so many years, and we will miss them. However, we are happy for them to go out and enjoy much deserved time with their friends and families.

In line with the above-mentioned retirements, we have some promotions that I would like to share with you. **Mrs. Kimberly Stinnett**, formerly Claims Manager has been reassigned to the position of Account-

ing Manager. Mrs. Stinnett will assist the **CARE** CFO and take on certain responsibilities as it relates to our HCPP contracting and credentialing; **Mrs. Lindsay Hughes**, formerly Sr. Claims Analyst who has been with us for 18 years will take over the duties of Claims Manager; **Mrs. Denise Leonard** who has been with us for 13 years will take over the duties of Sr. Claims Analyst; **Mr. Jeff Thomas**, formerly Systems Analyst/Programmer who has been with us for 27 years will take over the duties of the IT Manager and lastly, **Mr. Drew McPherson**, formerly Operations Specialist has been with us for 24 years and will take over the duties of Systems Analyst/Programmer. Congratulations to these folks who deserve being promoted! They bring volumes of experience to their new positions.

I am happy to report that throughout the year, we have added new members to **CARE**. Some of the new members are BNSF retirees on Medicare that joined either Plan #4000 or #4100. In addition, at the beginning of this year, we concentrated on reintroducing our Plan #3000 which is a supplement for the actively working rail worker and their family who have either United Healthcare, Aetna, Blue Cross/Blue Shield, etc., as their primary healthcare provider. **CARE** Plan #3000 basically pays most, if not all, of the out-of-pocket expenses that each individual is responsible for, which could total up to \$3,350 per individual in a calendar year. All at a nominal cost of \$58 per member, per month. This Plan just **MAKES**

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SENSE! Please help us in spreading the word to any individual that you know that works for the BNSF Railroad.


With that said, the **CARE** Board of Directors voted unanimously at the last Board meeting to extend Open Enrollment for all **CARE** Plans through the end of 2024 (next year). So, please tell your family and friends about the amazing opportunity to join a **CARE** Plan and receive second to none customer service. And, did you know that on average **CARE** processes your claims within 2-5 days of receiving the claim in-house? This is unheard of in the health-care industry. We pride ourselves on taking care of business in a timely and efficient manner.

In the coming weeks you will all receive a 2024 Summary Plan Description booklet from **CARE** and for those of you in Plan #4000, you will receive pre-

scription drug materials from Navitus PBM explaining any changes to your pharmacy benefit. Also, please be aware of receiving information from other entities that may be solicitous in nature. Be sure to read this type of communication closely and always feel free to contact **CARE** if you have any questions or need an explanation as to the content of these types of materials. We are here to help you choose the right Plan for you.

In closing, as we enter into our **140th** year of business . . . , I want to sincerely thank you for your participation in this organization. We are here to serve **YOU** and we consider it an honor to do so.

Shelly Cumby
Chief Executive Officer
CARE



We here at **CARE** always enjoy when we receive a compliment from you the member or a provider.

Recently, we received a call from a provider who said ***“this is the best insurance to call, I always get my questions answered”***.

Also, we recently received a note from a member’s daughter who said the following: ***“Ms. Patricia is very professional and on key. She explained everything to me. BLESS HER HUGE HEART. She will always remind me to be Kind.”***

We love our membership and will always be here to help you and our providers.

CARE DUES RATES EFFECTIVE JANUARY 1, 2024

PLAN #3000 - SUPPLEMENTAL TO COMPREHENSIVE HEALTH CARE BENEFIT (CHCB) - AETNA, AETNA US HEALTHCARE, BCBS ILLINOIS, CIGNA, HIGHMARK BCBS, UNITED HEALTHCARE GA23000, UNITED HEALTHCARE 0690100, UNITED HEALTHCARE GA107300 & UNITED HEALTHCARE GA23111

	Monthly	Quarterly
Employee.....	\$ 58.00	\$ 174.00
Employee and One Dependent.....	\$ 116.00	\$ 348.00
Employee and Two or more Dependents.....	\$ 174.00	\$ 522.00

PLAN #4000 / SUPPLEMENTAL TO MEDICARE PARTS A & B WITH PART D COVERAGE

Retired Employee, Spouse, or Surviving Spouse.....	\$ 325.00	\$ 975.00
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PLAN #4100 / SUPPLEMENTAL TO MEDICARE PARTS A & B ONLY – NO DRUG COVERAGE

Retired Employee, Spouse, or Surviving Spouse.....	\$ 174.00	\$ 522.00
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If your dues are currently being paid through payroll deduction or bank draft, the deduction will remain the same for the month of January 2024. If you pay dues direct to **CARE**, you should remit payment on or before January 1, 2024.

Our People Make **CARE** Successful

CARE said "farewell" to three of our long time employees.
"Retirement" seemed to be the theme this year for these three employees.



Ed Paramore

Congratulations to Ed Paramore, Information Technology Manager on his retirement. Ed was with **CARE** for 41 years. Throughout the years, Ed has been a pleasure to work with and a good friend to all of us. Your friends here at **CARE** wish you all the best on your retirement. Ed plans to spend his time with his wife, Brenda and their favorite dog, Shiloh.



Kathy Hampton

Congratulations to Kathy Hampton, Medicare Compliance Officer, who retired after 26 years of service. During her time with **CARE**, Kathy worked in the Benefits Department and most recently served as the Medicare Compliance Office for **CARE**. Kathy will be spending time working on her hobbies, including refinishing furniture. But her most favorite hobby will be spending time with her family.



Terry (TJ) Hargrove

Congratulations are also in order for Terry (TJ) Hargrove, Provider Relations Manager, on her retirement. TJ has been with the hospital association for 39 years. Over the years, TJ has had a wonderful rapport with the providers and members. TJ will be greatly missed by her **CARE** coworkers. Tj will be spending her time with her husband Gary, a Railroad retiree, and her grandchildren.

We will greatly miss our dear friends and coworkers, Ed, TJ and Kathy. They served **CARE** and its membership well throughout their time with the Hospital Association and for this we say a heartfelt "**Thank You!**" *Enjoy Retirement!*



Shelly Cumby
CEO & Administrator

Employees Celebrating Years of Service with **CARE**



Tracy Ross
Asst. Administrator & CFO

In Memoriam

Harvey Smith, former **CARE** Administrator, passed away January 5, 2023. Mr. Smith served as Administrator and Chief Executive Officer of the Santa Fe Employees Hospital Association in 1986 and later Chief Executive Officer of the Consolidated Associations of Railroad Employees until his retirement in 2000.



On September 26, 2023 at the **CARE** Board of Directors meeting, a resolution was passed honoring Mr. Smith for his years of service to the Hospital Association



Garland Neal, former **CARE** Board member passed away June 12, 2023. Mr. Neal served on the **CARE** Board of Directors from May 1993 until September 2018.

ATTENTION!!!!

ANYONE WHO KNOWS ACTIVELY WORKING BNSF RAIL WORKERS!!!!

It has been since the early 2000's that we have had the actively working railroaders (actives) in **CARE** as primary members. Some of you will remember that some 20 years ago, each rail craft voted their respective memberships to determine who wanted to stay in the Hospital Association (**CARE**) or withdraw out of **CARE** and transfer to the National Plan (United Healthcare, Aetna, BC/BS, etc.). Unfortunately, we lost every active member, one craft at a time. Thankfully, **CARE** had an abundance of retirees in the Plan (those that retired at age 65 or earlier if disabled and qualified for Medicare) that kept our organization functioning.

So much has changed in the past two decades in the healthcare arena. To our knowledge, the National Plan covers active rail workers at 90%, after a deductible is met. This leaves the BNSF active employee and their dependents responsible for 10% of each hospital or doctor's bill until they reach their \$3,350 annual out of pocket expense. The days of 100% coverage are long gone for the active rail worker **UNLESS** they have a supplemental plan to pick up those out of pocket expenses. **CARE** Plan #3000 is the answer to this dilemma.

CARE Plan #3000 has been in existence for many, many years and was created to help offset costs for the dependents of rail workers. We have kept this Plan in existence over the last two decades in anticipation that the rail industry would no longer cover the active employee at 100%. Therefore, **CARE** stands ready and able to help offset these costs by picking up the out-of-pocket expenses (copayments, deductibles and coinsurance) in full on medical services deemed medically necessary.

The cost of this very affordable Plan is \$58 per member per month. If you put the simple math to it, the qualifying member pays \$58 per month X 12 months = \$696 for a \$3350 annual benefit..... That's It! No strings attached. It's simple and easy to file the claims to **CARE** and in turn we reimburse you direct. You can conveniently pay your premiums by using payroll deduction or bank draft. It's just that simple. Feel free to call **CARE** Customer Service for specific details.

We encourage current Plan #3000 members to "**spread the word**" about this Plan to your fellow coworkers and their families. We also encourage current Plan #4000/4100 members to share this news with anyone you know that is still working. More members in **CARE** will benefit everyone!!

See article on "Membership Incentive Program" for information on how **CARE** will reward you for sharing this information with anyone who qualifies to join **CARE** and does so from your referral

HOW TO FILE CLAIMS WITH PLAN #3000

Aetna US Healthcare, Highmark Blue Cross / Blue Shield, United Healthcare GA23000, United Healthcare 0690100 Claims: For these plans, claims should first be filed with your Primary carrier for payment. Once your Primary carrier has issued payment, send a copy of the Explanation of Benefits from your Primary carrier to **CARE** for reimbursement. Once the Explanation of Benefits is received, **CARE** will make payment direct to you, the member.

Claims must be submitted as soon as possible and received by **CARE** NO LATER than one (1) year from the date your Primary and/or Secondary Carrier processed the claim. Incomplete information or an incorrect mailing address WILL result in the delay of payment.

2024 BENEFIT CHANGES

CARE PLAN #4000 - PRESCRIPTION DRUG BENEFIT (PART D) CHANGE:

For Plan Year 2024, **Navitus MedicareRx** (PDP) will continue to administer pharmacy benefits for Plan #4000 members. **CARE** will continue to provide you with an “*enhanced*”, creditable Part D prescription drug benefit.

- ▶ Annual deductible of \$300
- ▶ Initial Coverage Limit increased from \$4,660 to **\$5,030**
- ▶ Coverage Gap Amount increased from \$7,400 to **\$8,000**
- ▶ Your copayments will remain the same for Plan Year 2024
- ▶ No copayment in the Catastrophic Stage



Navitus MedicareRx (PDP) Summary of Benefits 2024

The benefit period for Plan #4000 is January 1 through December 31. Please see the chart below for further explanation of the stages plus your copayments for 2024. For questions regarding your prescription drug benefit contact the **CARE** Customer Service Department at 1.800.334.1330.

Initial Coverage Stage	\$0 - \$5,030
Deductible	After you have met your annual deductible of \$300 you will pay the applicable copayment/coinsurance listed below until your total drug costs reach \$5,030 .
Coverage Gap Stage \$5,030 - \$8,000	After your total drug costs reach \$5,030 , you will continue to pay the same applicable copayment and/or coinsurance listed below as in the Initial Coverage Stage until you reach \$8,000 .
Catastrophic Coverage Stage > Greater than \$8,000	\$0 Copayment
Additional Cost Sharing Information: Your drug copayment or coinsurance may be less, based upon the cost of the drug and the coverage stage you are in. Your plan will also allow up to a 31-day supply of medication at an Out-of-network pharmacy.	

TIERS	COPAYMENTS		
	Network Retail Pharmacy		Mail Order
	Up to 31-Day Supply	32 to 90 Day Supply	Up to 90-Day Supply
Tier 1: Generic products	\$15	\$15	\$15
Tier 2: Preferred brand products	\$40	\$120	\$100
Tier 3: Non-preferred brand products	\$60	\$180	\$150
Tier 4: Specialty products	25% coinsurance (\$250 minimum \$500 maximum)	25% coinsurance (\$500 minimum \$1500 maximum)	25% coinsurance (\$500 minimum, \$1500 maximum)

Medicare Open Enrollment runs from October 15 through December 7, 2023

During this time, Medicare beneficiaries may make changes to their plan.

Current **CARE** Medicare members have until December 31, 2023 to choose between Plan #4000 and #4100 for an effective date of 1/1/24.

CARE Open Enrollment

CARE's Open Enrollment will run through December 31, 2024 for the plans below. For questions regarding these plans, contact our Customer Service Department.

Plan #3000 - Available to Active BNSF employees who have one of the Comprehensive Health Care Benefit (CHCB) Plans: Aetna US Healthcare, Highmark BlueCross / Blue Shield, United Healthcare GA23000, United Healthcare 0690100 or Other Railroad-Sponsored Plans.

Please be advised if you are on a medical leave of absence with the Railway Company, you still qualify to enroll in Plan #3000.

Our Medicare supplements are available to persons with Medicare Parts A & B:

Plan #4000 - Medicare Supplement with Prescription Drug Benefit (Part D)

Plan #4100 - Medicare Supplement Only with No Prescription Benefit

MEMBERSHIP DRIVE INCENTIVE PROGRAM!

CARE is continuing the Membership Drive Incentive Program, in an effort to introduce new persons to our plan. Remember, this membership drive will not only benefit the Hospital Association but **YOU** will also benefit. We encourage you to tell your fellow BNSF railroad friends and retirees about **CARE** and what we have to offer. For every person that you refer to **CARE** and who signs up for one of our plans, **YOU** will receive \$100 (up to 5 persons, \$500 in a calendar year). Below is a reminder of how the program works.

QUESTIONS & ANSWERS

Q: How does the Program Work?

A: A current **CARE** member can recruit a current or former BNSF employee, retiree, spouse/dependent* or former **CARE** member to enroll in one of **CARE's** healthcare plans.

For new enrollees, you will need to indicate on the application form you receive, who referred you to **CARE**.

The **CARE** member may also call Berenice Hensley in the Member Services Department at 1.800.334.1330 Extension 310 to provide the "recruited" person's name, address, and phone number.

Once the application for the new enrollee is received and approved and dues received for the plan they have enrolled in, the recruiter will receive a check in the amount of \$100 within 30-45 days.

Q: How much will I receive for recruiting a new member?

A: \$100 per eligible new member recruited not to exceed \$500 annually (which means you can recruit up to 5 new persons per calendar year).

Q: Who can participate?

A: All current **CARE** members.

Q: What CARE Plans are included?

A: Plans #3000, #4000 and #4100.*

Q: Definition of a "New" Member:

A: A current or former BNSF employee, retiree, dependent and/or former **CARE** member.

** Does not apply to newborns or children being added to the family plan under Plan #3000.*



CARE PLAN #4000 PHARMACY BENEFIT NEWS

By *Shelly Cumby*

CARE is constantly monitoring the Pharmaceutical industry which is ever changing. Navitus PBM (Pharmacy Benefit Manager) sends utilization reports to **CARE** on a monthly, quarterly and annual basis.

Results of the 2nd Quarter data indicate the overwhelming majority of our **CARE** Plan #4000 members are utilizing generic (lowest cost) medications. This is great news because it means you, the member, pay less for your medications and **CARE** pays less on your behalf. When **CARE** is required to pay less, the entire membership benefits as it helps keep costs down which keeps the dues rates from increasing.

The generic fill rate was 89.2% versus 9.5% for preferred name brand medications, 1.2% for non-preferred brand medications and 0.18% in specialty utilization.

INFLATION REDUCTION ACT (IRA)

CARE and Navitus are keeping a close watch on the newly passed Inflation Reduction Act which was signed into law in 2022 by President Biden. The IRA introduced improvements intended to expand Medicare benefits and lower drug costs. The law also provides Medicare the ability to directly negotiate the prices of certain high cost single-source drugs that are currently without generic or biosimilar* competition.

Following are the first 10 drugs covered under Medicare Part D selected for negotiation for year 2026: Eliquis, Jardiance, Xarelto, Januvia, Farxiga, Entresto, Enbrel, Imbruvica, Stelara and Fiasp. It will be interesting to see how this Act affects the Part D program as a whole and more importantly, how it affects you in lowering prescription costs.

**A biosimilar is a biologic medical product that is almost an identical copy of an original product that is manufactured by a different company*

Senior Corner

2024 Medicare Deductibles

Medicare Part A Deductible - \$1632.00

Medicare Part B Deductible - \$240.00

As a reminder, **CARE** Plans #4000 and #4100 (both secondary to Medicare) pay your Medicare Part A & B deductibles.

2024 Plan #4000 Navitus MedicareRx PDP Part D Deductible - \$300

As a reminder, under the prescription drug law, a person with Medicare isn't required to meet the Part D deductible before Medicare will cover a Part D covered insulin product or recommended preventive vaccine. Recommended preventive vaccines have zero cost sharing.

NARVRE News

Kathy Hampton and Berenice Hensley had the privilege of attending a National Association for Retired and Veteran Railway Employees (NARVRE) meeting in Roseville, MN Unit 109 on Monday, August 14th. An invitation was received from Thomas Perkovich, President for NARVRE Unit 109, to come and speak. It was a very good meeting and there were lots of questions. Information packets were distributed to pass on to friends and relatives that have a tie to the BNSF. **CARE** was also invited to attend a picnic in Coon Rapids, MN which Jeff Doerr, former President of Transportation Division of the International Association of Machinist and Aerospace Workers (IAM) put on for several unions. Shelly Cumby attended that meeting on September 9, 2023.

The 2024 NARVRE National Convention is scheduled Sunday, May 19, 2024 to Tuesday, May 21, 2024. **CARE** representatives will be in attendance.



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*The CARE staff would like to wish you
and your family a safe and
happy holiday season!*

**The next scheduled meeting of the CARE Board will be held
Wednesday, May 22, 2024**

Navitus MedicareRx (PDP)
If you have questions, please
call Navitus MedicareRx
Customer Care toll-free at
1.866.270.3877 or TTY users
can call 711.

Members can reach Navitus
MedicareRx Customer Care
24 hours a day, 7 days a
week, excluding Thanks-
giving and Christmas.

Navitus MedicareRx (PDP)
Website and Navi-Gate® for
Members: <https://medicarex.navitus.com>

CARE Members
**For Specific Questions
You May Have Regarding
Benefits / Claims /
Eligibility / Membership
contact CARE at:**
**1-254-773-1330
or 1-800-334-1330**
Monday-Thursday
8:00am-4:30pm

Claims Manger:
Lindsay Hughes

Membership Manager:
Berenice Hensley

**CARE
2023 / 2024
Holiday Schedule**

CARE office will be closed
Thursday, November 23, 2023

CARE office will close at noon
on Thursday, December 21,
2023 and will be closed
Monday, December 25, 2023.

CARE office will be closed
Monday,
January 1, 2024.

The "On Track" newsletter is published by the Consolidated Associations of Railroad Employees. If you would like to submit articles or announcements concerning Health & Welfare for publication in future editions, you may contact Berenice Hensley at bereniceh@carehealthplan.com. Inclusion of articles will be subject to space available and appropriateness as judged by CARE Administration.