



# OVERVIEW OF BNSF BENEFITS AND THIS SPD

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# THE BNSF GROUP BENEFITS PLAN

Effective Jan. 1, 2021

## The Big Picture

*An Overview of BNSF Benefits  
and this Summary Plan Description*

### BNSF EMPLOYEE BENEFITS SUPPORT YOUR SUCCESS

**Y**our rewards as an employee of BNSF include a robust variety of benefit programs designed to support your success at work and in life.

Benefits are among BNSF's largest operating expenses year after year.

In fact, for most employees, the value of benefits amounts to 25% to 40% of annual salary – value you receive in addition to your cash pay.

Stepping back to see a broader view, BNSF's ranking as one of the largest U.S. companies means you are among a statistically small percentage of U.S. workers with access to high-value employee benefits. And when compared within that elite group, BNSF's overall salaried benefits stack up quite competitively.

#### Why Reward Employees with Benefits?

Benefits offer financially efficient ways to deliver value to you. They reflect the company's "people values" and commitment to a productive workforce. They are "life resources" that equip you to:

*Think of your BNSF benefits as building blocks of value that can help you achieve a healthier, more financially secure, more fulfilling life, both on and off the job.*

- ▶ Maintain good health and wellness for yourself and your family,
- ▶ Protect your family's financial well-being, and
- ▶ Enhance quality of life for yourself and your family.

Benefits available through BNSF's Group Benefits Plan help meet these goals by offering you:

- ▶ Comprehensive medical, dental and vision care benefits, along with free access to a wide array of resources supporting personal and family wellness;
- ▶ Strong financial protection through life, accident and disability benefits, as well as the Medical Program's protection from the expense of a major illness or injury; and
- ▶ Cost savings through tax advantages available under the benefit programs. You purchase health care and optional disability coverage with pre-tax dollars and can contribute to accounts that reimburse eligible health care and dependent care expenses without taxation.

Other BNSF benefits offer:

- ▶ Multiple programs to help you build retirement income; and
- ▶ A broad range of programs that support the enjoyment of life for you and your family.

## You Are in Charge

Along with the opportunities afforded you by the benefit programs, you have important personal responsibilities: You are in the driver's seat for choosing benefit coverages, making healthy lifestyle choices and responsible financial decisions, and using your BNSF benefits in ways that deliver the most *personal value* to you and your family.

As you consider how to apply your benefit resources, BNSF equips you with plenty of tools and information resources. All are centrally located on the BNSF [Employee Portal](#) or Logistics Intranet. Those related specifically to annual enrollment and new hire enrollment are accessible on the BNSF Benefits Center website. You may log in to the site from the BNSF [Employee Portal](#), Logistics Intranet or at [digital.alight.com/BNSF](http://digital.alight.com/BNSF).

## So Much More than Meets the Eye

Some types of coverage begin after something happens – such as when you are injured or ill. But the benefit programs also help you take action to maintain and enhance your quality of life and enjoy a fulfilling career. Take a look ...

### *Within the BNSF Group Benefits Plan:*

- ▶ The Medical Program includes no-cost preventive care services that encourage you and your family members to get regular check-ups, age-appropriate tests and recommended immunizations.
- ▶ The Employee Assistance Program (EAP) provides free, confidential, 24-hour referrals to professional counseling for many personal and family concerns, including stress; marital and parenting issues; alcohol and substance abuse; and financial strains. In addition, EAP+Work/Life helps with balancing issues such as child and elder care, legal and financial challenges, and support for pregnancy, fertility, adoption and surrogacy.

- ▶ The Dependent Care Reimbursement Account (DCRA) helps you take advantage of tax breaks on qualifying expenses for the care of children and elderly or disabled dependents who live with you.

### *Additional programs and services:*

- ▶ BNSF Wellness provides personalized programs and a multitude of resources to help you reduce your risk from serious health conditions by losing weight, kicking tobacco, managing stress, dealing with chronic pain and more.
- ▶ In addition, you may be eligible for other benefits and programs (not all of which are available to BNSF Logistics), including:
  - 401(k) savings and investment,
  - Railroad Retirement,
  - Adoption assistance,
  - Elder care assistance,
  - Tuition Refund Program,
  - College scholarships for children,
  - Sick pay,
  - Paid vacations and holidays,
  - Employee discounts, and
  - Matching gifts to charities and other qualified organizations.

## YOUR “USER’S GUIDE” TO BNSF BENEFITS

This is the Summary Plan Description (SPD) for the BNSF Group Benefits Plan. It describes the major provisions of the Plan, including amendments made through and in effect on Jan. 1, 2021, and provides information that participants are legally entitled to know.

### Why an SPD?

This SPD serves a number of important purposes as detailed below.

### Your “User’s Guide”

The SPD is a detailed guide to understanding and effectively using your employee benefits at BNSF. As with most other tools, the better you understand how benefits work, the better you’ll know how to use these “life tools” for meeting many personal and family priorities.

### Improving Your Benefits “Mileage”

Just as your vehicle owner’s manual provides tips for maintaining your investment and

maximizing its efficiency, the SPD includes information for getting the most from your BNSF benefits.

Whether you’re looking for a quick answer or fine details, the benefit chapters of this SPD are structured with highlights and multiple levels of detail to help you locate information quickly. Take a look below.

Keep in mind that some of the information is complex because of the technical nature of the subject matter and the legal aspects. You are welcome to call your health care navigation service (Health Advocate at 866-695-8622 for BCBS participants and Cigna OneGuide at 800-244-6224 for Cigna participants or email [benefits.update@bnsf.com](mailto:benefits.update@bnsf.com) if you have questions.

**Benefit chapters are generally organized so you can drill to the level of detail that meets your needs.**

#### Big Picture

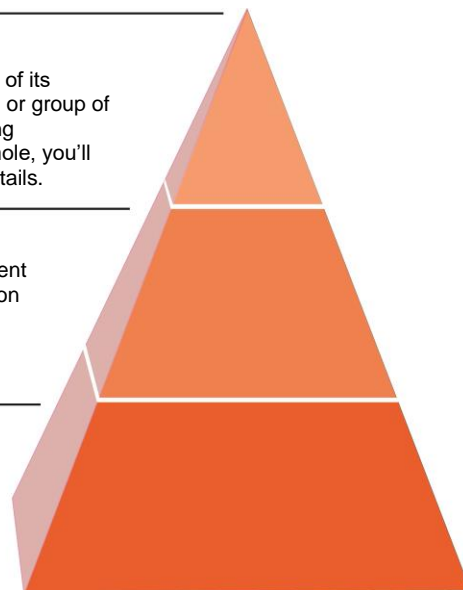
Each chapter begins with a “big picture” view of its content, including how each benefit program, or group of programs, can deliver value to you. By gaining perspective on each benefit program as a whole, you’ll be better equipped to navigate through its details.

#### Benefits in Brief

A condensed summary follows. This convenient “mini user’s guide” may offer all the information that many people need.

#### Details

Drill deeper and you’ll reach details about specific benefit provisions, organized to help you find what you’re looking for and link to related information.



**Receipt Is Not Confirmation of Eligibility**

The terms “you” and “your” as used in this SPD refer to an employee of BNSF or a wholly owned subsidiary company who otherwise meets all eligibility and participation requirements under the BNSF Group Benefits Plan. Receipt of this SPD does not guarantee that the recipient is a participant under the Plan and/or is otherwise eligible for benefits under the Plan.

**Some Benefits Are Insured and Some Are Self-Insured**

Certain benefit programs described in the SPD are fully insured. This means that an insurance company is paid premiums to provide the benefits described, and the benefits are subject to the insurance company’s contract with BNSF. The insured programs are:

- ▶ The Aetna DMO option of the Dental Program,
- ▶ The Vision Care Program,
- ▶ The Life and AD&D Insurance Program,
- ▶ The Business Travel Accident Insurance Program, and
- ▶ The Long Term Disability Insurance Program.

Other benefit programs described in the SPD are self-insured, meaning BNSF pays the cost of paying claims and administering the programs through its general revenues and the share of

costs employees pay for coverage. The self-insured programs are:

- ▶ The Medical Program,
- ▶ The Dental PPO option of the Dental Program,
- ▶ The Health Care Flexible Spending Account and Dependent Care Reimbursement Account under the Cafeteria Plan, and
- ▶ The Short Term Disability Benefit Program.

These programs are administered in compliance with the Plan Document and applicable laws and regulations by insurance companies and other service providers who have contracted with the Plan.

**The Fine Print**

Finally, it is the intent of this SPD to describe accurately the benefits and related provisions of the BNSF Group Benefits Plan. The SPD generally constitutes the Plan Document with respect to the benefits described; however, there is also an underlying Group Benefits Plan Document that applies to all the benefits. If there is a conflict between language in this SPD and the underlying Group Benefits Plan Document, or between this SPD and an insurance company’s contract, the Group Benefits Plan Document or insurance contract will prevail. Plan benefits are paid only if provided for in the Group Benefit Plan’s official document(s) and applicable insurance contracts.