

CSX TRANSPORTATION

2021
BENEFITS
SUMMARY



MEDICAL/PRESCRIPTION A CHOICE PPO PLAN AND A HIGH DEDUCTIBLE PLAN

CHOICE PPO PLAN

The Choice PPO provides you with a network of providers to meet your health care needs, along with the option to access services outside of the network at a higher cost. With the Choice PPO, you pay higher monthly premiums out of your paycheck but pay less when you access services at the point of care in the form of a co-payments, lower deductibles, out-of-pocket maximum, and lower co-insurance amounts once you have met your deductible.

In addition, if you enroll for the Choice PPO plan, you will be eligible to participate in the Health Care Flexible Spending Account (FSA). With a Health Care FSA, you can put pretax dollars from your paycheck into this account and use them to pay out of pocket expenses.

CONSUMER-DRIVEN HEALTH PLAN

The Consumer Driven Health Plan (CDHP) is a high deductible plan that comes with a triple tax-advantaged account called a Health Savings Account (HSA), with matching contributions from CSX. The CDHP covers preventive care at 100% with a cost share on other services once the deductible has been met.

PRESCRIPTIONS

Your prescriptions coverage is bundled with your medical plan. It covers prescription drugs that are taken on an outpatient basis. The plan also covers certain preventive generics at no cost to you. The pharmacy plan is administered by CVS Caremark.

In-Network Pharmacy	Retail Pharmacy (up to 30-day supply)	Mail Order (up to 90-day supply)
Preventive Generics	\$0 co-pay	\$0 co-pay
Generic Drugs	\$10 co-pay	\$25 co-pay
Preferred Brand-Name (on formulary)	\$25 co-pay	\$60 co-pay
Non-Preferred Brand Name (not on formulary)	\$45 co-pay	\$100 co-pay

When obtaining prescription drugs from an out-of-network pharmacy, reimbursement is limited to the discounted charge. Reimbursement is 100% up to the amount that the Plan would have paid if you had used an in-network pharmacy, less your co-pay.

The Plan includes a list of preferred drugs that are either more effective at treating a particular condition than other drugs in the same class of drugs, or as effective as and less costly than similar medications. Non-preferred drugs may also be covered under the prescription drug program, but at a higher cost-sharing tier. Collectively, these lists of drugs make up the Plan's Formulary. The Plan's Formulary is updated periodically and subject to change. To get the most up-to-date Plan Formulary list go online to www.caremark.com.

ADVANTAGES OF PARTICIPATING IN HEALTH SAVINGS ACCOUNT (HSA)

Employees enrolled in a high deductible plan - the CDHP are eligible to participate in an HSA. CSX contributes through a matching model - CSX will match dollar for dollar your contributions to your HSA up to \$1,200 for employee only coverage and up to \$2,400 for employee and covered dependents.

It's all tax-free! You can make your own HSA contributions (up to IRS limits) on a pretax basis. All earnings on the money grow in your account tax-free. And when you use the money to pay for eligible medical, prescription drug, dental and vision expenses, the withdrawals are tax-free, too.

You own it. Any money in your HSA is yours to keep. You never have to worry about losing the money if you don't use it.

Save for now and for later. You can use the money in the HSA to pay for eligible health care expenses for yourself and your dependents now. Or you can invest the money and use it for future health care expenses — even after retirement.

You have financial protection. The out-of-pocket maximum is the most you will have to pay in-network for medical and prescription drug expenses.

Preventive care is covered. Eligible routine in-network preventive care is covered at 100%. That means no need to reach a deductible or out-of-pocket maximum.

MONTHLY PREMIUMS*

	CDHP	PPO
Employee-Only	\$83.00	\$194.00
Employee + Spouse	\$173.00	\$404.00
Employee + Children	\$148.00	\$346.00
Employee + Family	\$264.00	\$616.00

*If you and/or any of your covered family members are tobacco users, you will be charged an additional \$100 per month on your medical premiums. If applicable, the surcharge will total \$100 per month, not \$100 for each covered person who is a tobacco user.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

You are eligible to participate in the Health Care Flexible Spending Account (FSA) if you are enrolled in the Choice PPO plan. The Health Care FSA allows you to be reimbursed for eligible expenses such as medical and prescription drug co-pays and any expenses subject to your deductible on a tax-free basis. Dollars that you deposit into your Health Care FSA come out of your paycheck before taxes, and can then be used to reimburse you for any out-of-pocket medical expenses you incur during the year.

Am I Eligible?

You are eligible to open a health care FSA if you enroll in the Choice PPO medical plan.

How Much Can I Contribute?

You can contribute up to \$2,700 for the coming year whether you are enrolled in employee-only or family medical coverage.

What Can the Money Be Used for?

You can use the dollars in your Health Care FSA for eligible expenses, including:

- Co-pays for medical services, like doctor visits, lab services and other medical expenses
- Prescription drug co-pays
- Any medical expenses that count toward your PPO deductible

Can I Roll Over Unused Money?

No, any remaining balance in your Health Care FSA will be forfeited (per IRS rules governing FSAs), review your recent health care spending and consider carefully how much you'll actually need in your FSA for medical expenses when planning your contribution for the plan year.

What is the deadline for incurring or submitting expenses for reimbursement?

- Expenses must be incurred by December 31 to be eligible for reimbursement
- You must submit all claims for reimbursement for the current year by March 31 of the following year to have them reimbursed.

2021 BENEFITS

DENTAL

CSX offers two dental plan options - a Preferred Provider Organization (PPO) and a Dental Maintenance Organization (DMO). Both Plans cover preventive care, major services, and orthodontics.

PREMIUMS

	PPO	DMO
Employee-Only	\$14.00	\$6.91
Employee + Spouse	\$31.00	\$13.82
Employee + Child(ren)	\$42.00	\$15.54
Family	\$44.00	\$22.45

VISION

You have two vision plan options. Both are administered by UHC and cover routine exams, lenses, frames and contacts. You can see any provider, but you'll save money if you go to a provider in the UHC network because UHC network providers charge less. There is a standard plan and a high plan that provides more benefits, so you pay a little more in premiums for more coverage.

MONTHLY PREMIUMS

	Standard Plan	High Plan
Employee-Only	\$6.31	\$10.34
Employee + Spouse	\$8.92	\$14.61
Employee + Child(ren)	\$10.54	\$17.25
Family	\$16.83	\$27.58

2021 BENEFITS

LIFE INSURANCE

CSX automatically provides you with a basic level of life insurance and Accidental Death and Dismemberment (AD&D) coverage at no cost to you. AD&D benefits are paid if you die or suffer serious injury due to an accident. You have the option of purchasing additional life insurance and AD&D coverage for yourself, your spouse, and/or your children.

LIFE INSURANCE BENEFITS

The amount of basic life insurance you have is based on your pay, not including bonuses.

	Basic Life	Additional Life
In the Event of Your Death	2 x annual pay (with a max of \$1,000,000)	Option 1: 1 x annual pay Option 2: 2 x annual pay Option 3: 3 x annual pay Option 4: 4 x annual pay (with a max of \$1,000,000)
In the Event of Your Spouse's Death	None	Up to 50% of employee coverage
In the Event of Your Child's Death	None	\$5,000 or \$10,000 per child (your cost: \$0.041 per \$1,000 of coverage)

ADDITIONAL LIFE INSURANCE

You can supplement your basic life insurance coverage by purchasing additional coverage under the plan.

Age	Monthly Cost*
Under 25	\$0.050
25-29	\$0.060
30-34	\$0.080
35-39	\$0.090
40-44	\$0.100
45-49	\$0.163
50-54	\$0.297
55-59	\$0.492
60-64	\$0.790
65-69	\$1.377
70+	\$2.060

*per \$1,000 of Coverage

2021 BENEFITS

ACCIDENTAL DEATH AND DISMEMBERMENT

Accidental Death & Dismemberment (AD&D) benefits are paid if you die or suffer serious injury due to an accident.

	Basic AD&D	Additional Life
In the Event of Your Death	2 x annual pay (with a max of \$1,000,000)	Option 1: 1 x annual pay Option 2: 2 x annual pay Option 3: 3 x annual pay Option 4: 4 x annual pay (with a max of \$500,000)
In the Event of Your Spouse's Death	None	50% optional AD&D coverage (if children are covered) 60% of optional AD&D coverage (if no children are covered)
In the Event of Your Child's Death	None	10% of optional AD&D coverage (if spouse is covered) 20% of optional AD&D coverage (if no spouse is covered)

ADDITIONAL AD&D COVERAGE

You may purchase optional AD&D insurance for yourself and your dependents. Accidental Death & Dismemberment (AD&D) benefits are paid if you die or suffer serious injury due to an accident.

	Monthly Cost*
Employee-Only	\$0.029
Family	\$0.044

*per \$1,000 of Coverage

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Am I Eligible?

You are eligible to open a Dependent Care FSA even if you do not enroll in the CSX Medical Plan.

How Much Can I Contribute?

- \$120 to \$5,000 a year
- Married and File Separate Tax Returns: \$2,500 a year
- Maximum contribution may be no more than the maximum earnings of the spouse who earns the least.

What Can the Money Be Used for?

Eligible expenses, including:

- Licensed nursery schools
- Licensed day-care centers for children and disabled adults

Can I Roll Over Unused Money?

- No. Expenses must be incurred by December 31.
- You must submit all claims for reimbursement by March 31 for expenses incurred in the previous year. Any remaining balance is forfeited.

2021 BENEFITS

SHORT-TERM DISABILITY

CSX provides salary continuance at no cost to you. Benefits are a percentage of salary up to 26 weeks depending on length of service.

PAYMENT SCHEDULE

Length of Service	100% of Covered Earnings for:	75% of Covered Earnings for:
Less than 1 year	4 weeks	0 weeks
1 but less than 4 years	12 weeks	0 weeks
4 but less than 7 years	16 weeks	10 weeks
7 but less than 10 years	20 weeks	6 weeks
10 years or more	26 weeks	0 weeks

LONG-TERM DISABILITY

CSX provides Long-Term Disability Benefits at no cost to you. The monthly benefit is 60% of your pre-disability earnings with a maximum monthly benefit of \$25,000. The elimination period for this benefit is 182 days.

PREPAID LEGAL

CSX offers the Hyatt Legal Plan provided by MetLife. The Plan is intended to offer certain legal assistance to eligible employees. Employees have two options to choose from. Monthly premiums are \$8.00 or \$15.75 depending on the plan you choose.

EXAMPLES OF COVERED SERVICES

- Family law matters, such as adoptions, premarital agreements and protection from domestic violence
- Estate planning services, such as living trusts and wills
- Traffic and criminal matters, including traffic tickets and juvenile court defense
- Financial services, such as debt collection defense and consumer protection
- Real estate matters, including boundary dispute problems and reviews of home equity loans
- Immigration assistance

2021 BENEFITS

RETIREMENT

401(K)

You are eligible for the 401(k) Plan also known as CSXtra. When you first become eligible for CSXtra, you will be automatically enrolled at a contribution rate of 6% on a pre-tax basis, which means you'll receive the full company match. You can change your contribution rate, change your contributions to the Roth feature or opt out entirely at any time.

You are able to contribute from 1% to 50% of your eligible pay up to IRS limits. You can also choose whether to contribute on a pre-tax or Roth basis. The key difference between the two options is the tax treatment of your contributions.

- If you make pre-tax contributions, you will not pay taxes on your contributions until you begin receiving distributions in retirement.
- If you make Roth contributions, you will pay taxes on contributions each paycheck, but not when you receive a qualified distribution in retirement.
- To see how it affects you personally, log on to your account at www.empower-retirement.com/participant and click Education Tools.

ENHANCED 401(K)

In addition to the CSX match listed above, you are eligible for an additional match from CSX regardless of participation. The additional contribution is 3% of base pay and 3% of Management Incentive Compensation Program (MICP). The enhanced 401(k) has a 3 year vesting schedule. This means that even though you may be accumulating benefits in the plan, they are not 100% yours until you become fully vested.

OTHER BENEFITS

Benefits	Eligibility	Description
Railroad Retirement www.rrb.gov	Date of Hire for Covered Employees	Government-sponsored benefit for the majority of CSX employees. RR taxes are required instead of Social Security (FICA) taxes for both RR employee and employer. Vesting requires 5 years of eligible service. Upon retirement, receive an annuity from the Railroad Retirement Board.

Travel Accident Insurance	Date of Hire	Employer paid benefit for those traveling on company business.
---------------------------	--------------	--

2021 BENEFITS

OTHER BENEFITS

Benefits	Eligibility	Description
Management Incentive Compensation Program (MICP)	Date of Hire	Annual bonus opportunity based on the band of the position, the performance of the company and individual performance.
Long-Term Incentive Plan (LTIP)	Date of Hire	Long-term, stock-based bonus opportunity based on company performance. (Director and above)
Vacation	Date of Hire	From 3-6 weeks depending on length of service and employing business unit. Option to purchase up to 1 additional week after 1 year of service.
Holidays	Date of Hire	Eleven paid holidays.
Financial Planning	Date of Hire	Free and fee-based financial planning services available through Empower Retirement.
Tuition Reimbursement	Three Months	Reimbursement up to \$5,250 per calendar year for eligible expenses.
Military Leave	Date of Hire	Pay differential and leave of absence to National Guard and Reserve service members.
Service Award Program	Date of Hire	Awards recognizing company service on certain anniversary dates.
Diversity Councils & Inclusion Groups	Date of Hire	Volunteer organizations to help develop and sustain a strong, diverse organization.
Well-Being Programs	Date of Hire	An array of programs that covers all components of well-being - financial, social, physical, and emotional.
MetLife Auto and Home Insurance	Date of Hire	Optional auto and home insurance at a discount through MetLife.
Aetna	Date of Hire	Discounts on fitness, vision and alternative medicine.
Maternity Leave	Date of Hire	12 weeks paid leave for new birth mothers.
Parental Leave	Date of Hire	6 weeks paid leave for non-birth parents, including foster and adoptive parents.
Care.com	Date of Hire	Access to care.com platform at no cost to employee
Livongo	Date of Hire	Employer paid benefit for services from Livongo for employee and dependent for diabetes and/or hypertension
Voluntary Benefits	Date of Hire	Access to voluntary benefits that include critical illness, hospital indemnity, accident, and pet discount program
Progyny	Date of Hire	Tools and support for infertility services for employees enrolled in the CSX medical plan.