

May 13, 2020

**Summary of Material Modifications to the Plan**

The purpose of this notice is being provided to you to highlight important changes to the BNSF Group Benefits Plan (the Plan).

The changes, which are described more fully below relate to the “Medical” section of the Plan.

**Medical Plan: Waiver of deductible and coinsurance for COVID-19 testing and diagnostic services**

Effective from March 18, 2020 until May 31, 2020 (unless extended as required by law), pursuant to the Families First Coronavirus Response Act, the following shall be 100% covered without application of the deductible or coinsurance:

- Testing for COVID-19 and products related to such testing; and
- Office visits (including primary care, urgent care, emergency room, and telehealth) and any items or services provided during such visit when the purpose of the visit is to be screened and/or tested for COVID-19.

Please note that the waiver of deductible and coinsurance described above is required by applicable law and is subject to modification if such applicable law expires or is amended. All other Plan rules remain in effect including, for example, the exclusion for services that are not medically necessary and for out-of-network expenses that exceed the reasonable and customary amount set by the Claims Administrator.

Additionally, until May 31, 2020 (unless extended by the Claims Administrator), you are permitted to receive care from your providers through digital or telephonic means. In other words, instead of physical office visits, provider services may be received via online video or chat (including video capabilities on your phone) or via a telephone call. Your responsibility for deductible and coinsurance is billed just as if it were a physical office visit.

For questions about benefits and coverage, contact the Claims Administrator using the toll-free number on the back of your medical program ID card.

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This communication serves as a Summary of Material Modifications (SMM) to the Summary Plan Descriptions (SPDs) for various programs included in the BNSF Group Benefits Plan. Complete details of the plans are included in the official plan documents and contracts. If any information conflicts with the legal documents or contracts, the documents or contracts will govern in every instance. In addition, BNSF reserves the right to change or terminate the BNSF Group Benefits Plan, individual programs or any provisions of any program at any time.