



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, disability and wellness programs. And benefits for **tomorrow** — a comprehensive retirement program to help you build a comfortable future.

## Take a Closer Look



### **BNSF offers you two high-deductible health plan options using the Blue Cross Blue Shield network.**



Both cover in-network preventive care at 100% with no deductible. With both options you have access to:

- **Teladoc** — Board-certified doctors available anytime, anywhere via a video consultation or phone call.
- **SurgeryPlus** — Quality care from top-notch physicians for certain surgeries while saving time and money.



### **BNSF contributes to a Health Savings Account (HSA) to help you pay the deductible.**

You can contribute too, and contributions are triple tax-advantaged (no taxes when they go into the account, no taxes on any interest earned and no taxes when they are used for qualified health care expenses). *A Health Reimbursement Account (HRA), rather than an HSA, is provided to employees enrolled in a government-sponsored health plan such as TRICARE, VA or Medicare.*



### **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!
- **Health Advocate** helps you determine which BNSF medical option is best for you, and will help you find and schedule appointments with providers, estimate costs, understand treatment options, determine how much to contribute to the HSA, resolve claims issues and more.



**You can enroll for dental and vision coverage.**

You can choose from two vision options and one dental plan. (Depending on your location, you may have access to two dental options.)



**BNSF helps you protect your income from the unexpected.**

BNSF provides basic life insurance and disability coverage at no cost. Optional life and accident insurance, as well as enhanced disability coverage, is available.



**BNSF helps you prepare for the future.**

- In the BNSF 401(k) Plan, BNSF matches \$0.75 for every \$1 of before-tax or Roth contributions you make from the first 6% of your base pay and Incentive Compensation Plan (ICP) award. To ensure you don't miss out on the company match, if you don't make other elections, you'll be enrolled automatically to save 6% of your base pay on a before-tax basis on or around 30 days after your salaried hire date. If you would like to increase or decrease your deferral percentage, contact Vanguard at any time. *However, to opt out of automatic enrollment before it takes effect, you must contact Vanguard within 30 days of your salaried hire date.*
- The BNSF Retirement Plan is funded by BNSF and is a traditional defined benefit pension plan that pays an annuity at retirement.
- 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\*
- Business Travel Accident Insurance
- College scholarship program (for your children)\*
- Employee Assistance Program (EAP)
- Employee discount programs
- Flexible Spending Accounts (FSAs)
- Company matched charitable gifts\*\*
- Paid vacation\*
- Paid holidays
- Sick time
- Tuition assistance (for you)\*

\* Minimum service required.

\*\* Minimum service required. Company incentive, not a BNSF benefit. Not all charities are eligible.