



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, 2020

ADMINISTRATIVE INFORMATION

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

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

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.