



**BNSF GROUP BENEFITS PLAN
FOR RETIREES
INTRODUCTION TO SUMMARY
PLAN DESCRIPTIONS (SPDs)**

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Summary Plan Description (SPD): A User's Guide to Your BNSF Group Benefits Plan

Effective Jan. 1, 2022

Why an SPD? Your BNSF Group Benefits Plan Summary Plan Description (SPD) serves a number of important purposes.

Your User's Guide

First of all, the SPD is your “User’s Guide” to your retiree benefits from BNSF. Whether you’re looking for a quick answer or need to research a subject in detail, it’s all here for you, with handy, user-friendly navigational tools to help you move around easily and find what you need.

Improving Your Benefits “Mileage”

Just like your car’s owner’s manual gives you tips for maintaining your vehicle and improving its gas mileage, the SPD gives you the information you need to get the most out of your BNSF retiree benefits.

Most everyone knows that their retiree benefits are a valuable piece of their overall financial security in retirement. However, their value to you (and your family) will depend on how well you use them. The SPD can make you “smart” about your benefits and help you maximize their value.

You’ll find that each chapter of the SPD begins with an “In Brief” highlights section, which may provide all the information you need. If not, you can proceed into the “meat” of the SPD, where the important details are found.

Benefit chapters are organized so you can drill to the level of detail that meets your needs.

Big Picture

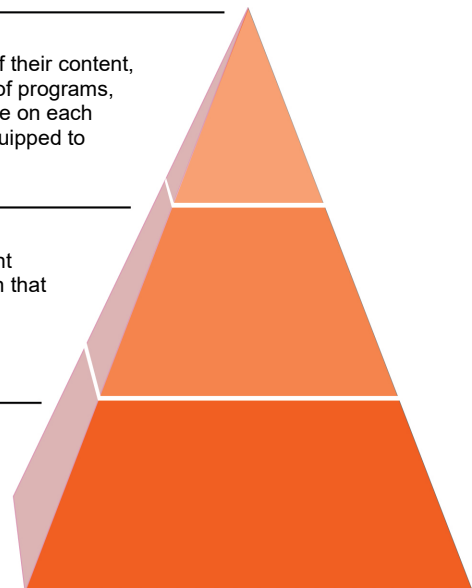
Most chapters begin with a “big picture” view of their content, including how each benefit program, or group of programs, can deliver value to you. By gaining perspective on each benefit program as a whole, you’ll be better equipped to navigate through its details.

Benefits in Brief

A condensed summary follows. This convenient “mini user’s guide” may offer all the information that many people need.

Details

Drill deeper and you’ll reach details about specific benefit provisions, organized to help you find what you’re looking for and link to related information.



Keep in mind that some of the information is complex because of the technical nature of the subject matter and the legal aspects. Email benefits.update@bnsf.com if you have questions.

It's the Law

Another important objective of the SPD is to comply with the law. Federal laws and regulations require that most retiree benefit programs be described in plain language. You'll find that even in "plain language," some of the information is complex and hard to understand. Don't hesitate to call the BNSF Benefits Center at 833-277-8051 if you have questions.

Receipt Is Not Confirmation of Eligibility

The terms "you" and "your," as used in this SPD, refer to an eligible retiree of BNSF or a participating wholly owned subsidiary company who otherwise meets all eligibility and participation requirements under the BNSF Group Benefits Plan. Receipt of this SPD does not guarantee that the recipient is a participant under the Plan and/or is otherwise eligible for benefits under the Plan.

Some Benefits Are Insured and Some Are Self-Insured

Certain benefit programs described in the SPD are insured. This means that an insurance company is paid premiums to provide the benefits described, and the benefits are subject to the insurance company's contract with BNSF.

The Vision Care (for eligible pre-Medicare retirees) and Life Insurance Programs are insured.

The Fine Print

While every effort has been made to describe the benefits accurately in this SPD, if there is a conflict between the SPD and an insurance company's contract, the insurance contract will prevail.