



2019 Annual Enrollment

U.S. Employees

Benefits Meeting

Today's Topics

- Partners for Good Health
- What's New & Different for 2019
- What's Not Changing
- Enrollment – October 29 to November 9



2019 Annual Enrollment



2019

Partners for Good Health

Health Care Benefits Strategy

- Continue to focus on improving employee health to help control your costs and BMC's
- Encourage you to keep using tools, resources to help you make good medical decisions

*As part of BMC's commitment to you and your health, the company pays almost **80% of the cost** of coverage for you and your family.*

Resources for Your Well-Being

- BMC and our health care partners offer programs to help you and your family:

- Identify health risks
- Shop smart for health care
- Receive better treatment and care



Healthcare
Bluebook™



Best Doctors®



BlueCross BlueShield
of Texas

MDLIVE®



Healthcare Bluebook™



You're probably overpaying for care
and don't even know it.

With Healthcare Bluebook, you can see price information on hundreds of procedures in your area with a simple search.



Check It Out:

healthcarebluebook.com/cc/bmc

800-341-0504

Company Code: BMC1



Who is eligible for the Best Doctors program?

All benefit enrolled **employees and dependents** are eligible.

The Best Doctors program is paid for by **BMC Software** as part of your benefits package!

*** There are no limits to the services ***

Services available *(for more info, refer to benefits page)*



Expert Medical
Opinion



Oncology Insight



Find a Best
Doctor

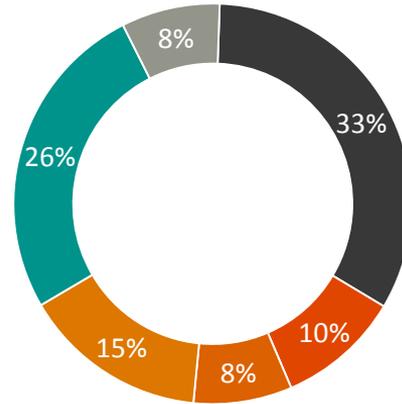


Critical Care



Ask the
Expert

Why people request a Best Doctors review



- Questioning the need for surgery
- Don't understand diagnosis
- No diagnosis
- Need help deciding among multiple treatment options
- Symptoms not improving
- Skeptical about doctor's advice

Expert second opinions also for...

- ADD/ADHD
- Alzheimer's Dementia
- Anxiety Disorders
- Autism-Spectrum Disorders
- Chemical Dependency
- Depression
- Developmental Delays
- Parkinson's Disease
- Schizophrenia
- Infertility
- High risk pregnancy
- Abnormal ultrasound over-reads
- Infant admission to NICU
- Eating Disorders

Resources for Your Well-Being

MDLIVE

Get confidential medical assistance* by phone or online 24/7/365 (\$44 per appointment)

- Routine prescription refills, allergies
- High fevers, ear infections, rashes
- Now includes telephonic Therapy Sessions

Register before you need it:

- Got to mdlive.com/bcbstx
- Or call 1-800-400-6354

(*BCBS enrollees)



MDLIVE

Resources for Your Well-Being

- **Blue Distinction Centers (BCBSTX Plans)** – Quality facilities with proven record of effective care
- **Condition Management (BCBSTX Plans)** – Specially trained nurses offering support and self-care tips for chronic conditions



**BlueCross BlueShield
of Texas**

Resources for Your Well-Being

Destination bWell (Powered by WellRight)

- New wellness program partner
- Challenges engage you in 4 key areas of well-being:
 1. Physical health
 2. Emotional health
 3. Financial well-being
 4. Social (includes occupational and life purpose)



bWell Program Improvements

- New portal and app
- Spouses can participate (not eligible for BMC rewards)
- You can create custom challenges based on your well-being goals
- Earn rewards for up to 15 custom challenges
- Lifestyle Motivators to guide and encourage you
- Unlimited support for you and your spouse
- Automated text messages make it easy to record your progress

2019

Benefit Changes

What's New & Different for 2019?

2019 Benefit Changes

- Kaiser HMO medical plan cost increase
- Slight increase for Vision Plan coverage
- Reduced optional life insurance costs
- HSA Plan: Express-Scripts changing Preventive Drug List
- Increased HSA/HCFSA limits to help you save more on taxes

What's Changing — Medical



- **HMO Medical Plan Payroll Contributions Increasing**
 - Kaiser HMO Plan (California only): Approximately \$4 to \$18 per paycheck, depending on who you cover
- **HSA Medical Plan Preventive Drug List**
 - Express Scripts changing Preventive Drug List effective January 1, 2019
 - Check the list at [express-scripts.com](https://www.express-scripts.com) or call Express Scripts at 1-866-577-2523
- **Blue Cross Blue Shield of Texas Issuing New ID Cards**
 - Watch your home mail in December

2019 Medical Plan Rates

Medical

Coverage Level	HSA PLAN			PPO PLAN			KAISER HMO		
	Wellness Discount			Wellness Discount			Wellness Discount		
	\$500	\$200	None	\$500	\$200	None	\$500	\$200	None
You	\$11.08	\$23.58	\$31.92	\$108.10	\$120.60	\$128.93	\$49.26	\$61.76	\$70.09
You + Spouse	\$93.39	\$105.89	\$114.22	\$310.17	\$322.67	\$331.00	\$179.66	\$192.16	\$200.49
You + Child	\$58.89	\$71.39	\$79.72	\$227.90	\$240.40	\$248.73	\$117.38	\$129.88	\$138.22
You + Family	\$134.48	\$146.98	\$155.31	\$462.72	\$475.22	\$483.55	\$271.72	\$284.22	\$292.56

2018 and 2019 Rates available on mybmcbenefits.com starting October 22.

What's Changing — Supplemental Life



Lower paycheck costs for extra life insurance coverage

- Paycheck costs lower starting January 1, 2019
- View your 2019 costs in the **Benefits Enrollment** section of Your Benefits Resources during enrollment
- No changes to your current coverage



Evaluate your life insurance needs

- Evidence of insurability required if you elect more than \$500,000 of coverage

IRS Limits – HSAs & FSAs



2019 Health Savings Account Limits

- Contribute \$3,500 (up \$50 from 2018) for individual coverage; \$7,000 (up \$100 from 2018) for all other coverage levels
 - If you are age 55+ you can still contribute an additional \$1,000 in 2019 (no change from 2018)
- No change to BMC contributions to HSAs

2019 Flexible Spending Account Limits

- Contribute up to \$2,650 to the Health Care FSA
- No change to rollover limit (\$500)

Review Your Retirement Savings



- Your financial well-being is just as important as your physical and emotional health
- During Annual Enrollment, take time to give your BMC 401(k) account an annual checkup too
- Are you saving enough? Can you increase your contributions by 1% in 2019? Are your beneficiary designations up to date?
- 2019 401(k) contribution limit is **projected** to increase to \$19,000 from \$18,500 – confirm final limits next month

2019

Benefits Not Changing

Great benefits that aren't changing for 2019.

What's Not Changing

- Everything else!
 - Medical, prescription drug, dental and vision copays, deductibles, coinsurance, and out-of-pocket maximums
 - Basic Life Insurance & AD&D
 - Voluntary Benefits – Identity Theft, Group Legal, Pet Insurance

What's Not Changing — Medical

- If you are covered under the PPO Plan, take another look at the HSA Plan
 - Payroll contributions for this plan continue to be about three times lower than the PPO Plan
 - Pay higher contributions for more predictable out-of-pocket costs and a lower deductible
 - Think the PPO Plan is getting too expensive? Check out mybmcbenefits.com/MythSmashers



The Numbers Do the Talking

Family Plan	Annual Paycheck Costs		Annual Deductible		HSA Contribution	You Pay	Coinsurance
	Amount you pay for coverage		You pay up to this amount before coinsurance kicks-in		Funds BMC provides	Amount you pay to meet the deductible	Plan pays this amount for care after deductible
PPO	\$11,605	+	\$1,500	=	\$0	\$13,105	85%
HSA	\$3,727	+	\$3,000	=	\$1,000	\$6,727	85%

It all adds up to \$6,378 in savings in 2019 alone, if you elect the HSA medical plan option

NOTE: Example assumes family coverage, in-network care and an annual salary of more than \$75,000.

Great Benefits Introduced in 2018

- Backup Child or Elder Care through Bright Horizons
 - Connects you to reliable care providers when your regular care plans are disrupted
 - BMC pays the majority of the cost of coverage up to 10 days of care per employee per year; you pay a small copay
- PrivacyArmor® — Identity Theft Protection from InfoArmor
 - Provides preventive and full-service restoration services
 - Benefit pays up to \$1 million to recover out-of-pocket losses from fraudulent activity
- See the Benefits Guide at mybmcbenefits.com for information on registering to use Backup Care

2019

Enrollment

Why Enroll

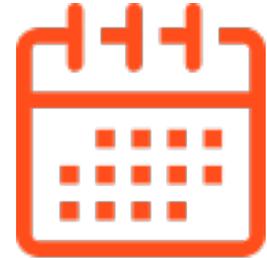
- Your health care needs change from year to year
- You're ready to move from the PPO to the HSA Plan
- You want to enroll in a Voluntary Benefit – Identity Theft Protection, Pet Insurance, Group Legal
- You want to contribute to accounts that can help you save and reduce your taxable income: Health Savings Account (if enrolled in the HSA medical option) or Flexible Spending Accounts

Information and Resources



- mybmcbenefits.com – Starting October 22
 - Great information about all your benefits
 - Annual Enrollment feature
 - MythSmashers
- mybmcrewards.com – Starting October 29
 - Plan and cost information
 - Decision tools
 - Enroll, **update dependents and beneficiaries for health & welfare plans**

Enrollment Steps



- Enroll online by Nov. 9
 - Choose your plan and coverage level
 - Elect your HSA and/or FSA contributions; your 2018 elections do not carry over to 2019 unless you change them
 - Click on “Complete Enrollment” to submit your elections
- Print a confirmation of enrollment and keep it for your records
- Carefully review the confirmation statement you receive in Dec.



2019 Annual Enrollment
Oct. 29 – Nov. 9

Thank You

