

ARTICLE III - HEALTH AND WELFARE PLAN AND EARLY RETIREMENT MAJOR MEDICAL BENEFIT PLAN

All of the provisions contained in Article III entitled "Health and Welfare Plan and Early Retirement Major Medical Benefit Plan", of the IMPLEMENTING DOCUMENTS EFFECTIVE NOVEMBER 1, 1991, between railroads represented by the NATIONAL CARRIERS' CONFERENCE COMMITTEE and employees of such railroads represented by the UNITED TRANSPORTATION UNION shall be incorporated into and made a part of this Agreement, to the same extent, as if included herein.