

STEP ON UP!



Learn more about BNSF's 2014 benefits and wellness programs.

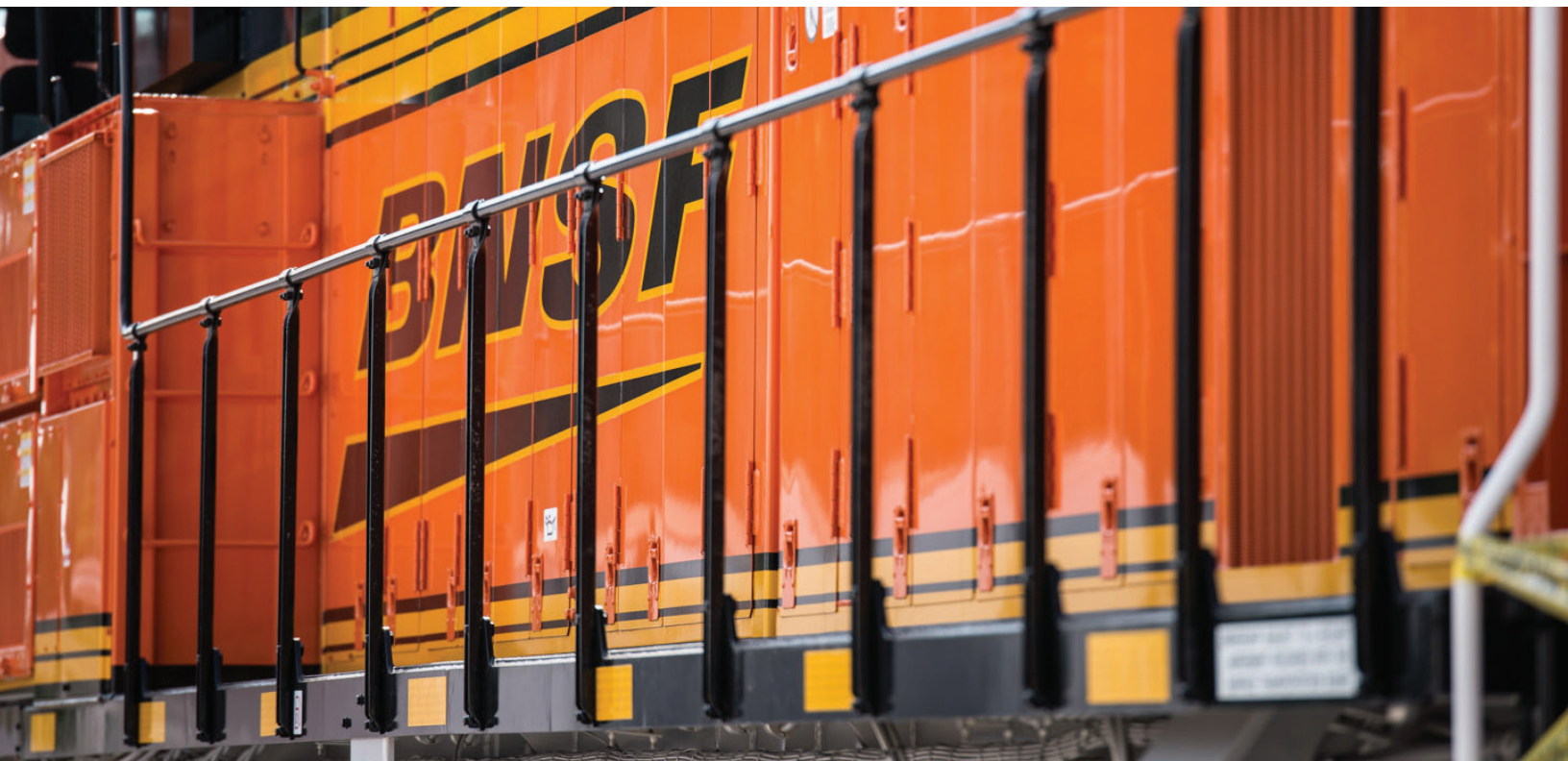
THE VALUE OF WORKING AT BNSF

We're committed to providing you with a **positive work environment** that is safe, supportive and enriching. And in support of that commitment, we offer you competitive pay programs and benefits that help you **improve your health** and **enhance your quality of life**.

When compared to other companies offering similar jobs, your benefits under the BNSF Railway Benefit Program for Agreement Employees are very competitive.

As of Jan. 1, 2014, the BNSF Railway Benefit Program for Agreement Employees covers employees under the following collective bargaining agreements:

- BNSF-TCU Birmingham Intermodal Facility Agreement Effective January 5, 2007
- BNSF-TCU Cicero, IL Intermodal Facility Agreement Effective January 1, 2009
- BNSF-TCU Memphis Intermodal Facility Agreement Effective January 1, 2010
- BNSF-TCU Fort Worth Intermodal Workforce Management Center Employees Effective January 1, 2010
- BNSF-TCU Corwith Intermodal Facility Agreement Effective March 1, 2011
- BNSF-SMWIA Fort Worth Facility Agreement Effective July 28, 2011
- BNSF-TCU Corwith Material Expeditors Agreement Effective September 1, 2011
- BNSF-TCU Customer Support Center Effective August 27, 2012
- BNSF-TCU Seattle (effective date to be determined)



HEALTH CARE

You are eligible for medical and prescription drug coverage on the first of the month after you complete two calendar months of service. Dental and vision benefits begin on the first day of the month following one year of service.

You must work one day, or take one day of scheduled vacation, during each calendar month to keep your health coverage in effect for the following month.

Medical

You automatically have coverage in Medical Plan F, administered by the Allied Services Division (ASD) Welfare Fund, when you become eligible. This plan is a Preferred Provider Organization (PPO) plan using the BCBS of Illinois network, which means you receive higher benefits when you use in-network providers.

Here is an overview of the plan.

	Medical Plan F In-network ¹
Deductible²	
You Only	\$200
Family	\$600
Coinsurance (cost-sharing after you meet the deductible) Applies to all medical services except prescription drugs	You pay 10% . ³
Mental Health and Substance Abuse (administered by Aetna) (no coverage for dependents)	You pay 10% , with no deductible.
Claims	You do not need to file claims when using in-network providers.

¹ All amounts are for in-network services.

² Deductible is waived for substance abuse and mental health treatment.

³ Employees who were hired by BNSF at the start-up of the Seattle intermodal facility who worked for the previous operator are covered by Medical Plan F-5, which is the same as Medical Plan F, **except** that after you meet the deductible, the plan covers the first \$5,000 of inpatient hospitalization at 100% and physician treatment of mental and nervous disorders at 50%.

MORE HEALTH CARE

Prescription Drug Coverage

Prescription drug coverage is administered by OptumRx. First, you meet a separate annual prescription drug deductible of \$50/person. Then, you pay 20% of the cost (50% for mental health and cosmetic drugs), with a minimum copay of:

	Minimum Retail Copay ¹ (up to a 30-day supply)	Minimum Mail Order Copay ¹ (90-day supply)
Generic	\$5	\$10
Formulary Brand	\$10	\$20
Non-Formulary Brand	\$25	\$50

¹ All amounts are for eligible in-network prescriptions.

Dental

The plan — provided through Aetna Dental — pays the highest benefits when you use in-network providers. Here is an overview of the plan.

	In-Network	Out-of-Network
Annual Deductible	\$50/person; \$100/family	Plan payments are based on a schedule
Preventive Care	You pay \$0	
Basic Care	You pay 20% , after deductible	
Prosthetic Services	You pay 50% , after deductible	
Annual Maximum Benefit for Basic and Major Care	\$1,500/person	\$1,500/person

Vision

The plan — provided through EyeMed — pays 100% of charges for one exam per year with an in-network provider and provides an allowance for glasses or contacts every 24 months.

BNSF offers multiple resources to support you and your family with understanding and avoiding preventable health problems, managing health conditions, getting healthy and staying on a healthy track. Wellness programs are available to you on your first day of work.

Health Screenings and Flu Shots

BNSF offers confidential screenings for blood pressure, cholesterol and other important health indicators — as well as flu shots in late summer and fall — onsite at many locations.

Fitness Discounts

Discounts for gym memberships and equipment are available through PerkSpot, your medical option and local merchants.

Employee Assistance Program (EAP)

EAP counselors provide confidential assessment and referral to professional community resources for personal and work-related problems such as stress, marital issues, substance abuse and other life issues that affect you and your family members.

Health Risk Assessment

This confidential online questionnaire helps you assess your health and find areas for improvement.

Online Health Coaching

Confidential and personalized assistance for specific wellness issues including:

- Cholesterol
- Blood pressure
- Diabetes
- Tobacco cessation
- Physical activity
- Weight management

INCOME PROTECTION

Your income protection coverage automatically begins on the first of the month after you complete two calendar months of service.

You must work one day, or take one day of scheduled vacation, during each calendar month to keep your income protection coverage in effect for the following month.

Life and Accidental Death and Dismemberment (AD&D) Insurance

You receive employee Life Insurance equal to \$20,000 and employee AD&D Insurance of up to \$16,000 at no cost to you. This coverage is administered by Allied Services Division through The Hartford.

RETIREMENT AND WEALTH

BNSF is committed to helping you prepare for financial security now and in retirement.

BNSF 401(k) Plan

You are eligible to participate beginning the first of the month following completion of one year of service. Here's how it works:

- You may contribute from 1% to 25% of base pay on a before-tax, Roth after-tax and/or regular after-tax basis, up to the IRS maximum for before-tax and/or Roth after-tax contributions of \$17,500 in 2014.
- The plan accepts direct transfers of qualified rollovers from previous employers. You can roll over money as soon as you join BNSF; you do not have to wait until you are eligible to contribute to the 401(k) plan.

Railroad Retirement Board (RRB) Retirement Benefits

RRB retirement benefits are provided instead of Social Security after 60 months of compensated service in the railroad industry. You and BNSF make RRB contributions that are greater than those for Social Security, which in turn provides retirement income benefits that exceed Social Security.

- 12.05% withheld from each paycheck (compared with 7.65% for Social Security/Medicare):
 - 1.45% on all taxable earnings (Medicare)¹.
 - 6.2% on up to \$117,000 of taxable earnings (Tier I RR Retirement).
 - 4.4% on up to \$87,000 of taxable earnings (Tier II RR Retirement).
- The company pays an additional 20.25% (compared to 7.65% for Social Security/Medicare).

Note: If you leave BNSF employment and do not have compensated service with another employer that is covered by the Railroad Retirement Act before the 60-month vesting period for Tier II contributions, you will forfeit the Tier II contributions. All Tier I contributions from you and BNSF will roll over to Social Security. For more information, visit rrb.gov.

¹ An additional 0.9% tax will be withheld from taxable earnings over \$200,000 for employees filing individual returns and \$250,000 for employees filing joint returns.

Employee Stock Purchase

You may purchase Berkshire Hathaway Inc., Class B common stock through automatic payroll deduction. BNSF pays brokerage commissions on purchases.

QUALITY OF LIFE AND CAREER FULFILLMENT

Your benefits include paid vacation, holidays and other valuable programs.

Vacation and Holidays

Your vacation and holidays are determined by your labor agreement.

Tuition Refund Program

The Tuition Refund Program provides educational assistance to help you pursue a job-related degree program and job-related individual courses at accredited educational institutions. You are eligible for this program after one year of continuous service.

Other Valuable Benefits

- Adoption Assistance
- College Scholarship Program (for your children)
- Elder Care Assistance
- Employee Discount Program (PerkSpot)
- Matching Gifts Program
- BNSF Store

This is a brief description of the benefits to BNSF scheduled employees participating in the Benefit Program for Agreement Employees. Benefits plans are governed by the terms of more detailed plan documents, contracts and bargaining agreements. Your participation in any plans or programs is subject to the applicable eligibility rules, plan requirements and government regulations. Details of the benefits plans or programs are included in the official plan documents, contracts and bargaining agreements. Any inconsistency of fact between the information in this summary and the actual plan documents, contracts and bargaining agreements is accidental, and the official plan documents, contracts and bargaining agreements govern. BNSF reserves the right to change or terminate these programs and plans, and/or any provisions of any program or plan, at any time without notice.