

Your Employee Benefits

from

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Insurance Coverage for the Unexpected
- Savings & Investments
- Additional Benefits
- Important Contacts

bsi.

Benefits effective 01/01/2016





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.

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.

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	\$100	\$100
■ Family	\$300	\$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	\$25 copay	Up to \$25 allowance
■ Bifocal	\$25 copay	Up to \$40 allowance
■ Trifocal	\$25 copay	Up to \$60 allowance
■ Lenticular	\$25 copay	Up to \$60 allowance
Contact Lenses (fit, follow-up, materials every 12 months)		
■ Medically necessary	Paid in full	Up to \$200 allowance
■ Elective	\$135 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:

Medical Insurance
Dental Insurance
Vision
Life/AD&D
401(k) Plan
FSA
EAP
Additional Benefits
Legal Assistance

Contact:

United Healthcare
Guardian
EyeMed
Prudential
TransAmerica
Discovery Benefits
Guidance Resources
Health Advocate
Legal Resources

Phone:

866-633-2446
800-541-7846
866-939-3633
800-842-1718
800-755-5801
866-451-3399
800-311-4327
866-695-8622
800-728-5768

Website:

www.myuhc.com
www.guardiananytime.com
www.eyemedvision.com
www.prudential.com
www.trsrretire.com
www.discoverybenefits.com
www.guidanceresources.com
www.HealthAdvocate.com
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.

