

5 BNSF BENEFITS you need to know about!

For Scheduled employees

Did you know about these programs?

Find holistic wellness support with help from BNSF.

1

Support for growing your family

Access a pregnancy support program, adoption and surrogacy assistance, dependent care location services and more!

Discounts on everyday items

Take advantage of special BNSF discounts on fitness classes, travel, moving, mortgage lending and pet insurance!

2

3

Financial wellness resources

You've got access to financial education resources, 401(k) and 401(k) match if eligible, RRB retirement annuity and the opportunity to buy Berkshire Hathaway stock.

Help navigating healthcare

Get access to telemedicine and experts who can help you find the right providers.

4

5

Support for your health goals

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

2022 SCHEDULED 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 and telemedicine (Don't need BNSF coverage? You might be eligible for a bonus for not enrolling!)
- Dental
- Vision
- Wellness challenges and health coaching
- Weight loss and stretching programs
- Healthy vending options*
- Blood pressure units*
- Onsite biometric screenings and flu shots*

These additional benefits are available for employees in the Railroad Employees National H&W Plan or the UTU/NRC National H&W Plan:

- Cleveland Clinic cardiac care
- Medical advocacy service service
- Best Doctors expert medical opinions
- Guidance resource if faced with end of life discussions
- Flexible Spending Accounts (FSA)
- Tobacco cessation program

* May vary by location



Finding Balance

- Employee Assistance Program (EAP) with in-person, phone, text and video sessions
- 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
- Vacation
- Sick days and paid holidays (if eligible)

Financial Security



- Competitive base and bonus (if eligible) compensation
- 401(k) and 401(k) match if eligible
- 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



- 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

Income Protection



- RUIA sickness/unemployment benefits
- Supplemental sick pay (if eligible)
- Accidental Death and Dismemberment coverage
- Basic Life Insurance

Career Growth



- Advancement opportunities
- Tuition reimbursement
- Recognition programs

Intermodal Equipment Operators and other Allied Services Division (Union 40/41 Special Agreement) employees may explore summaries of their benefits at bnsf.com/employees/benefits/spd/scheduled/plan-details.html. All other unions may explore health/retirement benefits details at unionbenefits.livewellbnsf.com.

Employees can learn more on the BNSF Employee Portal.

Benefit offerings vary based on union agreement. Please check your collective bargaining agreement for additional information regarding applicable benefit programs.



2022 RETIREMENT PLANS

for Scheduled employees

401(k) Plan

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

1

Your Contributions

You can contribute up to 25% of your base pay on a before-tax, Roth and/or after-tax basis. You can change your contribution rate at any time. You may contribute up to 25% of your eligible pay up to the IRS annual limit.

2

BNSF Contributions

If your bargaining agreement provides for it, the company adds a \$0.25 match for every \$1 of before-tax and Roth contributions you make from the first 4% of your pay.

3

Vesting

You are always 100% vested in your own contributions. You vest in — or gain ownership of — BNSF contributions at a rate of 20% for each year of service. You become fully vested after five years.

How to Enroll

Vanguard is the plan recordkeeper. You should receive your welcome kit from Vanguard around your one-year service anniversary. At this time, you may enroll one of three ways:

- Download the Vanguard mobile app from vanguard.com/bemobile.
- Go to vanguard.com/enroll.
- Call 800-523-1188.

You'll need your plan number: **092106**.

To learn more, visit unionbenefits.livewellbnsf.com/category/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:

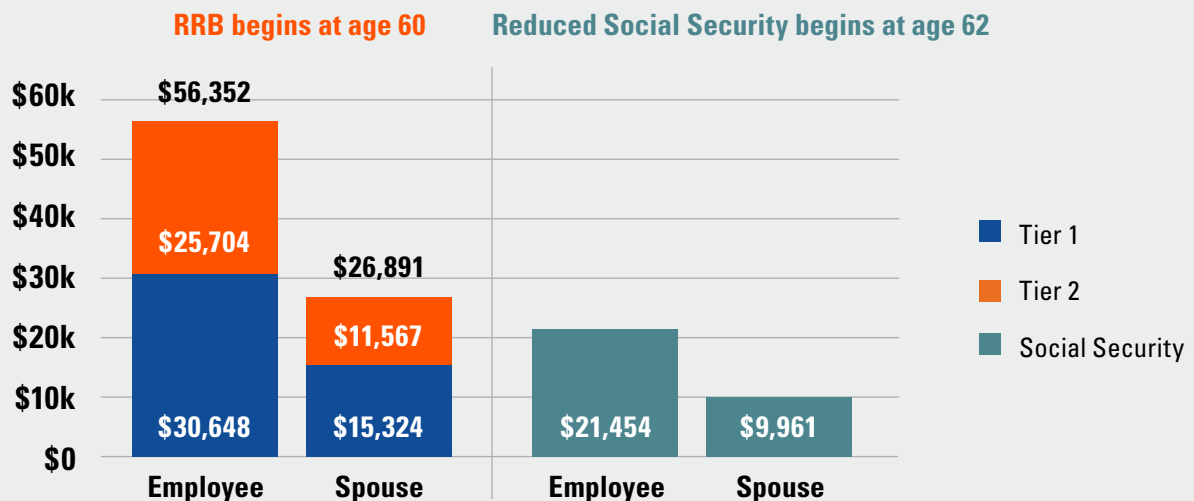
- RRB taxes are generally higher, which means you'll receive a higher monthly benefit amount in retirement than if you were receiving Social Security.
- RRB benefits become payable at age 60 with 30 years of rail service, and Social Security benefits begin at age 62.
- The amount you receive is based 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 unionbenefits.livewellbnsf.com/category/retirement.

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