

Severance Employee Benefits Overview

Medical

CSX offers two medical plans provided by Aetna - a Consumer Driven Health Plan (CDHP) and Traditional PPO Plan. Here are a few key features about both medical plans:

CDHP	Traditional PPO Plan
<ul style="list-style-type: none"> High deductible plan with lower monthly premiums Deductibles and co-insurance Certain preventative services covered at 100% 	<ul style="list-style-type: none"> Co-payments and coinsurance Lower deductibles with higher premiums Certain preventative services covered at 100%

**If you and or any of your covered family members 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.*

In-Network Cost for Medical Care

In-Network	CDHP	PPO
Deductible		
Employee-Only	\$1,700	\$750
Family	\$3,400	\$1,500
Co-Insurance after Deductible	85%	85%
Out-of-Pocket Maximum		
Employee-Only	\$4,000	\$2,500
Family	\$8,000 (Max \$6,850 per person)	\$5,000

Prescription Plan

The CSX Prescription Drug Program is offered to you and your eligible dependents at no additional cost if you elect the PPO or CDHP medical plan. The pharmacy plan is administered by CVS Caremark and is intended to cover prescriptions that are to be taken on an outpatient basis.

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.

In-Network Cost for Pharmacy Coverage

In-Network Pharmacy	Retail Pharmacy (Up to 30-day supply)	Mail Order (up to 90-day supply)
Preventive 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

Important Note - Employees who elect the CHDP medical plan are responsible to pay for their prescriptions until the deductible is met, except for certain preventive generic prescriptions. Once the deductible is met, employees will be responsible for the applicable co-pay.

Dental

CSX offers two dental plan options provided by Aetna — Preferred Provider Organization (PPO) and Dental Maintenance Organization (DMO).

The Dental PPO offers you an opportunity to locate a dental provider from a broad network of participating dentists and other dental care providers (orthodontists, oral surgeons, etc.). You can also choose an out-of-network coverage option under the PPO. However, you are encouraged to use an in-network dentist or facility to help you save on costs.

The DMO is only offered to employees who are in a covered service area based on their residential zip code. This plan offers you dental coverage at lower premiums than the PPO, but you must choose a dental provider from a more limited network. The DMO does not offer an option for out-of-network services. If you elect this plan, you are required to go online to <http://www.aetna.com> and select a dentist at least 45 days before your first dental visit.

In-Network	PPO	DMO
	Plan Pays	Plan pays
Calendar Year Maximum (Per person)	\$1,500	None
Orthodontia Lifetime Maximum (Per person)	\$2,000	24 months of comprehensive orthodontic treatment + 24 months of retention

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In-Network Cost for Dental Care

In-Network	PPO	DMO
	You Pay	You Pay
Deductible	\$75	None
<ul style="list-style-type: none"> • Employee-Only • Family 	\$150	
Diagnostic Preventive Care	\$0	\$0
Basic Care	20% after deductible	\$0, no deductible
Major Care	50% after deductible	40%, no deductible
Orthodontia	50% after deductible	40%, no deductible

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