



# BNSF OFFERS GREAT BENEFITS!

At BNSF, we provide the benefits you need **today** to help you take care of yourself and your family — benefits that include medical, dental, vision, life insurance and wellness programs. And benefits for **tomorrow** — a comprehensive retirement program to help you build a comfortable future.

## Take a Closer Look



### Full-time employees receive medical, prescription drug, dental and vision coverage.

- Most scheduled employees are enrolled automatically for **medical and prescription drug coverage on the first of the month after your date of hire**. This coverage costs \$228.89/month regardless of who you cover.
- Intermodal Equipment Operators and other Special Agreement employees are enrolled automatically for **medical and prescription drug** coverage on the first of the month after BNSF has made two premium payments. **This coverage is provided at no cost to you, regardless of who you cover.**
- You're enrolled automatically for **dental and vision** coverage on the first of the month after one year of service. **These benefits are provided at no additional cost.**



### BNSF helps you reach your health goals.

**BNSF Wellness** makes health a priority by offering onsite wellness staff, wellness education and challenges, onsite health screenings and flu shots, and more!



### BNSF helps protect your income from the unexpected.

BNSF provides basic life insurance and accidental death and dismemberment (AD&D) coverage at no cost. This coverage begins automatically when your medical coverage is effective.



### BNSF helps you prepare for the future.

- You're eligible for the BNSF 401(k) Plan following the completion of one year of service.
- You and BNSF pay Railroad Retirement Board (RRB) taxes above the amount normally paid in Social Security taxes. Once you are vested, the RRB provides you with higher retirement income benefits than Social Security alone.






### You can purchase Berkshire Hathaway — our parent company — stock by payroll deductions through the Employee Stock Purchase Plan (ESPP).

BNSF pays the brokerage commissions.



### Don't forget about the extras! You are also eligible to receive:

- Adoption assistance<sup>1</sup>
- College scholarship program (for your children)<sup>1</sup>
- Employee Assistance Program (EAP) 
- Employee discount programs 
- Flexible Spending Accounts (FSAs)<sup>2</sup> 
- Company matched charitable gifts<sup>3</sup>
- Paid vacation<sup>1</sup>
- Tuition assistance (for you)<sup>1</sup>

<sup>1</sup> Minimum service required.

<sup>2</sup> You may enroll only during annual enrollment. Not available to Intermodal Equipment Operators and other Special Agreement employees.

<sup>3</sup> Minimum service required. Company incentive, not a BNSF benefit. Not all charities are eligible.