



ADMINISTRATIVE INFORMATION

Retiree Life Insurance Program

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ADMINISTRATIVE INFORMATION

Life Insurance Program for Retirees

BNSF Group Benefits Plan

Effective January 1, 2016

ADMINISTRATIVE INFORMATION

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| Scope of Plan | The BNSF Group Benefits Plan encompasses the Retiree Life Insurance Program. |
| Plan Costs and Funding | Retiree Life Insurance Program 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 affiliated 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
 2500 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 | 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 10361 Des Moines, IA 50306 877-451-2363 |

Insurance Policy

The Retiree Life Insurance Program is fully insured under Metropolitan Life Insurance Company Group Policy No. 28200-G, originally effective Jan. 1, 1985 (Jan. 1, 2001, for LTD) and as amended from time to time.

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| 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 Retiree Life Insurance Program. 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. |

WHOM 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 877-451-2363.