



Voluntary Benefits and Employee Discounts

The [Union Pacific Voluntary Benefits Marketplace](#), powered by BenefitHub, is available to all employees and interns. Visit the Marketplace to create an account (using your 7 digit employee ID and home mailing zip code), explore benefits offerings and enroll. If you require assistance, contact BenefitHub at 1-866-664-4621. The Marketplace provides access to voluntary benefits that leverage group purchasing power to provide discounted rates, streamlines the employee shopping and enrollment experience, and offers convenient premium payment options.

Critical Illness and Hospital Indemnity Insurance

Critical Illness Insurance

- Enroll in \$10,000, \$20,000 or \$30,000 of coverage
 - Spouse: 100% of your elected coverage
 - Child(ren): 50% of your elected coverage

Hospital Indemnity Insurance

- Enroll in a high or low benefit plan for you and your family. Some of the benefits include:
 - First Day Hospital Confinement = \$600 or \$1,100
 - Daily Hospital Confinement = \$100
 - Daily ICU Confinement = \$200

Annual Open Enrollment: October 1 – October 31

New Hire Enrollment: New hires may enroll within 31 days of their hire date.

Life Event: Employees who are already enrolled and experience a qualifying life event have **31 Days** from the date of the event to report the event and update coverage elections.

Learn More:

To learn more about how Critical Illness and Hospital Indemnity insurance can help protect your financial wellness:

- Review the benefit highlights and educational information on The Hartford Critical Illness and Hospital Indemnity tile of the [Union Pacific Voluntary Benefits Marketplace](#)
- View a recorded 25 minute [informational webinar](#) for Union Pacific employees presented by The Hartford. Below are answers to two takeaway questions from the webinar:
 - 1. What is the maximum age that an active eligible employee can be enrolled in the plans?**
There is no age limitation.
 - 2. Will the plans be offered to retirees?**
The plans are only offered to active eligible employees. Retirees will need to port their coverage.

Voluntary Benefit Offerings and Providers

- **Auto Insurance:** Liberty Mutual, MetLife, Travelers, and participating retail carriers
- **Critical Illness Insurance:** The Hartford
- **Home/Renters Insurance:** Liberty Mutual, MetLife, Travelers, and participating retail carriers
- **Hospital Indemnity Insurance:** The Hartford
- **Pet Insurance:** ASPCA Pet Health Insurance
- **Identity Theft Protection:** IdentityForce

Financial Wellness

The Marketplace also includes financial wellness educational materials and tools offered by Prudential. These resources are available on demand to all employees across the network. Certain functionality on the Financial Wellness Center will not work unless you use Microsoft Edge, Chrome or Safari. For your convenience you can copy and paste the following

URL: <https://unionpacific.benefithub.com/#CustomSectionV2/rnwgfsbr6yggw2ny?ref=home> to access the Financial Wellness Center.

Financial wellness education and tools are offered free of charge by Prudential. Prudential may offer individual professional services or advice for a fee. Union Pacific does not endorse or promote use of these professional services. Fees incurred for the individual professional services or advice are the obligation of the employee. If you elect to utilize Prudential professional services you should exercise good judgment and prudently evaluate and understand the fees, scope and quality of services, professional expertise/experience and fiduciary obligations.

Discount Offerings

[Discount Offerings - Real Savings. Every Day.](#)

Employee Account

Shop thousands of employee discounts on brands you love. Discounts are available through the Union Pacific Voluntary Benefits Marketplace portal as well as a mobile app.

Family and Retiree Account

Members of employee households and Union Pacific retirees may register and use the employee discount program through the Union Pacific Family and Retiree discount portal as well as a mobile app.

Mobile App

The BenefitHub Mobile application is offered for Android and Apple mobile devices through The Android Google Play Store and The Apple App Store. To use the BenefitHub Mobile App, you must first create an account using a desktop or laptop computer.



Some vendor websites will be blocked when using UP network computers. Employees will need to use a personal computer or cell phone to access those discounts.

Plan Disclosures

[Critical Illness and Hospital Indemnity Plan](#): Plan description for cash benefit payable upon diagnosis of a covered condition of hospital confinement for covered illness or injury.

Support Resources

- Create an Employee Account: To [create an account](#) you will need your 7 digit employee ID and home mailing zip code.
- Create a [Family or Retiree Account](#)
- BenefitHub FAQ: The [FAQ](#) answers many common user and employee discount questions
- Union Pacific Voluntary Benefit FAQ: The [FAQ](#) provides answers to many common voluntary benefit questions
- Support: For additional questions or support visit the [Union Pacific Voluntary Benefits Marketplace](#) for additional information or contact BenefitHub at 1-866-664-4621
- Personal Data Update: [Quick Reference Guide](#) to update your date of birth in the Critical Illness and Hospital Indemnity in the enrollment portal. This update will improve the claims experience and expedite payment of benefits and must be completed in October of 2021.