ADMINISTRATIVE INFORMATION — LIFE INSURANCE PROGRAM FOR RETIREES
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# ADMINISTRATIVE INFORMATION

## Life Insurance Program for Retirees

**BNSF Group Benefits Plan**

**Effective Jan. 1, 2019**

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**Scope of Plan**

The BNSF Group Benefits Plan encompasses the Life Insurance Program for Retirees.

**Plan Costs and Funding**

Retiree life insurance benefits are fully insured. BNSF pays the full cost of retiree life insurance premiums through contributions to BNSF Welfare Benefit Trust, a tax-qualified Internal Revenue Code Section 501(c)(9) trust (a Voluntary Employees’ Beneficiary Association, commonly referred to as the VEBA). Premiums are forwarded from the VEBA to the insurance company.

**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.

**Definition of “Company” and “Employer”**

The terms “BNSF,” “company” and “employer” as used in this Summary Plan Description (SPD) refer to Burlington Northern Santa Fe, LLC, or a participating wholly owned subsidiary company of BNSF whose employees and retirees 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 BNSF 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 BNSF Group Benefits Plan.

The Plan Administrator has delegated the discretionary authority to interpret BNSF 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 a retiree 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 Administrators**

<table>
<thead>
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<th>Program/Function</th>
<th>Authority Delegated to:</th>
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<tr>
<td>Life Insurance Program for Retirees</td>
<td>Metropolitan Life One Madison Avenue New York, NY 10010-2680 800-638-5433</td>
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<td>Eligibility – Claims or appeals related to eligibility under the BNSF Group Benefits Plan</td>
<td>BNSF Benefits Center P.O. Box 64052 The Woodlands, TX 77387-4052 833-277-8051</td>
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**Insurance Policy**

The Life Insurance Program for Retirees is fully insured under Metropolitan Life Insurance Company Group Policy No. 28200-G, originally effective Jan. 1, 1985, and as amended from time to time.
Named Fiduciary

The Claims Administrator is the named fiduciary under ERISA for all ERISA claim appeals related to BNSF Group Benefits Plan benefits, except that Metropolitan Life Insurance Company is the named fiduciary under the Life Insurance Program for Retirees. The Plan Administrator retains the discretionary authority to determine eligibility and enrollment rights under the BNSF Group Benefits Plan.

VEBA Trustee

The Northern Trust Company
50 South La Salle Street
Chicago, IL 60675

Type of Plan

The BNSF Group Benefits Plan is a consolidated welfare benefits program under ERISA.

Plan Year

The Plan Year is the calendar year.

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.