

# National Plan premiums will decrease by 10.2% in 2025

Though health care costs continue to rise nationally, **healthcare premiums and the 15% employee monthly cost-sharing contributions will decrease in 2025** for railroad employees covered by the National Plans.

Railroads and rail labor Unions have confirmed that the monthly employee cost sharing contributions will decrease by \$31.67 in 2025, from \$309.21 to \$277.54. Both parties continue to work together to jointly and effectively manage the National Railroad Plans, keeping costs down while continuing to provide world class health care benefits.

Open enrollment for the National Railroad Plans closes on October 31, 2024. Enroll now on [YourTracktoHealth.com](https://YourTracktoHealth.com).