



2019 Benefits Summary

At BMC, we know your life isn't just about work. That's why we offer competitive and comprehensive benefits that help you live your life outside of work and take care of the people who matter the most to you. So don't overlook the benefits, programs and perks we offer, many of which are available at no cost to you:

Health Benefits		
Plan	Options and Features	Who Pays for Coverage
Medical	<p>You can choose coverage under the Blue Cross Blue Shield of Texas (BCBSTX) Health Savings Account (HSA) Plan or PPO Plan (or Kaiser HMO, if you live in California).</p> <p>BCBSTX coverage also includes 24/7 access to doctors and behavioral therapists through MDLIVE® telehealth.</p>	BMC pays for 80% of the coverage. You pay your share through before-tax payroll deductions.
Health Savings Account (HSA)	The HSA is a special tax-free savings account you can use to pay for qualified medical expenses.	BMC contributes up to \$1,500 annually to this account based on your pay level and who you cover. You can contribute up to the IRS annual limits .
Dental	If enrolled, coverage includes certain preventive and diagnostic services, as well as many restorative and reconstructive services and orthodontia.	You share the cost with BMC. You pay your share through before-tax payroll deductions.
Vision	If enrolled, you have coverage for certain periodic vision exams, eyeglass lenses and frames, or contact lenses, up to a designated dollar amount.	You pay for coverage using before-tax payroll deductions.
Health Care Flexible Spending Accounts	<p>If enrolled, you can contribute up to \$2,650 per year in before-tax dollars to pay for qualified health care expenses.</p> <p>For employees enrolled in the HSA Plan, this account is a Limited Use FSA and can only be used for qualified vision and dental expenses until you meet your HSA Plan medical deductible.</p>	You can contribute up to the IRS limits .

Life, Accidental Death and Dismemberment, Disability Benefits

Plan	Options and Features	Who Pays for Coverage
Basic Life	2 times your base annual salary, up to \$2 million.	BMC pays the full cost of basic life.
Supplemental Life Insurance	1 to 5 times your base salary, (combined maximum with basic life insurance is the lesser of 7 times base salary or \$2 million). You can also purchase life insurance for your spouse/domestic partner and/or eligible children.	You pay the full cost of the plan through after-tax payroll deductions.
Supplemental AD&D Insurance	1 to 5 times your annual base salary, up to \$500,000. The benefit pays a percentage of the employee benefit to your spouse/ domestic partner and/or eligible children.	You pay the full cost of the plan through after-tax payroll deductions.
Business Travel Accident	3 times your salary, up to a maximum of \$1.5 million to your beneficiary in the event of your death while traveling on business. If you are injured, the benefit pays a percentage of the death benefit. For family members who travel with you on an authorized trip or relocation, the plan provides \$100,000 coverage for your spouse and \$50,000 coverage for each child.	BMC pays the full cost.
Disability	Short-Term Disability (STD), combined with paid time off benefits (if available), provide a source of income for up to 26 weeks if you are unable to work. Long-Term Disability (LTD) provides some loss-of-income protection to participants who become totally disabled and are unable to work.	BMC pays the full cost of short-term disability or it's provided by the state for California residents. You pay the cost for optional coverage through after-tax payroll deductions.

Retirement Benefits

BMC 401(k) Savings Plan	You can contribute from 1% to 35% of your annual income on a before-tax, Roth 401(k) and/or after-tax basis; maximum deposit limits change annually.	BMC matches \$1 for every \$1 you contribute each paycheck on a before-tax and/or Roth 401(k) basis, up to 5% of eligible pay.
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Work/Life Benefits

Plan	Options and Features	Who Pays for Coverage
Dependent Care Flexible Spending Account	You can contribute up to \$5,000 per year in before-tax dollars to help pay for qualified dependent day care expenses.	You can contribute up to the IRS limits .
Backup Care Advantage Program	Full-time employees are eligible to receive up to 10 days of backup care – for children and elderly family members – per year.	BMC covers most of the cost. You pay \$15 per child (or adult) or \$25 per family per day for center-based care.
Identity Theft Protection	If enrolled, this plan helps you safeguard your finances, credit and more. Includes identity restoration services and insurance coverage that reimburses your out-of-pocket costs if you are a victim of identity theft or fraud.	You pay the full cost of this insurance through after-tax payroll deductions.
Legal Plan	If enrolled, this plan pays attorneys' fees for covered services, including wills and trusts, divorces and more.	You pay the full cost of the plan through after-tax payroll deductions.
Commuter Benefits Plan	You can contribute up to \$130 per month before-tax to pay for qualified commuter expenses.	You pay the full cost of the plan through before-tax payroll deductions.
Tuition Reimbursement	Full-time employees are eligible for up to \$5,500 per calendar year for college-level studies (undergraduate and graduate).	BMC pays the full cost.
Fitness Reimbursement	Full-time employees are eligible for up to \$225 per calendar year to help pay for fitness activities outside your home.	BMC pays the full cost.
Adoption Assistance	The company will provide financial assistance of \$5,000 when you adopt a child.	BMC pays the full cost.
Home and Auto Insurance	Discounted home and auto insurance plans are available through MetLife.	You pay the full cost of this insurance through after-tax payroll deductions.
Pet Health Plan	If enrolled, this plan provides reimbursement coverage to any licensed veterinarian for a number of medical conditions as well as vaccinations and routine care.	You pay the full cost of the plan through after-tax payroll deductions.

Paid Time Off Benefits

Plan	Options and Features	Who Pays for Coverage
Paid Time Off/Vacation	Eligible full-time employees earn the pro-rata equivalent of 15 days per year, calculated on a daily basis (.041 days of vacation time per calendar day). Time off increases with tenure.	BMC pays the full cost.
Employee Assistance Program	Confidential assistance on a range of personal issues. Up to 6 visits per episode, at no cost, to an in-network provider.	BMC pays the full cost.
Sick Time	Full-time employees scheduled to work 30 or more hours per week are eligible for sick time benefits, subject to the Short-Term Disability Plan requirements.	BMC pays the full cost.
Paid Holidays	BMC generally schedules 9 holiday days each year, plus 2 floating holidays you can use any time during the year. Review the schedule on the Digital Workspace > My Resources > Benefits > U.S. Holidays.	BMC pays the full cost.
Parental Leave	BMC offers up to 10 weeks of Parental Leave (2 weeks paid and 8 weeks unpaid) to eligible new mothers, fathers and adoptive parents to care and bond with their child.	BMC pays the cost of the paid portion of parental leave.
Volunteer Time Off (VTO)	The BMC Cares volunteer program opens doors for our employees to volunteer in their local communities through company-sponsored projects and group-volunteer opportunities. To encourage employees to volunteer, BMC provides two paid volunteer days each year — Volunteer Time Off (VTO) — for employees to work in their communities. This time off is in addition to regular PTO.	BMC pays the full cost