

CSX TRANSPORTATION

2024
BENEFITS
SUMMARY
GUIDE

Management Employees



2024 CSX BENEFITS SUMMARY GUIDE

Important Note: *This benefits summary guide is for full-time management employees. If this document inadvertently states anything that is inconsistent with the governing plan document or summary plan description, the language of such documents will govern the interpretation of the benefits.*

WELL-BEING REIMBURSEMENT ACCOUNT (WRA)

The WRA is solely funded by CSX up to \$600 annually. You can be reimbursed for eligible expenses across a wide range of services and products related to your family's well-being, such as:

- Emotional: non-medical counseling services, massage, pet care, well-being apps, hobbies
- Financial: financial planning, estate planning, identity theft memberships
- Physical: gym memberships, exercise equipment, weight loss programs, personal trainer
- Social: enrichment courses, travel

The WRA provides you with the flexibility to choose what matters most to you and your family. This is a post-tax, "use it or lose it" benefit. You must submit a claim to PayFlex (Plan Administrator) to receive reimbursement for eligible expenses incurred in 2024 and thereafter.

MEDICAL PLANS

CSX offers two medical plan options - a PPO Plan and a Consumer Driven Health Plan (high deductible plan).

PPO Plan

The PPO provides you with a network of providers to meet your health care needs, along with the option to access services outside of the network at a higher cost. With the PPO, you pay higher monthly premiums out of your paycheck but pay less when you access services at the point of care in the form of a co-payments, lower deductibles, out-of-pocket maximum, and lower co-insurance amounts once you have met your deductible. If you enroll in the PPO plan, you will be eligible to participate in the Health Care Flexible Spending Account (FSA).

Consumer Driven Health Plan (CDHP)

The Consumer Driven Health Plan (CDHP) is a high deductible plan. Enrolling in the CDHP also provides access to a triple tax advantaged account called a Health Savings Account (HSA), with matching contributions from CSX. The CDHP covers preventive care at 100% with a cost share on other services, including prescriptions, once the deductible has been met.

IN-NETWORK PLAN DETAILS	CDHP	PPO
Preventive Care	\$0 Co-Pay	\$0 Co-Pay
Deductible	\$1,700 Employee \$3,400 Family	\$750 Employee \$1,500 Family

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Co-Insurance after Deductible	85%	85% Office visit copay \$20 for primary visits \$35 for specialist visits
Out of pocket maximum	\$4,000 Employee \$8,000 Family (maximum) \$6,850 per individual	\$2,500 Employee \$5,000 Family
Pre-taxed Savings Account benefit available	Health Savings Account (HSA)	Flexible Spending Account (FSA)

Medical Monthly Premiums*

COVERAGE LEVEL	CDHP	PPO
Employee-Only	\$92.00	\$214.00
Employee + Spouse/Domestic Partner	\$192.00	\$447.00
Employee + Children	\$164.00	\$383.00
Employee + Family	\$293.00	\$682.00

* If you and/or any of your covered dependents are tobacco users, you will be charged an additional \$100 per month on your medical premiums. If applicable, the surcharge will total \$100 per month, not \$100 for each covered person who is a tobacco user.

PRESCRIPTIONS

Your prescription coverage is bundled with your medical plan and is administered by CVS Caremark. The plan covers prescription drugs that are taken on an outpatient basis. The plan also covers certain preventive generics at no cost to you.

For the CDHP the below listed copays will apply after your plan's deductible has been met.

In-Network Pharmacy	Retail Pharmacy (up to 30-day supply)	Mail Order (up to 90-day supply)
Preventative Generics	\$0 Co-Pay	\$0 Co-Pay
Generic Drugs	\$10 Co-Pay	\$25 Co-Pay
Preferred Brand-Name (on formulary)	\$25 Co-Pay	\$60 Co-Pay
Non-Preferred Brand Name (not on formulary)	\$45 Co-Pay	\$100 Co-Pay

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HEALTH SAVINGS ACCOUNT (HSA)

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 \$1,200 for employee-only coverage and \$2,400 for family coverage. You can make changes to your HSA year-round. You can also invest 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)

You are eligible to participate in the Health Care Flexible Spending Account (FSA) if you are enrolled in the 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 co-pays and any expenses subject to your deductible on a tax-free basis. Dollars that you deposit into your Health Care FSA come out of your paycheck before taxes, and can be used to reimburse yourself for any out-of-pocket medical expenses you incur during the year.

DENTAL

A choice of two dental plans administered by Aetna - a PPO and DMO plan. The PPO provides access to in-network and out-of-network providers, while the DMO requires you to choose a primary care dentist. Both plans cover preventive care, basic services, major services and orthodontics.

Dental Monthly Premiums

	PPO	DMO
Employee-Only	\$16.00	\$6.91
Employee + Spouse	\$37.00	\$13.82
Employee + Child(ren)	\$49.00	\$15.54
Family	\$51.00	\$22.45

VISION

The Standard Plan and High Plan for vision insurance covering exams, lenses, frames and contacts. With the Standard Plan, obtain lenses every 12 months and frames every 24 months with a \$120 frame allowance. The High Plan allows for new lenses and frames every 12 months with a \$150 frame allowance.

Vision Monthly Premiums

	Standard Plan \$15 Exam copay	High Plan \$10 Exam copay
Employee-Only	\$6.31	\$10.34
Employee + Spouse	\$8.92	\$14.61
Employee + Child(ren)	\$10.54	\$17.25
Family	\$16.83	\$27.58

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LIFE INSURANCE

Basic life coverage is paid for by CSX, paying 2x your base annual salary in the event of your passing (maximum of \$1M).

	Basic Life Provided by CSX 100% CSX Paid	Additional Life Employee Paid may require approval
In the Event of Your Death	2 x annual pay (with a max of \$1,000,000)	Option 1: 1 x annual pay Option 2: 2 x annual pay Option 3: 3 x annual pay Option 4: 4 x annual pay (with a max of \$1,000,000) New hire amounts over \$500,000 need approval. Any increase after hire needs approval by vendor.

Additional coverage can be purchased for yourself - up to 4x your base annual salary with a maximum of \$1M. Additional coverage also available for your eligible dependents

Age	Monthly Cost*
Under 25	\$0.042
25-29	\$0.050
30-34	\$0.067
35-39	\$0.075
40-44	\$0.083
45-49	\$0.136
50-54	\$0.230
55-59	\$0.427
60-64	\$0.685
65-69	\$1.196
70+	\$1.788

*per \$1,000 of Coverage

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ACCIDENTAL DEATH AND DISMEMBERMENT

Accidental Death & Dismemberment (AD&D) benefits are paid if you die or suffer serious injury due to an accident.

	Basic AD&D Provided by CSX 100% CSX Paid	Additional Life Employee Paid
In the Event of Your Death	2 x annual pay (with a max of \$1,000,000)	Option 1: 1 x annual pay Option 2: 2 x annual pay Option 3: 3 x annual pay Option 4: 4 x annual pay (with a max of \$500,000)

You may purchase optional AD&D insurance for yourself and your dependents. Accidental Death & Dismemberment (AD&D) benefits are paid if you die or suffer a serious injury due to an accident.

	Monthly Cost*
Employee-Only	\$0.024
Family	\$0.037

*per \$1,000 of Coverage

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

The Dependent Care Flexible Spending Account (DCFSA) allows you to set aside pre-tax money and use it to pay for eligible expenses such as day-care for children age 12 or younger, and adult care programs. This plan enrollment is not linked to your medical plan.

Dollars that you deposit into your DCFSA come out of your paycheck before taxes, and can then be used to reimburse you for any out-of-pocket qualified expenses you incur during the year. These funds are “use it or lose it” and do not rollover to the next year. Therefore, you must submit all claims to PayFlex for reimbursement by March 31 for eligible expenses incurred in the previous year.

You have the opportunity to enroll in a Dependent Care Flexible Spending Account (FSA) to help you pay for eligible expenses. The Dependent Care FSA allows you to pay for eligible expenses such as day-care and adult care programs on a tax-free basis.

SHORT-TERM DISABILITY (STD)

Salary continuation at no cost to you. Up to 100% of salary continuation for up to 26 weeks. Benefit is based on your length of service.

LONG-TERM DISABILITY

CSX provides LTD coverage at no cost to you. Program provides 60% of your pre-disability earnings with a maximum of \$25,000 per month.

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CRITICAL ILLNESS

100% coverage up to \$15,000 or \$30,000 for illnesses including cancer, stroke, kidney failure and major organ transplant, offered through Aetna.

HOSPITAL INDEMNITY

High and Low coverage plans, provided by Aetna, for additional financial help with hospital admissions and ICU or intermediate intensive step-down unit stays.

ACCIDENT

High, Mid and Low coverage plan options offered through Aetna, helping cover extra costs associated with ambulance services, surgery, anesthesia, procedures and more.

IDENTITY THEFT

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

LEGAL

MetLife plan helps 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 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. The Plan matches 100% on the first 1% plus 50% on the next 2% to 6% for a maximum possible total match of 3.5%. That means if you contribute 6% or more of your base pay, your Company Matching Contribution will equal 3.5% of your base pay. The key difference between pre-tax and Roth contributions is the tax treatment of your contributions.

- 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.

ENHANCED 401(k)

In addition to the CSX match listed above, you are eligible for an additional contribution from CSX regardless of participation. The additional contribution equals 3% of base pay each pay period and 3% of the Management Incentive Compensation Program (MICP) bonus payment. 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. If you leave the company before becoming fully vested you will forfeit these contributions.

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OTHER BENEFITS

Benefits	Eligibility	Description
Railroad Retirement www.rrb.gov	Date of Hire for Covered Employees	Government-sponsored benefit for the majority of CSX employees. RR taxes are required instead of Social Security (FICA) taxes for both RR employee and employer. Vesting requires 5 years of eligible service. Upon retirement, receive an annuity from the Railroad Retirement Board.
Travel Accident Insurance	Date of Hire	Employer paid benefit for those traveling on company business.
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	From 3-6 weeks depending on length of service and employing business unit. Option to purchase up to 1 additional week during October Open Enrollment.
Holidays	Date of Hire	Eleven paid holidays.
Tuition Reimbursement	Date of Hire	Reimbursement up to \$5,250 per calendar year for eligible expenses
Student Loan Repayment	Date of Hire	Payment of \$200 per month towards your completed degree program active loan.
Well-Being Programs	Date of Hire	An array of programs that covers all components of well-being - financial, social, physical, and emotional.
Military Leave	Date of Hire	Pay differential and leave of absence to National Guard and Reserve service members.
Service Award Program	Date of Hire	Awards recognizing company service on certain anniversary dates.
Diversity Councils & Inclusion Groups	Date of Hire	Volunteer organizations to help develop and sustain a strong, diverse organization.
Employee Discounts	Date of Hire	CSX Work Perks through Beneplace offers exclusive discounts on popular products and services.
Maternity Leave	Date of Hire	Up to 6 weeks (normal delivery) and 8 weeks (cesarean) of paid leave for delivery and recovery.
Parental Leave	Date of Hire	8 weeks paid leave for birth parent, non-birth parent, adoption, and foster care placement.
Progyny	Date of Hire	Tools and support for infertility, perimenopause and menopause services for employees enrolled in the CSX medical plan