



Boise Inc. Benefits Summary

U.S. Salaried Employees

As you consider Boise Inc. (Boise) as a potential employer, you'll want to think about the value that is provided to you by working at Boise. Part of that value comes from the benefits that are an important part of our total compensation package. This summary gives you an overview of our benefits. You can get more details from a Boise representative.

Health Benefits

Boise offers medical, prescription drug, dental, and vision benefits. Based on your personal situation, you may choose to cover you only; you and your spouse; you and your child(ren); or you, your spouse, and your child(ren). You may select medical coverage only, dental/vision coverage only, medical and dental/vision coverages, or no coverage. The monthly contributions for health benefits are pretax, which lowers your taxable income and helps stretch each dollar further.

ConsumerWise Medical Benefits

Boise's ConsumerWise Medical Benefits program features a preferred provider organization (PPO), coverage for qualified services, and a \$25 copay for each in-network office visit. You may choose to seek healthcare from any licensed provider, however, choosing in-network providers will save you money.

Health Reimbursement Account (HRA)

If you enroll in the ConsumerWise Medical Benefits program, you automatically receive a company-provided Health Reimbursement Account (HRA) to help you pay for your out-of-pocket healthcare expenses. The amount of the HRA credit varies annually. Unused HRA credits carry over each year, and are yours to use for future healthcare expenses.

The HRA credits below will be pro-rated based on your date of hire:

Coverage	HRA Credit
You only	\$300
You and your spouse	\$575
You and your child(ren)	\$575
You, your spouse, and your child(ren)	\$900

You can also earn an additional \$150 HRA credit through participation in a wellness screening and completion of an online health assessment (available January 1 through April 30).

ConsumerWise Prescription Drug Benefits

When you enroll in the ConsumerWise Medical Benefits program, you are automatically enrolled in the prescription drug program. The prescription drug program includes a network of pharmacies, and a tiered structure that allows you to save money by choosing generic or other preferred drugs. The program also features home delivery convenience for maintenance prescriptions.

ConsumerWise Dental and Vision Benefits

Boise offers dental and vision coverage together. For dental coverage, the deductible is waived for preventive services and you are reimbursed for a percentage of your dental expenses. You are free to choose any licensed provider, but you receive discounted fees when you choose a network provider. For vision coverage, benefits are based on a copayment structure and discounts are provided when you use a network provider. Out-of-network vision reimbursement is based on a set schedule of benefits.

Flexible Spending Accounts

Flexible spending accounts (FSAs) let you set aside pretax dollars to pay for certain healthcare and dependent care expenses, saving you money. FSA-eligible expenses can be paid at the point of purchase with a specialized debit card or anytime using an online payment system. Eligible expenses you pay out-of-pocket can be claimed for reimbursement online or with a written claim form.

- The Healthcare FSA may be used for medical, prescription drug, dental, vision, and hearing expenses that are not covered by your healthcare programs, including deductibles, copays, coinsurance, and many over-the-counter medications and supplies.
- The Dependent Care FSA may be used for dependent care expenses incurred while you work or attend school full time.

Time Off Benefits

Your Time Off Policy

The paid time off policy, called Your Time Off, allows employees flexibility in their time away from work. Events that would otherwise be unpaid such as vacation, illness, or personal time, are paid based on the employee's annual accrual.

Your Time Off includes a bank of days/hours based on length of employment as follows:

Years of Service	Annual Total of Possible Accrual Days/Hours
Less than 5 years	16 days (128 hours)
5 – 11	21 days (168 hours)
12 – 19	26 days (208 hours)
20 or more	31 days (248 hours)

Holidays

Boise observes eight paid holidays each calendar year.

Salary Continuation

Boise provides a salary continuation benefit to protect you against loss of income during an approved leave of absence due to illness or injury. The benefit is based on your salary and length of service at the time a leave begins.

Insurance Benefits

Life Insurance

Boise provides company-paid life insurance coverage equal to 1 times your annual earnings rounded to the nearest \$1,000.

Voluntary life insurance is available to purchase for you or for your eligible dependents.

Accidental Death and Dismemberment Insurance (AD&D)

Boise provides company-paid AD&D coverage that pays a benefit to you if you sustain certain injuries as the result of an accident. The benefit is paid to your beneficiary if an accident results in your death.

Optional AD&D may be purchased for you or your eligible dependents.

Optional Long-Term Disability Insurance (LTD)

You can protect your income if an illness or injury prevents you from working by purchasing Optional LTD Insurance. If you enroll and your disability meets eligibility requirements, this coverage will pay you up to 60% of your monthly earnings (reduced by other benefits) up to a maximum monthly benefit.

Retirement Benefits

Retirement Savings

Boise's 401(k) savings plan is designed to help you plan effectively for your long-term needs and income. You may contribute up to 25% of your salary into a variety of funds that best suit your retirement goals. Additionally, Boise provides three types of company contributions toward your 401(k) plan account.

- Base Contribution – the company contributes an amount equal to 3% of your pay into your 401(k) account, whether you contribute or not.
- Matching Contribution – if you contribute to your 401(k), the company matches \$.50 for every dollar you contribute up to the first 3% of pay.
- Discretionary Matching Contribution – if you contribute to your 401(k), the company intends to provide a discretionary match of \$.50 for every dollar you contribute up to the first 3% of pay. Boise Inc. will announce at the end of each year whether a discretionary match will be made and, if so, in what amount.

Other Benefits

Wellness Program

Boise's Healthy Choices Wellness Program features voluntary onsite health screenings, online health assessment tools, an online health library, and company-wide health challenges. The program is completely confidential and exists to empower employees in their health and wellness decisions.

Education Aid

You may receive tuition reimbursement to assist you with work-related educational expenses.

Community Involvement

Boise supports your volunteer involvement in civic and charitable organizations by offering onsite locations for volunteer meetings and by establishing formal volunteer programs.

Employee Assistance Program (EAP)

The EAP provides professional, confidential counseling for you and your family to manage life/work issues, including marital and family problems, stress, substance abuse, anxiety, and depression.

This material summarizes only certain features of the company's benefit plans that are applicable to full-time salaried employees. For more complete descriptions, refer to the appropriate summary plan description (SPD). If there is a conflict between the description of benefits in this summary and the appropriate SPD, the language of the SPD and the appropriate plan document will govern all rights and responsibilities of the company, its employees, and their dependents and beneficiaries.

Neither this summary nor any of the company's policies or benefit plans should be considered a contract for purposes of employment or payment of compensation or benefits. Employment with Boise is "at will" and may be terminated at any time, with or without cause, by either the employee or the company.