

***Member Handbook Changes
(December 2007 – January 2010)
Listed By Plan & Date Order of Change***

<i>Change or Correction Reason For Changes – Board Action</i>	<i>Date Change Is Effective</i>
Plan 8 - 60/30: Annual prescription benefit increased to \$2,000 from \$750	7/1/2008
Plan 1, 5, 17, 21 & 22: DME benefit implemented; 80/20 benefit will apply; purchase of hospital beds, wheelchairs and scooters is excluded. DME requests for equipment costing more than \$500 must be pre-approved	7/1/2008
All Plans with PT benefit, 100% or 80% will be paid based upon benefit plan to a maximum of \$3,000; Once this threshold is met, balance of PT charges for the remainder of the calendar year will be paid at 50%	1/1/2009
Plan 9 - Retirees Eligible for Medicare: Annual prescription benefit increased to \$1,000 from \$750	1/1/2009
Generic copayments on prescriptions increased to \$4 for a 30-day supply and \$6 for a 90-day supply (from the previous copayment of \$2 and \$4 respectively)	1/1/2009
Plan 7 - Early Retiree Major Medical and Plan 15 – Associate Member: Appliance / brace benefit amended to read 80% to a maximum payment of \$125.00 per item. One pair of orthotics is considered one item	1/1/2009
Visit limit and lifetime limits removed from all mental health and substance abuse benefits. Payment will remain at 100% or 80% based upon the benefit plan. All services must be precertified.	1/1/2010
Plans 1, 3, 4, 5, 8, 17, 18, 21 & 22: Chiropractic benefit increased to 80% to \$900 per calendar year from 80% to \$600 per calendar year.	1/1/2010

ACTIVE
Member Handbook Changes (November 02, 2007)

<i>Change or Correction</i>	<i>Reason For Change</i>
Board of Managers - United Transportation Union Representative is Richard Hayden Effective February 07	Retirement of Rex Grice
Page 11-Section V-Should read "Spouses, Dependents, Parents and Parents-In-Law of Wabash Members"	Feb 07 Board
Page 12-Subsection d-Should read "Parents or parents-in-law of Wabash Actives" (delete "who are eligible under Medicare")	Feb 07 Board
Page 17 - Add Section XIII - Courtesy Member - The Chairman of any General Grievance Committee from Crafts participating with Wabash as identified in the By-Laws shall be considered a Courtesy member, 'gratis', but with no health benefits provided. As such they are entitled to all non-monetary privileges of Wabash members, i.e., family eligibility for Wabash health plans at existing dues rates, option to purchase 'Friends of Wabash' drug program and all other free services available to all Wabash members.	May 07 Board
Page 18-First Paragraph-Should read "Members who reside within 20 miles of Decatur must use the Wabash Clinic for their Primary Care Physician (PCP).	Correction & May 07 Board
Page 25-Wabash will provide first dollar coverage (100%) for the first \$10,000 of Outpatient Diagnostic Services and 80% beyond that with no limit.	May 06 Board
Page 29-Wabash will provide up to \$500 per year in Stop Smoking benefits to all Wabash members with primary coverage.	May 06 Board
Page 34-Should include Chemotherapy/Radiation for cancer benefit with 80% coverage in-network	Error of Omission
Page 34-Diagnostic Testing - Paid at 80%, no limit	May 06 Board
Page 46-Plan #8- First sentence should read " Employees at least 60 year of age with 30 or more years of service at retirement and those employees on sick leave who had 30 years of employment when going out of service if they attain the age of 60 during a 30 month period from the date of going out of service"	Feb 06 Board
Page 47- Wabash will provide first dollar coverage (100%) for the first \$10,000 of Outpatient Diagnostic Services and 80% beyond that with no limit.	May 06 Board
Page 60-Plan #15 description should include "parents and parents-in-law"	Feb 07 Board
Page 63-Plan #16- delete "spouses and". Page 63-Plan #24- delete "spouse and"	Error
Page 64- Wabash will provide first dollar coverage (100%) for the first \$10,000 of Outpatient Diagnostic Services and 80% beyond that with no limit.	May 06 Board
Page 75-Section (I)- delete and change to: "All former dependents, spouses and widow(ers) (and all of their dependents and spouses) of any individual who is or was employed by any Railroad Company operating the rail lines formerly operated by the Wabash Railroad Company."	May 05 Board
Page 75- Section (J)- Delete the phrase "who are eligible under Medicare"	Feb 07 Board
Page 75 - Section (K) -Add: General Chairman of any participating Wabash union while serving on our Board of Managers, subject to Eligibility rule provided in Paragraph VII.	May 07 Board
Page 75- Section (I)- Add: Spouses of Active NS employees, covered by Wabash Association (Primary or Secondary) who elect the Managed Medical Care Plan (MMCP) offered by the National Plan, may use our Clinic as non-members.	October 07 Board
Page 78 - Section (F) First sentence should read: "Every other year at its annual meeting, the Board shall elect from among its members a Chairman and a Vice-Chairman."	Error of Omission
Page 81 - Section (M) Should read: "Wabash shall compensate any member of the Board who attends a meeting of the Board in an amount equal to their applicable rate including overtime if appropriate for any wages for work time lost or personal time (at straight time rate) if during vacation or regularly scheduled time off. The Board also may reimburse any member of the Board for any expenses associated with service by the individual upon the Board or action taken on behalf of the Board.	July 05 Mail Ballot
Page 84 - Section (B) Subsection (1) Second sentence should read "The Administrator shall evaluate and review the performance of the Manager at least annually, and make recommendations to the Board who may with due consideration adjust the salary and benefits provided to the Manager, subject to any contract or agreement entered into by Wabash and the Manager and as may be subject to application of law."	Feb 06 Board

MEDICARE
Member Handbook Changes (November 02, 2007)

<i>Change or Correction</i>	<i>Reason For Change</i>
Board of Managers - United Transportation Union Representative is Richard Hayden Effective February 07	Retirement of Rex Grice
Page 10 - First Paragraph-Should read "Members who reside within 20 miles of Decatur must use the Wabash Clinic for their Primary Care Physician (PCP).	Correction & May 07 Board
Page 27 – Section (I)-Add: Spouses of Active NS employees, covered by Wabash Association (Primary or Secondary) who elect the Managed Medical Care Plan (MMCP) offered by the National Plan, may use our Clinic as non-members.	October 07 Board
Page 27-Section (I)- delete and change to: "All former dependents, spouses and widow(ers) (and all of their dependents and spouses) of any individual who is or was employed by any Railroad Company operating the rail lines formerly operated by the Wabash Railroad Company."	May 05 Board
Page 27- Section (J)- Delete the phrase "who are eligible under Medicare"	Feb 07 Board
Page 27 - Section (K) -Add: General Chairman of any participating Wabash union while serving on our Board of Managers, subject to Eligibility rule provided in Paragraph VII.	May 07 Board
Page 30 - Section (F) First sentence should read: "Every other year at its annual meeting, the Board shall elect from among its members a Chairman and a Vice-Chairman."	Error of Omission
Page 33 - Section (M) Should read: "Wabash shall compensate any member of the Board who attends a meeting of the Board in an amount equal to their applicable rate including overtime if appropriate for any wages for work time lost or personal time (at straight time rate) if during vacation or regularly scheduled time off. The Board also may reimburse any member of the Board for any expenses associated with service by the individual upon the Board or action taken on behalf of the Board.	July 05 Mail Ballot
Page 36 - Section (B) Subsection (1) Second sentence should read "The Administrator shall evaluate and review the performance of the Manager at least annually, and make recommendations to the Board who may with due consideration adjust the salary and benefits provided to the Manager, subject to any contract or agreement entered into by Wabash and the Manager and as may be subject to application of law."	Feb 06 Board