



ADMINISTRATIVE INFORMATION

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ADMINISTRATIVE INFORMATION

BNSF Group Benefits Plan

Effective Jan. 1, 2021

- Scope of Plan** The BNSF Group Benefits Plan encompasses the following:
- ▶ Cafeteria Plan, including your contributions to various accounts through payroll deductions
 - ▶ Medical Program
 - ▶ Dental Program
 - ▶ Vision Care Program
 - ▶ Employee Assistance Program (EAP)
 - ▶ Life and Accidental Death & Dismemberment (AD&D) Insurance Program
 - ▶ Business Travel Accident (BTA) Insurance Program
 - ▶ Short Term Disability (STD) Benefit Program
 - ▶ Long Term Disability (LTD) Insurance Program

Plan Costs and Funding

Cafeteria Plan

The cost of administering the BNSF Cafeteria Plan is paid by BNSF. The cost of administering the Health Care Flexible Spending Account (HCFSA) and Dependent Care Reimbursement Account (DCRA) and Health Savings Account (HSA) may be paid by BNSF or, if there are FSA forfeitures in any given calendar year, the forfeitures will be applied toward administrative costs. Salary reductions that participants elect under the FSAs are deposited in the BNSF Welfare Benefit Trust, an Internal Revenue Code Section 501(c)(9) Trust (a Voluntary Employees' Beneficiary Association, or VEBA). There is no contract of insurance in place for these FSA benefits.

Reimbursements under the Health Care Flexible Spending Account (HCFSA) and Dependent Care Reimbursement Account (DCRA) are paid through the Trust, in accordance with the salary reduction elections of eligible employees. Each employee FSA under the Cafeteria Plan consists of a record of the amount of salary reduction available to the electing employee for reimbursement of qualified health care or dependent care expenses, as applicable. Electing employees under the Cafeteria Plan must choose between taxable compensation and non-taxable Cafeteria Plan benefits.

The HSA is not part of the Group Benefits Plan. It is not a welfare benefit plan under the Employee Retirement Income Security Act of 1974 (ERISA). Rather, the Cafeteria Plan provides the ability for you to contribute to your HSA through pre-tax payroll deductions.

Medical, Dental and Vision Care Programs

Medical and dental benefits and administrative costs are paid from the VEBA described above. Employer contributions and the contributions of eligible employees who elected to reduce their pay on a pre-tax basis under the BNSF Cafeteria Plan are deposited in the VEBA. Benefits under the BNSF Medical Program and Dental Program PPO option are self-insured by BNSF. Benefits under the Dental Program DMO option are insured by Aetna; please review your DMO materials for additional details.

Vision Care Program benefits and administration are provided through EyeMed Vision Care under insurance policies underwritten by Fidelity Security Life Insurance Company of America. Participating employees pay the full cost of Vision Care Program coverage by electing to reduce their pay on a pre-tax basis under the BNSF Cafeteria Plan. Employees' contributions are deposited in the VEBA. Premiums for EyeMed insurance are paid through the VEBA.

The cost of Medical, Dental and Vision Care Program coverage is withheld pro-rata from the employee's earnings each pay period.

Life, AD&D and BTA Insurance Programs

Life, Accidental Death & Dismemberment (AD&D) and Business Travel Accident (BTA) Insurance Program benefits are fully insured. BNSF pays the full cost of the Basic Life Insurance and BTA Insurance premiums through contributions to the VEBA. If you elect Employee Optional Life, Dependent Life or AD&D Insurance, you pay the full cost of the premium on an after-tax basis through payroll deduction. Amounts deducted from your pay are remitted directly to the VEBA. Premiums are forwarded from the VEBA to the insurance company.

STD Benefit and LTD Insurance Programs

BNSF pays the full cost of STD benefits and Basic LTD Insurance from its general assets. LTD Program benefits are fully insured. If you elect Optional LTD coverage, BNSF pays the equivalent cost of Basic LTD Insurance, and you pay the additional cost of the Optional LTD Insurance. You make your contributions by electing to reduce your pay on a pre-tax basis under the BNSF Cafeteria Plan. BNSF remits your contributions for Optional LTD coverage directly to the insurance company as premiums. Because Optional LTD is paid on a pre-tax basis, any LTD benefits you receive will be taxable.

Employee Assistance Program (EAP)

BNSF pays the full cost of the EAP for both salaried and scheduled employees from its general assets.

Plan Name and Plan Number

The BNSF Group Benefits Plan is a consolidated welfare benefits program under the Employee Retirement Income Security Act of 1974 (ERISA) that files its annual returns under Plan Number 501.

The medical, dental, vision care, life insurance, AD&D, STD, LTD, EAP, BTA Insurance and Cafeteria Plan (including HCFSA and DCRA) benefits are made available under the programs of the BNSF Group Benefits Plan.

The BNSF Cafeteria Plan, an option under the BNSF Group Benefits Plan, allows employees to pay for certain program benefits on a pre-tax basis and to make pre-tax contributions to the HCFSA, DCRA and HSA.

Definition of Company and Employer

The terms BNSF, company and employer as used in this SPD refer to Burlington Northern Santa Fe, LLC, or a participating wholly owned subsidiary of BNSF whose employees are eligible to participate in the BNSF Group Benefits Plan.

Burlington Northern Santa Fe, LLC
2301 Lou Menk Drive
Fort Worth, TX 76131

Company Name and Identification Number

The Group Benefits Plan is sponsored by Burlington Northern Santa Fe, LLC, Employer Identification Number 27-1754839.

Plan Administrator and Agent for Service of Legal Process

The BNSF Group Benefits Plan Administrator's name, address and telephone number are:

Vice President and Chief Human Resources Officer
BNSF Railway Company
2301 Lou Menk Drive
Fort Worth, TX 76131
800-234-1283

The agent for service of legal process is:

Executive Vice President Law and Secretary
BNSF Railway Company
2650 Lou Menk Drive
Fort Worth, TX 76131

Legal process may also be made upon the Plan Administrator or the VEBA trustee.

Delegation and Retention of Authority

The Plan Administrator has the authority to control and manage the operation and administration of the Plan.

The Plan Administrator has delegated the discretionary authority to interpret Group Benefits Plan provisions relating to the payment of benefits, initial claims processing and for the Employee Retirement Income Security Act of 1974 (ERISA) claim appeals requested in writing by Plan participants and beneficiaries, according to the following chart. The discretionary authority delegated includes the authority to interpret the provisions of the Plan for purposes of resolving any inconsistency or ambiguity, correcting any error or supplying information to correct any omission.

The Plan Administrator retains the discretionary authority to:

- ▶ Determine whether an employee or dependent is eligible for initial or continued enrollment in the BNSF Group Benefits Plan or any individual program under the Plan;
- ▶ Review and make final decisions on Plan eligibility; and
- ▶ Determine issues of fact and interpret the provisions of the Plan for purposes of resolving any inconsistency or ambiguity, correcting any error or supplying information to correct any omission under the Plan.

Claims and Account Administrators for the Group Benefits Plan

Program/Plan/Option	Authority Delegated to:
<ul style="list-style-type: none"> • Cafeteria Plan (including HCFSA and DCRA) • Health Reimbursement Account (HRA) and Health Savings Account (HSA) 	HealthEquity 15 W. Scenic Pointe Dr., Suite 100 Draper, UT 84020 866-346-5800 my.healthequity.com
Medical Program – Expenses Other than Prescription Drugs, SurgeryPlus and Telemedicine	BCBS of Illinois P.O. Box 2401 Chicago, IL 60690 888-399-5945 bcbsil.com
	Cigna P.O. Box 182223 Chattanooga, TN 37422-7223 800-244-6224 my.cigna.com
Prescription Drugs	CVS/caremark, Inc. 2211 Sanders Road Northbrook, IL 60062 800-378-7559 caremark.com
SurgeryPlus Benefit	Employer Direct Healthcare, Inc. 2100 Ross Avenue, Suite 550 Dallas, TX 75201 855-200-2113 bnsf.surgeryplus.com
Telemedicine for BCBS	Teladoc, Inc. 4100 Spring Valley Road, Suite 515 Dallas, TX 75244 800-835-2362 teladoc.com
Telemedicine for Cigna	See Cigna contact info above.

Dental Program – PPO and DMO	Aetna P.O. Box 14094 Lexington, KY 40512-4094 877-238-6200 aetna.com
Vision Care Program	EyeMed Vision Care 4000 Luxottica Place Mason, OH 45040 866-723-0513 eyemedvisioncare.com
Employee Assistance Program (EAP)	Medical & Environmental Health Department BNSF Railway Company 2301 Lou Menk Drive Fort Worth, TX 76131 800-383-2327 LiveWellBNSF.com > EAP & WorkLife
Virtual Care for Pregnancy, Fertility, Adoption, Surrogacy	Maven mavenclinic.com/join/bnsf support@mavenclinic.com
Naturally Slim® Clinical Weight Loss	Naturally Slim 12712 Park Central Drive, Suite 100 Dallas, TX 75251 info@naturallyslim.com
Life, AD&D and LTD Insurance Programs	Metropolitan Life One Madison Avenue New York, NY 10010-2680 800-638-5433
Business Travel Accident (BTA) Insurance Program	Chubb USA P.O. Box 5124 Scranton, PA 18505-0556 800-336 0627 Inside U.S. 302-476 6194 Outside U.S. 302-476 7857 Fax ACEAandHClaims@chubb.com
STD Benefit Program	Metropolitan Life One Madison Avenue New York, NY 10010-2680 800-638-2242
Eligibility – Claims or Appeals Related to Eligibility Under the Group Benefits Plan	BNSF Benefits Center P.O. Box 64052 The Woodlands, TX 77387-4052 833-277-8051

Insurance Policies for Dental DMO, Vision Care and Life, AD&D, LTD and BTA Insurance Programs	<p>The Aetna Dental Health Maintenance Organization (DMO) option is fully insured by Aetna Life Insurance Company and subsidiaries under group policies and contracts that vary by state.</p> <p>The Vision Care Program administered by EyeMed is fully insured by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York.</p> <p>The Life, AD&D and LTD Insurance Programs are fully insured under Metropolitan Life Insurance Company Group Policy No. 28200-G, originally effective Jan. 1, 1985 (Jan. 1, 2001, for LTD), and as amended from time to time.</p> <p>The BTA Insurance Program is fully insured by the ACE American Insurance Company Policy ADD N04986337R, effective May 1, 2014, and as amended from time to time.</p>
Named Fiduciary	<p>The Claims Administrator is the Named Fiduciary under ERISA for all ERISA claim appeals related to Group Benefits Plan benefits, except that Fidelity Security Life Insurance Company of America is the Named Fiduciary under the Vision Care Program; Metropolitan Life Insurance Company is the Named Fiduciary under the Life and AD&D Insurance, STD Benefit and LTD Insurance Programs; ACE American Insurance Company is the Named Fiduciary under the BTA Insurance Program; and the DMO provider is the Named Fiduciary for the DMO coverage option. The Plan Administrator retains the discretionary authority to determine eligibility and enrollment rights under the Group Benefits Plan.</p>
VEBA Trustee	<p>The Northern Trust Company 50 South La Salle Street Chicago, IL 60675</p>
COBRA Administrator	<p>BNSF Benefits Center P.O. Box 64052 The Woodlands, TX 77387-4052 833-277-8051</p>
Type of Plan	<p>The BNSF Group Benefits Plan is a consolidated welfare benefits program under ERISA.</p>
Plan Year	<p>The Plan Year is the calendar year.</p>

WHO TO CALL ABOUT YOUR BENEFITS



For questions about the administration of claims, contact the appropriate Claims Administrator as listed in this chapter. For questions about administration of the BNSF Group Benefits Plan or the benefit programs it encompasses, call the BNSF Benefits Center at 833-277-8051. Benefits Center representatives are available Monday through Friday, 7 a.m. to 7 p.m. Central time.