

WHEN COVERAGE ENDS (VISION, EAP AND LIFE)

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WHEN COVERAGE ENDS

Vision Care, EAP and Life Insurance Programs for Retirees

BNSF Group Benefits Plan

Effective January 1, 2012

This chapter describes when coverage ends under the BNSF Vision Care, EAP and Retiree Life Insurance Programs for Retirees.

For You and Your Dependents

Coverage for you ends upon your death. Your eligible dependents may continue to participate in the Vision Care Program and Employee Assistance Program (EAP) after your death as long as any required contributions are made.

If any of the following occurs earlier, coverage for you and/or your covered dependents under any programs of the BNSF Group Benefits Plan will end on whichever occurs the first:

- ▶ The date any program or plan under the Group Benefits Plan ends;
- ▶ The date your dependent no longer is eligible for coverage;
- ▶ The first day of the period for which the required contributions are not made; or
- ▶ The date any insurance company cancels or otherwise does not renew the policy and **BNSF** does not purchase replacement coverage under which you would qualify.

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



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For details of when a child loses eligibility and coverage ends, see When Coverage of a Child Ends, in the *Dependents* section of the chapter of this Summary Plan Description (SPD) titled *Who Is Eligible and How to Enroll in the Vision Care, EAP and Life Insurance Programs for Retirees*.

**Continuing
Health Care
Coverage
Under COBRA**

Your dependents have a right to **COBRA** continuation coverage, which is a temporary extension of Vision Care and EAP coverages under COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended), if they lose coverage under the Group Benefits Plan. See the chapter of this SPD titled *Continuing Health Care Coverage Under COBRA – Retiree Vision, EAP and Life* for more information.

WHOM TO CALL ABOUT YOUR BENEFITS



For questions about eligibility for benefits, including continuation opportunities when your dependent's coverage ends, call the BNSF Benefits Center at 877-451-2363.

DEFINED TERMS

About These Terms

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

Some definitions apply in a special way to specific benefits or provisions. So, if a term that is defined in another chapter of this 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, 2500 Lou Menk Drive, Fort Worth, TX 76131, and subsidiary companies.

COBRA – Consolidated Omnibus Budget Reconciliation Act of 1985, as amended.



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