PART A: General Information
When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employer-based health coverage offered by your employer.

What is the Health Insurance Marketplace?
The Marketplace is a “Public Exchange” designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You also may be eligible for a new kind of tax credit that lowers your monthly premium right away.

Can I Save Money on my Health Insurance Premiums in the Marketplace?
You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage or offers coverage that doesn't meet certain standards.* Any savings for which you may be eligible depend on your total household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?
Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of your employer-sponsored plan that would cover you (excluding any other members of your family) is more than 9.5% of your total household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution - as well as your employee contribution to employer-offered coverage - is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?
For more information about your coverage offered by your employer, please check your summary plan description or contact the International Paper Employee Service Center (ESC) at 1-888-ESC-2YOU (1-888-372-2968).

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

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PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name: International Paper Company

4. Employer Identification Number: 13-0872805

5. Employer address: 6400 Poplar Avenue

6. Employer phone number: 901-419-9000

7. City: Memphis

8. State: TN

9. ZIP code: 38197

10. Whom can we contact about employee health coverage at this job? International Paper Employee Service Center

11. Phone number (if different from above): 1-888-ESC-2YOU (1-888-372-2968)

Here is some basic information about health coverage offered by your employer:

As your employer, we offer a health plan to most of our employees. In general, all regular, full-time employees are eligible for health coverage. Available options may differ by population and location. Some part-time employees also may be eligible for health coverage. Refer to the summary plan descriptions for details.

With respect to dependents, we do offer coverage. In general, the following dependents are eligible for health coverage:

- Your spouse (husband or wife to whom you are legally married)
- Your children under age 26
- Your unmarried financially dependent children who are age 26 or older and who became disabled prior to reaching age 26.
- Any child of a participant who is recognized as an alternate recipient in a Qualified Medical Child Support Order.

Children are considered eligible for coverage if they are your natural children, stepchildren, legally adopted children, foster children, children placed with you for adoption or children for whom you are legal guardian.

Most health coverage plans also include domestic partners as eligible dependents. Refer to your summary plan descriptions for details. If coverage for a domestic partner is available, the children of a domestic partner also are eligible for coverage under the Plan if they meet the same relationship requirements with regard to the domestic partner as those for the employee’s children.

You must enroll yourself for coverage in order to enroll your eligible dependents.

This coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

Even if your employer intends for your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your total household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. At the top of this page is the employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.