



**Synopsis of 2025 Tentative National Rail Agreement  
Members on BNSF, NS, CN, and Participating Short Lines  
YOUR VOTE IS IMPORTANT!  
Learn the facts and cast an informed ballot**

Subject to ratification, members will enjoy the benefits outlined below. It is important to note that **NO CONCESSIONS** were made to obtain these benefits and, if ratified, the door will be closed on conductor redeployment and/or crew consist negotiations for the life of this agreement!

**Front-Loaded General Wage Increases With Full Backpay**

- In a break from longstanding patterns and tradition, this TA provides larger GWIs earlier in the life of the agreement, which amplifies the compounding effect to more than 18.75% over five years, as follows:

Effective Date	Increase	Compounded Increase
July 1, 2025	4.00%	4.00%
July 1, 2026	3.75%	7.90%
July 1, 2027	3.50%	11.68%
July 1, 2028	3.25%	15.31%
July 1, 2029	3.00%	18.77%
Totals	17.50%	18.77%

**Improved National Vacation Benefits**

- For the first time in nearly 30 years, our national vacation schedule will be amended so members will earn more vacation earlier in their careers, as follows:

Paid Vacation	Improved Schedule	Existing Schedule
2 weeks	2+ years of service	2+ years of service
3 weeks	6+ years of service	8+ years of service
4 weeks	15+ years of service	17+ years of service
5 weeks	23+ years of service	25+ years of service

- Note that the above will not apply where more favorable on-property vacation agreements already exist.

- Members working full-time in their second year of employment (“Year 1”) who did not qualify for vacation in the prior year (“Year 0”) will be granted 1 week of paid vacation. Also, for the first time ever, newly hired employees will earn vacation during their initial year of employment (in “Year 0”) as follows:

Mark-up Date	5-day Vacation Week	7-day Vacation Week
January/February	5 days	7 days
March/April	4 days	5 days
May/June	3 days	4 days
July/August	2 days	3 days
September/October	1 day	2 days

- Where existing on-property agreements don’t already permit, members will have the option to take 1 week of their accrued vacation as single/daily vacation days.
- If ratified prior to November 1, 2025, employees who would have been eligible for vacation enhancements at the beginning of 2025 will receive a pro rata payment in lieu of receiving vacation benefits for either 1 day (5-day vacation week) or 2 days (7-day vacation week).

### Health & Welfare Improvements

- Monthly employee cost-sharing contributions remain at the current calculation of 15% costs. If new agreements are not negotiated and ratified prior to January 1, 2031, the monthly contribution will remain frozen at the rate established for 2030.
- Long awaited and well deserved benefit increases, effective retroactively to January 1, 2025 (where possible) including:
  - Extended coverage for surviving dependents from 4 months (current) to 6.
  - Coverage for voluntary male sterilization.
  - Doubled opt-out bonuses, from \$100 per month to \$200 per month.
  - Dental benefits increased from \$1,500 to \$2,500 annually.
  - Orthodontia benefits increased from \$1,000 to \$2,500 (lifetime).
  - Vision frame allowance increased from \$115 to \$250 (every 2 years).
- Implementation of prescription drug utilization management rules for certain drugs, improper billing detection and mitigation programs, and out-of-network pricing programs. All of these programs are designed to save our H&W Plan on costs (which helps keep our 15% contributions down) without negatively impacting members.
- An entirely **OPTIONAL** lower cost employee-only (no spouse or dependent coverage) high deductible H&W plan will be introduced, which is eligible for a new tax-free health savings account (HSA) where contributions never expire. Benefit levels are as follows:

	In Network	Out of Network
<b>Deductible</b>	\$2,500	\$5,000
<b>Out of pocket maximum</b>	\$5,000	\$10,000
<b>Office visits and inpatient/outpatient care</b>	90% after deductible	70%
<b>Rx - generic coinsurance</b>	10% after deductible	75% of R&C*
<b>Rx - formulary coinsurance</b>	20% after deductible	75% of R&C*
<b>Rx - non-formulary coinsurance</b>	30% after deductible	75% of R&C*
<b>Monthly cost-sharing contribution</b>	10% of payment rate (2025 = \$185.03)	

\*Reasonable and customary costs, as determined by the insurance company. This amount may be less than what the provider charges, in which case the member would owe the difference

- This **OPTIONAL** lower cost employee-only plan **will not** increase costs under the existing plan or jeopardize our funding levels, so there will be **zero risk** of increased costs to members who are not eligible or not interested in choosing this option!

#### Yardmaster Specific Enhancements

- In addition to all of the above, Yardmaster agreements will be modified to include:
  - Weekly vacation pay will be based on 1/52 of the prior year's earnings or 5 basic days of pay, whichever is greater (same as T&E have now).
  - Vacation pay calculations will include earnings from T&E crafts.
  - All guaranteed extra boards will be guaranteed 1 scheduled rest day per week.

#### What's the catch? What do we give up?

- Nothing! There are no potential "gotcha" provisions, no convoluted healthcare language, no work rule changes, crew consist is off the table for another 5 years, and nothing gets deferred back to the railroads or General Committees for on-property negotiations, which makes this tentative agreement worth ratifying!

#### What if I Work for CSX, UP, or CPKC?

- Those Carriers have chosen not to be represented by the National Railway Labor Conference for national bargaining. Instead, they are engaging in separate negotiations with our individual General Committees of Adjustment.
- In some cases, SMART-TD has already reached and ratified agreements. Those agreements are very similar to this TA.
- In most cases, negotiations are ongoing. If you have questions about the status of those negotiations, reach out to your Local Chairperson or General Chairperson for more information. Contact information can be found in the "My Local" section of the SMART Union app, or on the Member Portal section of our website (registration and login required) [www.smart-union.org](http://www.smart-union.org).