



WHO IS ELIGIBLE AND WHEN COVERAGE ENDS — LIFE INSURANCE PROGRAM FOR RETIREES

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WHO IS ELIGIBLE AND WHEN COVERAGE ENDS

Life Insurance Program for Retirees

BNSF Group Benefits Plan

Effective Jan. 1, 2019

ELIGIBILITY, AUTOMATIC ENROLLMENT, COST

Who Is Eligible

You are eligible to participate in the Life Insurance Program for Retirees if you retired directly from [BNSF salaried employment](#) and immediately began pension benefits from the BNSF Retirement Plan.

When You Become Eligible

If you meet the above requirement, you become eligible for the Retiree Life Insurance Program on the first of the month after your last day of active employment.

When Coverage Begins

Coverage begins automatically on your eligibility date. Enrollment is not required.

Cost of Coverage

The cost of retiree life insurance is paid by the company. No contributions are required.

Defined terms: For the meaning of terms in [blue](#), click to see the Defined Terms section.



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WHEN COVERAGE ENDS

Under the BNSF Group Benefits Plan, your life insurance coverage will end on whichever occurs first:

- ▶ Your death;
- ▶ The date the Life Insurance Program for Retirees ends; or
- ▶ The date the program’s insurance company cancels or otherwise does not renew the policy and [BNSF](#) does not purchase replacement coverage under which you would qualify.

WHO TO CALL ABOUT YOUR BENEFITS



For questions about *eligibility* for the Life Insurance Program for Retirees under the BNSF Group Benefits Plan, 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.

DEFINED TERMS

About These Terms

The following definitions of certain words and phrases will help you understand the benefits to which the definitions apply.

Some definitions apply in a special way to specific benefits. So, if a term that is defined in another chapter of this Summary Plan Description (SPD) also appears as a defined term listed here, the definition in the other chapter will apply to that specific chapter rather than the definition below.

BNSF, company, employer – Burlington Northern Santa Fe, LLC, 2301 Lou Menk Drive, Fort Worth, TX 76131 and wholly owned subsidiary companies.

Salaried employment – Employment as an employee not covered by a collective bargaining agreement.



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