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JEREMY R. FERGUSON
President

October 8, 2025

BALLOT ENCLOSED - NATIONAL RAIL TENTATIVE AGREEMENT (TA)

Dear Brothers and Sisters:

To begin, I would like to talk about what is not included in this TA. Nearly two generations of railroaders have come and gone since the last time our Organization secured an agreement that did not involve trading away work rules, increasing healthcare costs, or making similar concessions in exchange for improved wages and benefits. I am proud to say that, if ratified, this TA will reestablish that milestone.

There are no crew consist changes, no work rule changes, and no increases to our H&W out-of-pocket costs or monthly contribution percentages. On top of that, nothing is being sent back for on-property negotiations with our General Committees. This is a truly no-compromise agreement, with no open-ended provisions, and no potential for unexpected or unforeseen outcomes down the road.

Now let's talk about what is included. Back pay and five annual wage increases that compound to a total of 18.77%. On average, that equates to more than \$57,000 in additional earnings over the life of this agreement.* This TA also provides much needed increases to our dental, vision, and medical coverage, and it provides a lower cost option for members who don't want or need dependent coverage, without increasing rates for others. To help improve our quality of life, for the first time in 30 years our national vacation schedule will provide more vacation time earlier in our careers. For the first time ever, newly hired employees will have vacation starting from day one.

On September 15, 2025, this TA was presented to all SMART-TD Rail General Chairpersons, who voted overwhelmingly in favor of moving it forward. Now, the decision rests with you - our members.

In accordance with Article 21B, Section 91 of the SMART Constitution, enclosed with this letter you will find a QR code link to a copy of the full TA, a synopsis, and voting instructions, along with a 12-digit access code for using the telephone voting system. Starting October 16, 2025, we will also be sending out text messages and emails to all eligible members who have provided up-to-date contact information.

If you have any questions, please contact us via telephone at (216) 227-5424, or by email to ContractQuestions@smart-union.org.

This is our agreement and our future, and your vote matters.

In solidarity,

Jeremy R. Ferguson
President - Transportation Division

*Based on average 2024 SMART-TD member earnings of \$99,353.10 - The Labor Bureau, Inc.



October 8, 2025

Dear Brothers and Sisters,

As members of the SMART-TD National Negotiating Committee, we want to take a moment to speak directly to you about the Tentative Agreement (TA) currently before us. We have carefully reviewed, debated, and stood together throughout this process, and we are proud of what has been achieved.

We fully agree with and endorse the message shared by President Ferguson. This TA is unlike any we've seen in decades, not just for what it provides, but for what it avoids. Moreover, your General Chairpersons have made it clear that this TA is more than just worthy of ratifying. That confidence is shared by all of us on the negotiating committee.

There are no takeaways, no changes to crew consist, no work rule concessions, and no increases to your out-of-pocket healthcare costs. These are the very protections we entered negotiations committed to defend, and we did just that. What's on the table is uncomplicated, transparent, and fair.

This agreement was reached through determination, solidarity, and a clear commitment to protecting our rights and improving our wages and benefits. Every decision made at the table was guided by one question: Is this in the best interest of our members? We believe the answer is a resounding yes.

Now it's your turn to make your voice heard. We urge you to take the time to review the full agreement and read the synopsis. If you have questions, prior to voting ask your General Chairperson, your Local Chairperson, or the President's office. We unanimously endorse this tentative agreement and encourage you to vote to **ACCEPT**.

In Solidarity,

Brent Leonard
Vice President – Transportation Division

Chad Adams
Vice President – Transportation Division

Jamie Modesitt
Vice President – Transportation Division

Gary Crest
Vice President – Transportation Division

Joe Lopez
Vice President – Transportation Division

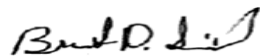
Dave Wier Jr.
Vice President – Transportation Division



Chris Bartz
AVP, General Chairperson, GCA-256 (YM)



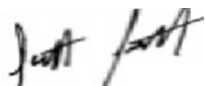
Tommy Gholson
AVP, General Chairperson, GCA-898 (NS)



Brent Lind
General Chairperson, GCA-001 (BNSF)



Adren Crawford
General Chairperson, GCA-433 (CN/IC)



Scott Swiatek
General Chairperson, GCA-009 (BNSF)



Justin Wolters
General Chairperson, GCA-449 (IHB)



David Phillips
General Chairperson, GCA-680 (NS)



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
Deductible	\$2,500	\$5,000
Out of pocket maximum	\$5,000	\$10,000
Office visits and inpatient/outpatient care	90% after deductible	70%
Rx - generic coinsurance	10% after deductible	75% of R&C*
Rx - formulary coinsurance	20% after deductible	75% of R&C*
Rx - non-formulary coinsurance	30% after deductible	75% of R&C*
Monthly cost-sharing contribution	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.