Your Employee Benefits

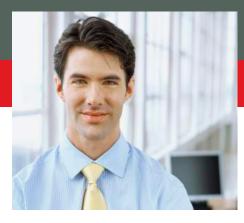
from

- Medical Insurance
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- **■** Vision Insurance
- Insurance Coverage for the Unexpected
- Savings & Investments
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Benefits effective 01/01/2016





The health and happiness of you and your family is a high priority. That's why we offer a benefits package to help you and your loved ones feel secure.

Eligibility Information

As a full-time employee (30 hours per week), you're eligible for Medical, Dental, Vision, Life and Disability insurance, as well as FSA and EAP benefits. Eligible dependents can also receive health care coverage. Once eligible, active employees can participate in the 401(k) savings program, too.

Some benefits are paid entirely by BSI at no cost to you. For other benefits, the cost is shared by you and BSI.

Making Changes During the Year

Generally, you can only change your benefit elections during the annual benefits Open Enrollment period. An exception is made for any Qualified Life Event (QLE), such as marriage, divorce, birth or adoption. You must notify Human Resources within 31 days of any QLE to make changes. Otherwise, you'll have to wait until the next enrollment period. Any changes you make to your benefit choices must be directly related to the Life Event. Proof of the change may be required (example: a marriage license or birth certificate).

When Coverage Ends

Most benefits end at termination or the last day of the month following your last day worked. However, under certain circumstances, you may continue your health care benefits through COBRA Insurance.

Your Benefits. Your Choices.

Medical Insurance

One way BSI helps look after the health and welfare of you and your family is with comprehensive and flexible Medical Insurance. Your plan gives you access to one of the country's largest provider networks, and you won't have to worry about referrals.

Coverage	Choice Plus		HSA Choice Plus**	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible				
Individual	\$500	\$1,000	\$1,500	\$3,000
Family	\$1,000	\$2,000	\$3,000	\$6,000
Out-of-Pocket Maximum				
(excludes deductible)				
■ Individual	\$2,500	\$3,500	\$3,000	\$6,000
■ Family	\$5,000	\$7,000	\$6,000	\$12,000
Physician's Office Visits				
Primary Care	\$25	70%*	80%*	60%*
Specialists	\$35	70%*	80%*	60%*
X-rays, lab work, etc.	90%*	70%*	80%*	60%*
Well-Child Care				
Office visits	\$0 copay	70%*	100%	60%*
Immunizations	\$0 copay	70%*	100%	60%*
Adult Preventive Care				
Routine Physicals	\$0 copay	70%*	100%	60%*
GYN exams	\$0 copay	70%*	100%	60%*
Prostate exams	\$0 copay	70%*	100%	60%*
Mammograms	\$0 copay	70%*	100%	60%*
Hospital Care				
Preadmission testing	90%*	70%*	80%*	60%*
Inpatient treatment	90%***	70%***	80%***	60%***
Outpatient Facility and				
Physician Services				
Outpatient surgery	90%*	70%*	80%*	60%*
Ambulance Service	90%*	90%*	80%*	60%*
Emergency room services	\$150 copay***	\$150 copay***	80%*	60%*
Behavioral Health				
Inpatient	90%*	70%*	80%*	60%*
Outpatient	\$35 copay	70%*	80%*	60%*
Physical, Speech and				
Occupational Therapies				
Office visits	\$25 copay	70%*	80%*	60%*
Retail Drugs				
(31-day supply)				
Generic	\$10 copay	70%*	\$10 copay*	60%*
Preferred brand	\$30 copay	70%*	\$30 copay*	60%*
Nonpreferred brand	\$50 copay	70%*	\$50 copay*	60%*
Mail-Order Drugs				
(90-day supply)				
Generic	\$25 copay	70%*	\$25 copay*	60%*
Preferred brand	\$75 copay	70%*	\$75 copay*	60%*
Nonpreferred brand	\$125 copay	70%*	\$125 copay*	60%*

^{*}After deductible. **You must enroll in the HSA Choice Plus plan to open a Health Savings Account. HSA funds can be used for qualified medical expenses***Per admission.

For a complete list of covered services, please refer to your "Summary Plan Description."

Your Benefits. Your Choices.

Dental Insurance

Everyone deserves a healthy smile. So, keep your family smiling with affordable Dental coverage through Guardian that makes it easy to visit your dentist for regular cleanings and preventive care, as well as for major treatments.

Coverage	In-Network	Out-of-Network
Annual Deductible Individual Family	\$100 \$300	\$100 \$300
Preventive and Diagnostic Treatment	100%	100%
Basic Treatment	80%*	80%*
Major Treatment	50%*	50%*
Annual Maximum Benefit	\$2,000	\$2,000
Orthodontia Lifetime Maximum		
	\$1,500	\$1,500

^{*}After deductible.If you aren't using a participating provider, all fees are subject to Reasonable & Customary charges. For a complete list of covered services, please refer to your "Summary Plan Description."

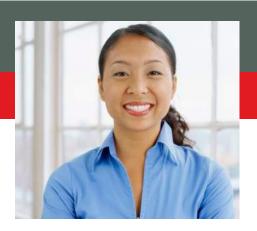
Vision Insurance

Better vision for you and your dependents is just a blink away. The Vision coverage available to you helps pay for periodic eye exams, eyeglasses and contact lenses.

Coverage	In-Network	Out-of-Network	
Annual Eye Exam	\$10 copay	Up to \$35 allowance	
Frames (every 12 months)	\$25 copay	Up to \$48 allowance	
Prescription Lenses (every 12 months) Single vision Bifocal Trifocal Lenticular	\$25 copay \$25 copay \$25 copay \$25 copay	Up to \$25 allowance Up to \$40 allowance Up to \$60 allowance Up to \$60 allowance	
Contact Lenses (fit, follow-up, materials every 12 months) Medically necessary Elective	Paid in full \$135 allowance	Up to \$200 allowance Up to \$95 allowance	
LASIK or PRK	15% off retail price	N/A	

For a complete list of covered services, please refer to your "Summary Plan Description."





Insurance Coverage for the Unexpected

Life/AD&D and Disability Insurance aren't something you think about everyday. But, they should be an important part of everybody's financial planning — no matter what your age. Your benefits program offers the following coverages to help protect you and your family when it's needed most:

- Basic Life and AD&D (company-paid)

 Most employees receive Basic Life and

 AD&D coverage equal to your base
 annual earnings, rounded to the next

 \$1,000 (Life maximum varies by
 employee classification, \$500,000 max.
 for AD&D)
- Supplemental Life and AD&D (you pay full cost)

 Employee Any multiple of \$10,000 up to 6 times your annual earnings (\$500,000 max.);

 Spouse Any multiple of \$5,000 to \$250,000 max;

 Dependent Children Any multiple of \$2,000 to \$10,000 max.

 Group Voluntary Universal Life through MetLife is also available.
- Short-Term Disability (company-paid) 60% of base annual salary (up to \$3,000 per week) for a period of up to 26 weeks. Benefits begin on the eighth day of illness or injury.
- Long-Term Disability (company-paid) 60% of base monthly earnings (\$10,000/month max.). Length of benefit payments depends on your age when you become disabled. Benefits begin after 180 days of disability and continue until Social Security Normal Retirement Age (SSNRA).

More Benefits. Key Contacts.

Additional Benefits

Create a healthy balance with these other benefits that help you feel and live better today — and actively plan for tomorrow.

■ Flexible Spending Accounts (FSAs)
Set aside pretax dollars out of your
paycheck to pay for certain health care
and dependent care expenses —
reducing your taxable income.

■ Savings Plan

Our 401(k) plan makes it easier to build the type of retirement nest egg you and your family can depend on (5% automatic contribution). There are many reasons to start contributing:

- Tax-deferred savings for retirement
- Investment options include professionally managed funds
- Employer match helps save even more
- After tax contributions which enable you to take tax-free distributions in retirement

Employee Assistance Program (EAP)

Receive confidential help for everyday situations and personal difficulties such as depression, dependency, job-related stress, even legal and financial concerns.

■ Paid Time Off (PTO)

PTO is accrued annually based on years of service.

Less than 5 years - 20 days Greater than 5 years - 25 days

Additional Benefits

BSI also offers Health Advocate, Educational Assistance, and Travel Assistance offered by AXA Life and Chubb Assistance. AXA Life: 800-565-9320 www.axa-assistance.us

■ Legal Assistance

BSI is offering an opportunity to enroll in the Legal Resources legal plan as part of your benefits. This provides comprehensive legal coverage, services, and expertise.



Important Contacts

Please contact the individual company/provider listed here to learn more about a specific benefit plan. We also invite you to speak with your HR representative.

Benefit:	Contact:	Phone:	Website:
Medical Insurance	United Healthcare	866-633-2446	www.myuhc.com
Dental Insurance	Guardian	800-541-7846	www.guardiananytime.com
Vision	EyeMed	866-939-3633	www.eyemedvision.com
Life/AD&D	Prudential	800-842-1718	www.prudential.com
401(k) Plan	TransAmerica	800-755-5801	www.trsretire.com
FSA	Discovery Benefits	866-451-3399	www.discoverybenefits.com
EAP	Guidance Resources	800-311-4327	www.guidanceresources.com
Additional Benefits	Health Advocate	866-695-8622	www.HealthAdvocate.com
Legal Assistance	Legal Resources	800-728-5768	www.legalresourcesplan.com

About This Guide

This guide describes the benefit plans and policies available to you. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to cover the major points of each plan or policy. It doesn't contain all of the details that are included in your Summary Plan Descriptions (as required by ERISA) found in your other employee benefit materials. If there's ever a question about one of these plans and policies, or if there's a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern.

Note: The benefits described in this guide may be changed at any time and don't represent a contractual obligation — either implied or expressed — on the part of your employer.

