

# 5 BNSF BENEFITS you need to know about!

For Salaried employees

## Did you know about these programs?

Find holistic wellness support with help from BNSF.

1

### Support for growing your family

Access Paid Parental Leave (for both parents!), fertility coverage, adoption and surrogacy assistance, dependent care match and more!

### HSA contributions from BNSF

If you're in a BNSF medical plan, BNSF puts money into your Health Savings Account (HSA) to use on eligible healthcare expenses, even if you don't contribute.

2

3

### Competitive 401(k) contributions from BNSF

You get an automatic contribution from BNSF every year (at least 3%) and a 75% match on the first 6% you contribute to the plan.

### Help with the unexpected

Get access to expert resources for surgeries, cancer, mental health and more.

4

5

### Support for your health goals

Take advantage of health coaching and discounts on fitness and gym memberships.

# 2022 SALARIED BENEFITS OVERVIEW

Whether you're brand new at BNSF or a long-time team member, our benefits offer something for everyone.



## Health and Wellness

- Medical insurance, including prescription drugs, telemedicine, autism care and a Health Savings Account (HSA) with contributions from BNSF
- Dental
- Vision
- Flexible Spending Accounts (FSA)
- Medical advocacy service to review your bills, schedule appointments and help you find in-network providers
- SurgeryPlus to guide you through many common surgeries (coinsurance paid 100%)
- AccessHope cancer resources
- Wellness challenges and health coaching
- Weight loss, stretching and tobacco cessation programs
- Healthy vending options\*
- Blood pressure units\*
- Onsite biometric screenings and flu shots\*

\* May vary by location



## Finding Balance

- Vacation, sick days and paid holidays
- Employee Assistance Program (EAP) with in-person, phone, text and video sessions
- Telephonic legal and financial consultations
- Legal support for creating documents and asking questions
- Charity matching gifts through BNSF Foundation
- Diverse and inclusive work culture with opportunities to engage in employee resource groups



## Income Protection

- Short-Term Disability provides 100% of pay for the first 11 weeks
- Long-Term Disability coverage with a buy-up option
- Accidental Death and Dismemberment coverage
- Basic and Optional Life Insurance

## Financial Security



- Competitive base and bonus compensation
- 401(k) contributions from BNSF:
  - Automatic "Core" Contributions: at least 3% of your pay
  - Company match: 75% on the first 6% of your pay
- Employee Stock Purchase Plan (ESPP) allows you to buy Berkshire Hathaway stock
- Financial education resources
- Company hardship support
- Railroad Retirement Board annuity, which provides a larger benefit than Social Security
- Discounts on retail stores, travel, fitness, moving, mortgage lending and pet insurance through PerkSpot



## Family Support

- Dependent Care Reimbursement Account (DCRA) with a matching contribution from BNSF
- Fertility coverage of up to \$25,000 under the medical plan
- Paid Parental Leave — two weeks for both parents!
- Maven pregnancy, fertility, adoption and surrogacy support
- Adoption and surrogacy assistance up to \$5,000
- Childcare and eldercare location services
- Scholarships for your child(ren) through BNSF Foundation



## Career Growth

- Advancement opportunities
- People Leader Training (PLT)
- Mentoring programs and free online classes
- Tuition reimbursement
- Recognition programs

Employees can learn more on the BNSF Employee Portal.

See plan details online for additional information and eligibility requirements.

For details about health/retirement benefits, visit [benefits.livewellbnsf.com](https://benefits.livewellbnsf.com).



# 2022 RETIREMENT PLANS

## for Salaried employees

### 401(k) Plan

Our 401(k) Plan is designed to help you maximize your long-term savings in three ways:

**1**

#### BNSF Core Contributions\*

You automatically receive a Core Contribution from BNSF to your account of 3%–5% of your pay, regardless of whether you contribute your own money to the plan. Your Core Contributions are vested (you own the contribution) after three years of service. Core Contributions increase as you progress in age and years of service:

- If age + service = less than 40, you receive 3%
- If age + service = 40–49, you receive 4%
- If age + service = 50 or more, you receive 5%

**2**

#### Your Contributions

You're auto-enrolled in the plan contributing 6% of your pay to your account. You can change your contribution rate at any time. You may contribute up to 25% of your base pay and ICP up to the IRS annual limit.

**3**

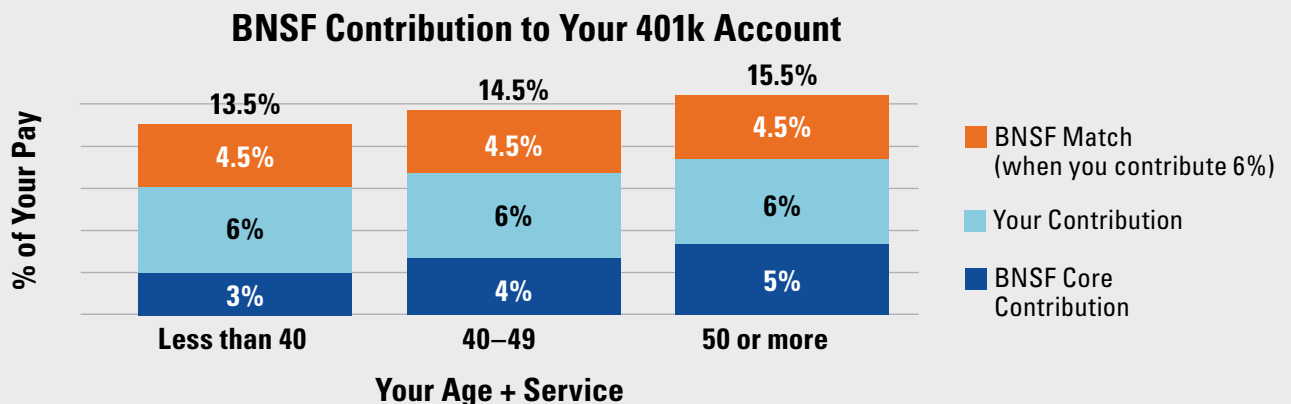
#### BNSF Matching Contributions

BNSF matches 75% of the first 6% of your pay that you contribute, up to a maximum of 4.5%. Your Matching Contributions vest at a rate of 20% for each year of service, so you're fully vested after five years.

\* The Core Contribution applies to employees whose exempt hire date is after March 31, 2019, and for all other exempt employees based on the Core transition date they elected in 2019.

### How It Adds Up

Contributing 6% of your pay to your 401(k) can make a big difference in your savings at retirement. BNSF matches 75% of the first 6% of your pay that you contribute, up to a maximum of 4.5%.



To learn more, visit [benefits.livewellbnsf.com/retirement](https://benefits.livewellbnsf.com/retirement).

# Railroad Retirement Board (RRB) Benefits

As a railroader, you earn an RRB annuity rather than a Social Security benefit, and you pay RRB taxes (Tier 1 and Tier 2) rather than Social Security taxes.

## Some important things to know:

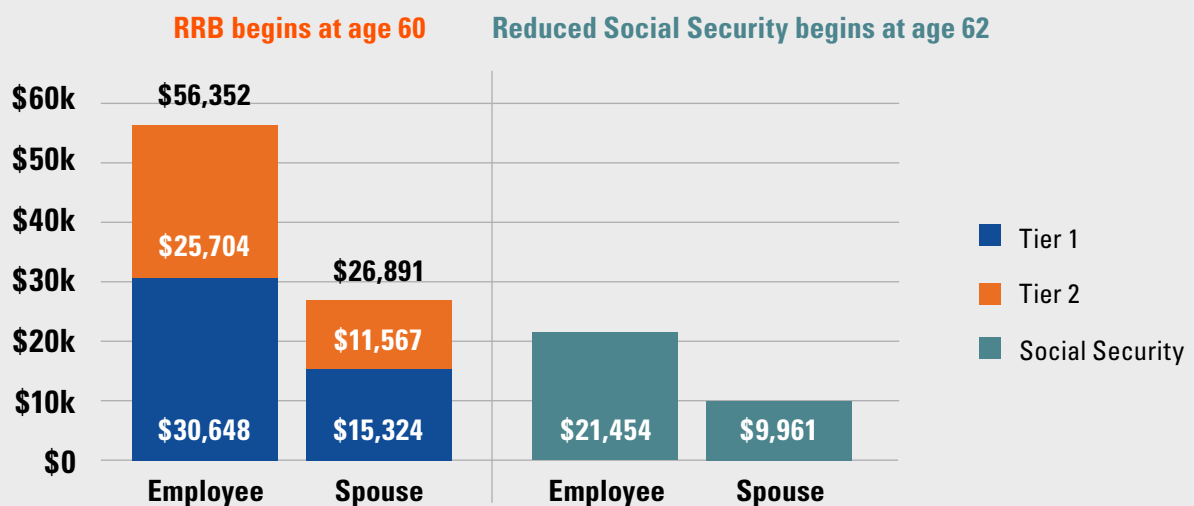
- RRB taxes are generally higher, which means you'll receive a higher monthly benefit amount in retirement than if you were receiving Social Security.
- RRB benefits become payable at age 60 with 30 years of rail service, and Social Security benefits begin at age 62.
- The amount you receive is based on your pay and years of service by the RRB (including any other eligible employers). Once you earn 60 months of compensated service in the railroad industry, you become fully vested in your RRB benefits.

## An Example

Here's an example of how RRB benefits could look for an employee and their spouse compared to Social Security. With 30 years of railroad service, an employee can receive the full RRB (Tier 1 and 2) benefit at age 60. They can begin receiving reduced Social Security benefits at age 62. Full Social Security benefits begin at age 67, which is the same amount as the Tier 1 RRB benefit.

- The employee is 56 in 2022 and earns \$107,000.
- The employee retires in 2026 after a full career of 30 years in the railroad industry.

## Annual Retirement Income



To learn more, visit [benefits.livewellbnsf.com/retirement](https://benefits.livewellbnsf.com/retirement).

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