

2026 Benefits Summary

(Management Employees)



2026 Benefits Summary for Management Employees

CSX offers two medical plan options — a Consumer Driven Health Plan (CDHP) and the lower-deductible PPO plan. Highlights of both medical plans are as follows:

CDHP

- High-deductible plan with lower monthly premiums
- Deductibles and co-insurance
- Access to a Health Savings Account (HSA) with a company match

PPO Plan

- Co-payments and coinsurance
- Lower deductibles with higher premiums
- Eligible to enroll in the Health Care Flexible Savings Account (FSA)

IN-NETWORK	CDHP	PPO
Preventive Care	No deductible/copay	No deductible/copay
Deductible (Employee-only Family)	\$1,700 \$3,400	\$750 \$1,500
Co-Insurance after Deductible	85%	80% Primary Care Physician \$25 copay Specialist \$40 copay Urgent care \$50 copay
Out-of-pocket Maximum (Employee-only Family)	\$4,000 8,000 Family* (*\$6,850 maximum per individual)	\$3,400 \$7,000
Teladoc Doctor Access	\$56 or less	\$20 copay

PRESCRIPTIONS — CVS Caremark

Your prescription coverage is bundled with your medical plan.



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HEALTH SAVINGS ACCOUNT (HSA) — Inspira

An HSA allows you to set aside pre-tax money and use it to pay for eligible health care expenses for yourself and your tax dependents. You must be enrolled in the CSX CDHP medical plan to enroll in an HSA. CSX will match your contributions dollar for dollar up to a certain amount.

You can make changes to your HSA year-round. Additionally, you can invest your HSA funds after you have more than \$500 in your account. This is your money, so any unused balance rolls over year over year and goes with you when you leave the company due to retirement, resignation, or termination.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA) — Inspira

You are eligible to participate in the Health Care Flexible Spending Account (FSA) if you are enrolled in the CSX PPO plan or have a traditional medical plan outside of CSX. The Health Care FSA allows you to be reimbursed for eligible expenses, such as medical and prescription drug copays and any expenses subject to your deductible on a tax-free basis. Dollars that you contribute to your Health Care FSA will be deducted from your paycheck. It is important that you submit a claim(s) to Inspira for reimbursement by March 31st for eligible expenses incurred in the previous benefit plan year.

DENTAL — Aetna

A choice of two dental plans is offered — PPO and DMO. The PPO provides access to in-network and out-of-network services, while the DMO *only* offers an option for in-network services. The DMO is only offered to employees who are in a covered service area based on their residential zip code and requires you to choose a primary care dentist. Go to aetna.com to find and select a primary care dentist. Both plans cover preventive care, basic services, major services, and orthodontics.

VISION — UHC (United Healthcare)

A choice of two vision plans is offered — Standard Plan and High Plan. Both plans cover exams, lenses, frames, and contacts. With the Standard Plan, you can obtain lenses every 12 months and frames every 24 months with a \$120 frame allowance. The High Plan covers new lenses and frames every 12 months with a \$150 frame allowance.



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LIFE INSURANCE — MetLife

Basic life coverage is paid by CSX, paying 2x your base annual salary (\$1M maximum) in the event you pass away. Additional coverage can be purchased for yourself — up to 6x your base annual salary with a maximum of \$1M. Additional coverage is also available for your spouse/domestic partner and children.

Coverage Type	Basic Life Coverage	Optional Life Coverage (Employee Paid)
Employee	2x annual pay, excluding bonuses (with a max of \$1M)	1x – 6x your annual pay (with a max of \$1M) New hire amounts over \$500,000 require proof of good health form and approval by MetLife*
Spouse/Domestic Partner	Not applicable	50% of your approved amount New hire amounts over \$250,000 require proof of good health form and approval by MetLife*
Child(ren)	Not applicable	\$5,000 or \$10,000 per child under 26 years of age

**Late entry or increases made after the initial enrollment period require proof of good health and approval by MetLife*

You must be approved for optional life – employee before optional life for spouse/domestic partner and/or children will show active in Direct Access.

Optional life coverage for employee and spouse's/domestic partner's life is based on the employee's age, and the monthly cost is provided in the chart below:

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE — MetLife

Basic AD&D coverage is paid for by CSX, paying 2x your base annual salary (\$1M maximum) in the event you pass away or suffer a serious injury due to an accident. Additional coverage is also available for you and your spouse/domestic partner and children.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT — Inspira

The Dependent Care Flexible Spending Account (DCFSA) allows you to set aside up to \$7,500 pre-tax money to pay for eligible expenses such as daycare for children under 13 years of age, and adult care programs.

These funds are “use it or lose it” and do not rollover to the next year. It is important that you submit a claim(s) to Inspira for reimbursement by March 31st for eligible expenses incurred in the previous benefit plan year.



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SUPPLEMENTAL MEDICAL/GAP INSURANCE PLANS — Aetna

The supplemental/gap insurance plans — critical illness, hospital indemnity, and accident insurance — pay you cash if a covered medical event happens. The plans pay if the covered diagnosis occurred on or after your effective date of coverage and while your coverage under the certificate is in force.

Critical Illness: 100% coverage up to \$15,000 or \$30,000 for certain illnesses including cancer, stroke, kidney failure and major organ transplant. This plan also provides 25% coverage for non-invasive cancer, severe mental health conditions and coronary artery bypass surgery.

Hospital Indemnity: High and Low coverage plans for additional financial help with hospital admissions and ICU, or intermediate intensive step-down unit stays.

Accident Insurance: High, Middle, and Low coverage plan options offered, helping cover extra costs associated with ambulance services, surgery, anesthesia, procedures and more.

IDENTITY THEFT — Allstate

Comprehensive protection including identity monitoring, high-risk activity alerts, 24/7 advocacy and fraud remediation and restoration.

LEGAL — MetLife

This benefit will help cover legal services including family law, estate planning, immigration assistance, attorney services for non-covered matters, surrogacy, embryo donation/adoption and more.

RETIREMENT 401(k)

You are eligible for the CSX 401(k) Plan, also known as CSXtra. You can contribute pre-tax, Roth, or a combination of both from 1% to 50% of your eligible pay up to IRS limits.

- If you make pre-tax contributions, your contributions are not taxed and grow tax free until you begin receiving distributions in retirement.
- If you make Roth contributions, your contributions are taxed before going into your account but will not be taxed when you receive a qualified distribution after age 59 ½.
- CSX also adds to your savings through matching contributions each payroll period. For each \$1.00 of the first 1% of your contributions CSX adds \$1.00, plus 50¢ to each \$1.00 greater than 1% and not more than 6% of your combined pre-tax and Roth contributions. By contributing at least 6% or greater you will receive the maximum matching contribution of 3.5%.

ENHANCED 401(k)



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You are eligible for an additional contribution from CSX regardless of participation in the CSX 401(k) Plan, aka CSXtra. Each payroll period CSX will make a contribution equal to 3% of your base pay directly to your 401(k) Plan. Additionally, shortly after the MICP (bonus) is awarded, CSX will make a contribution equal to 3% of your bonus award directly to your 401(k). The enhanced 401(k) has a 3-year vesting schedule. This means that even though you may be accumulating benefits in the plan, they are not 100% yours until you become fully vested after 3 years of service. If you attain age 65 prior to reaching 3 years of service, you will be automatically vested in the Enhanced Contributions. If you leave the company before becoming fully vested, you will forfeit these contributions.

SHORT/LONG-TERM DISABILITY (STD/LTD) — New York Life (NYL)

CSX provides STD and LTD coverage at no cost to you. The STD and LTD benefits provide income replacement to help protect you against financial hardship due to loss of income while you are medically unable to work due to a personal injury or illness including mental health, or complications related to your pregnancy. You can receive up to 100% of salary continuance (based on tenure) under the STD benefits for up to 26 weeks and 60% of your pre-disability earnings with a maximum of \$25,000 per month for LTD benefits.



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Benefits	Eligibility	Description
Railroad Retirement Board (RRB) www.rrb.gov	Date of Hire for Covered Employees	Government-sponsored benefit for most CSX employees. RRB taxes are required instead of Social Security (FICA) taxes for both railroad employees and employers. Vesting requires 5 years of eligible service. Upon retirement, receive an annuity from the RRB.
Travel Accident Insurance	Date of hire	5x annual salary (\$1M maximum) if you accidentally pass away while traveling on company business — company paid benefit.
Management Incentive Compensation Program (MICP)	Date of hire	Annual bonus opportunity based on the band of the position, the performance of the company and individual performance.
Long-Term Incentive Plan (LTIP)	Date of hire	Long-term, stock-based bonus opportunity based on company performance (Directors and above).
Vacation	Date of hire	Up to 30 days based on tenure with the option to purchase up to 5 additional vacation days during annual open enrollment between October and November — final approval of vacation purchases will be at the discretion of department leaders.
Holidays	Date of hire	One (1) floating and ten (10) fixed holidays.
Education Reimbursement Assistance	Date of hire	Reimbursement per calendar year for eligible expenses up to limit, including certifications & licenses, approval by manager required and must relate to job function or career.
Service Award Program	Date of hire	Awards recognizing company service on certain anniversary dates and retirement.
Well-Being Programs	Date of hire	An array of programs that covers all components of well-being — emotional, financial, social, and physical. Tools and support through Progyny for infertility services, perimenopause and menopause for employees enrolled in the CSX medical plan.
Military Leave	Date of hire	Provides protected leave and certain reemployment rights for veterans, reservists, National Guard members, and others serving in the United States Armed Forces. Pay differential available for employees serving in the United States Armed Forces — up to 15 days per year for training and up to 5 years for involuntary mobilization.
Maternity Leave	Date of hire	6 to 8 weeks of paid leave under short-term disability benefits and 8 weeks of paid parental leave, resulting in 14 to 16 weeks of pay at 100%.
Parental Leave	Date of hire	8 weeks of paid leave for birth parent, non-birth parent, adoption and foster care placement that can be taken in separate increments of 1 week with manager's approval; or in one continuous leave.
Discounts	Date of hire	CSX Work Perks through Beneplace— offer discounts for pet insurance, travel, etc.
Auto and Home Insurance	Date of hire	Farmers Insurance offers optional auto and home insurance at a discount (employee paid).
Employee Resource Groups	Date of hire	Volunteer, employee-led organizations to help develop and sustain a strong organization.



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