



# **ADMINISTRATIVE INFORMATION**

## **Medical and Vision Care Programs for Pre-Medicare Retirees**

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# ADMINISTRATIVE INFORMATION

## Medical and Vision Care Programs for Pre-Medicare Retirees

### *BNSF Group Benefits Plan*

Effective January 1, 2016

<b>Scope of Plan</b>	The BNSF Group Benefits Plan encompasses the Medical and Vision Care programs for pre-Medicare retirees.
<b>Plan Costs and Funding</b>	<p><b>Medical Program</b> The benefits and administrative costs of the BNSF Medical Program for pre-Medicare retirees are paid from a tax-qualified Internal Revenue Code Section 501(c)(9) trust (a Voluntary Employees' Beneficiary Association, commonly referred to as a VEBA). Employer and retiree contributions are deposited in the VEBA. Benefits for the Medical Program for pre-Medicare retirees are self-insured by BNSF.</p> <p><b>Vision Care Program</b> Vision Care Program benefits and administration are provided through EyeMed Vision Care under insurance policies underwritten by Fidelity Security Life Insurance Company. Participating pre-Medicare retirees pay the full cost of Vision Care Program coverage. Retirees' contributions are deposited in the VEBA and premiums for EyeMed insurance are paid from the VEBA.</p>
<b>Plan Name and Plan Number</b>	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.
<b>Definition of "Company" and "Employer"</b>	<p>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 BNSF Group Benefits Plan.</p> <p>Burlington Northern Santa Fe, LLC 2301 Lou Menk Drive Fort Worth, TX 76131</p>
<b>Company Name and Identification Number</b>	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 programs and plans.

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 and Account Administrators for the Group Benefits Plan**

Program/Plan/Option	Authority Delegated to:
Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)	PayFlex Systems USA, Inc. P.O. Box 3039 Omaha, NE 68103-3039 800-284-4885 <a href="http://healthhub.com">healthhub.com</a>
<b>Medical Program:</b>	
▶ Expenses <i>other than</i> Prescription Drugs, SurgeryPlus, Telemedicine Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)	BCBS of Illinois P.O. Box 2401 Chicago, IL 60690 888-399-5945 <a href="http://bcbsil.com">bcbsil.com</a>
▶ Prescription Drugs	Caremark, Inc. 2211 Sanders Road Northbrook, IL 60062 800-378-7559 <a href="http://caremark.com">caremark.com</a>
▶ SurgeryPlus	Employer Direct Healthcare, Inc. 7320 North Mopac Expy Suite 203 Austin, TX 78731
▶ Telemedicine	Teladoc Inc. 4100 Spring Valley Road Suite 515 Dallas, TX 75244 800-835-2362 <a href="http://teladoc.com">teladoc.com</a>
Vision Care Program	EyeMed Vision Care 4000 Luxottica Place Mason, OH 45040 866-723-0513 <a href="http://eyemedvisioncare.com">eyemedvisioncare.com</a>
Eligibility – Claims or appeals related to eligibility under the Group Benefits Plan	BNSF Benefits Center P.O. Box 10361 Des Moines, IA 50306 877-451-2363

**Insurance Policies for Vision Care Program**

The Vision Care Program, administered by EyeMed, is fully insured by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York.

<b>Named Fiduciary</b>	The Claims Administrator is the named fiduciary under ERISA for all ERISA claim appeals related to BNSF Group Benefits Plan benefits, except that Fidelity Security Life Insurance Company is the named fiduciary under the Vision Care Program. The Plan Administrator retains the discretionary authority to determine eligibility and enrollment rights under the BNSF Group Benefits Plan.
<b>VEBA Trustee</b>	The Northern Trust Company 50 South La Salle Street Chicago, IL 60675
<b>COBRA Administrator</b>	BNSF Benefits Center P.O. Box 10361 Des Moines, IA 50306 877-451-2363  The BNSF Benefits Center delegates certain COBRA administration responsibilities to Benefit Concepts:  Benefit Concepts P.O. Box 246 Barrington, RI 02806 800-969-2009
<b>Type of Plan</b>	The BNSF Group Benefits Plan is a consolidated welfare benefits program under ERISA.
<b>Plan Year</b>	The Plan Year is the calendar year.

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## WHOM TO CALL ABOUT YOUR BENEFITS

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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.