



AN INTRODUCTION TO SUMMARY PLAN DESCRIPTIONS (SPDs) Retirees

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

BNSF Group Benefits Plan for Medicare-Eligible Santa Fe Retirees

Effective January 1, 2014

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.

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 877-451-2363 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 affiliated 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.

The Fine Print The Life Insurance Program described in the SPD is 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.

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.