



2020 Annual Enrollment

U.S. Employees

BMC Corporate Benefits



Today's Topics

- Partners for Good Health
- Benefit Changes
- Benefits Not Changing
- Enrollment: Nov. 4 – 15

2020

Partners for Good Health

Health Care Benefits Strategy

- Continue to focus on improving employee health to help control our costs
- Encourage you to keep using tools, and resources to help you make good medical decisions – Healthcare Bluebook, Best Doctors
- Help you become a more informed consumer to make the most of the money we spend on health care
- Continue to invest in your health and wellness to achieve a positive impact on long-term health care costs for you and BMC

Partners for Good Health

- BMC is self-funded, which means BCBS is the administrator and we pay the bills
- BMC pays almost 80% of your health care costs and you pay the rest through your paycheck deductions
- Medical plan changes for 2020 reflect the cost increases that both you and BMC will pay



2020

Benefit Changes

What's New for 2020?

2020 Benefit Changes

- Medical plan cost increases for HSA and Kaiser HMO (CA Only) plans
- Deductibles and out-of-pocket maximums changing for HSA and out-of-pocket maximums changing for PPO plan
- Rx – SaveOnSP, Advanced Utilization Management
- Basic Life Insurance – New portability feature
- New Benefits! –ClassPass and Milk Stork
- New HSA and FSA limits to help you save more on taxes

Medical Plan Rates



	2020 Contributions Per Pay Period		
	<i>Before Wellness Discounts</i>		
Coverage Level	HSA	PPO	HMO
You	\$35.55 ↑\$3.63	\$128.93	\$70.78 ↑\$0.69
You + Spouse	\$131.35 ↑\$17.13	\$331.00	\$202.46 ↑\$1.97
You + Child	\$91.68 ↑\$11.96	\$248.73	\$139.57 ↑\$1.35
You + Family	\$178.61 ↑\$23.30	\$483.55	\$295.42 ↑\$2.86









See rates with **wellness discounts** (\$100 to \$600) online when you enroll

What's Changing — Medical



HSA Plan Changes

Annual deductibles, out-of-pocket maximums are increasing





	In-Network	Out-of-Network
Deductible	Single: \$1,750  \$250 All Other Levels: \$3,500  \$500	Single: \$3,500  \$500 All Other Levels: \$7,000  \$1,000
Out-of-Pocket Maximum	Single: \$3,500  \$500 All Other Levels: \$7,000  \$1,000	Single: \$7,000  \$1,000 All Other Levels: \$14,000  \$2,000

What's Changing — Medical



PPO Plan Changes

Annual out-of-pocket maximums are increasing

	In-Network	Out-of-Network
Out-of-Pocket Maximum	Single: \$3,500  \$500 All Other Levels: \$7,000  \$1,000	Single: \$10,500  \$1,500 All Other Levels: \$21,000  \$3,000

Consider the HSA Medical



- **Enrolled in the PPO? Take another look at the HSA Plan**
 - Payroll contributions for the HSA Plan continue to be about **three times lower** than the PPO Plan
 - PPO enrollees pay higher contributions for more predictable out-of-pocket costs and a lower deductible
 - Not sure if the HSA Plan is right for you? 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	\$4,287	:	\$3,500	=	\$1,000	\$7,787	85%

It all adds up to \$5,318 in savings in 2020 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.

What's Changing — Prescription Drugs

Program Enhancements through Express-Scripts

- **Introducing *SaveonSP***
 - Specialty pharmacy copay assistance program for employees or dependents on certain specialty medication
 - Program provides 100% coverage (no copay or cost) if enrolled
 - See specialty drug list at www.saveonsp.com/bmcsoftware
- **Advanced Utilization Management**
 - Expanding the medication management programs
 - More medications will require pre-authorization, step therapy or quantity limits
 - Programs ensure medications are prescribed correctly, filled safely and are provided in the most cost-effective way for you and BMC

To learn more about the prescription drug programs, please visit:
<https://guide.mybmcbenefits.com/benefits/prescription-drugs>

What's Changing — Vision

Monthly paycheck contributions will increase slightly

Coverage Level	Paycheck Costs
You	\$4.35
You + Spouse	\$8.69
You + Child(ren)	\$7.82
You + Family	\$12.60

What's Changing — Basic Life Insurance

- Adding new portability feature that allows you to take basic life insurance coverage with you when you leave BMC
- Gives you option to continue coverage as an individual policy and maintain this important protection for you and your family
- Option is automatic – Lincoln Financial will send you information about how to continue coverage

Health Savings Account Contributions



- New IRS annual maximum contribution limits for 2020
- Contribute \$3,550 (up \$50 from 2019) for individual coverage; \$7,100 (up \$100 from 2019) for all other coverage levels
- Contribute an additional \$1,000 if age 55 or over in 2020
- BMC will continue to contribute a semi-annual seed (January and July) to your Health Savings Account

Flexible Spending Account Contributions

- Health Care Flexible Spending Account
 - Contribute up to \$2,700 in 2020
 - You can carry over up to \$500 of your unused 2019 balance to 2020
 - Amount carried over does not count toward the \$2,700 annual limit



What's Changing – Dependent Eligibility Audit

- BMC will partner with Alight Dependent Verification Services (DVS) to conduct an audit of certain dependents covered under BMC medical plans
- Process will begin on January 6, 2020 and run through March 5, 2020
- Applies to certain groups:
 - Any dependent spouse or child covered under a BMC medical plan whose eligibility has never been verified
 - Any dependent spouse (legal or common-law), or domestic partner covered under a BMC medical plan whose eligibility was verified before 2018
- Watch for communication from Alight DVS to help you get ready to collect requested documents
- See FAQs on mybmcbenefits.com

What's Changing – ClassPass



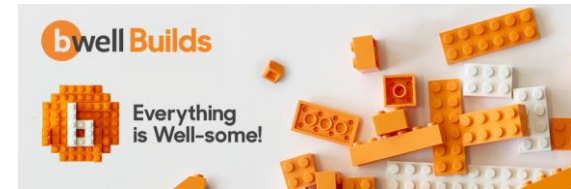
- BMC will provide \$10 per month subsidy for memberships to ClassPass, the world's largest studio and gym network
- Choose any class, anywhere – cycling, strength training, yoga
- If not interested in a membership, you can register for access to free videos on demand
- Membership fees are eligible expenses for the Fitness Reimbursement Program

What's Changing – Milk Stork



- Convenient service for employee moms who travel for business and are just getting back to work
- Benefit includes Milk Stork kits with breast milk storage bags, a refrigerated box for packing and a tote if moms choose to carry milk with them

Join bWell Builds



- Current phase: October 2019 to August 2020
- Improve your physical, emotional, social and financial wellness
- Earn rewards that you can take now or receive as medical premium discounts in 2021
- Great prizes available to win when you earn 8,000 bWell points
- Learn more at mybmcbenefits.com/bwell-2020

COMING IN 2021 -HSA Matching Program

- Introducing a new matching program in **2021**
- Employees must contribute to their HSA to receive BMC contributions, much like the 401(k) works
- Moving from twice a year contributions to each pay period over 24 pay periods
- Learn more about the tax advantages of contributing to an HSA by going to: <http://www.mybmcbenefits.com/benetube/videos/35-triple-threat-hsa>

Employee contributes	Pay Period Contributions (Yours and BMC's)	
	<i>Employee</i>	<i>BMC</i>
\$1,000	\$41.67	\$41.67
\$2,000	\$83.33	\$41.67

Example of contributions for employee with family coverage, with an annual salary of > \$75,000



2020

Benefits Not Changing

Great benefits that aren't changing for 2020.

What's Not Changing

- Medical, prescription drug, dental and vision copays, and coinsurance
- Dental Plan
- Work/Life Benefits
 - Backup Care
 - Identity Theft
 - Home/Auto Insurance
 - Pet Insurance
 - Group Prepaid Legal
 - Reimbursement Programs – Fitness, Tuition, Adoption Assistance
 - Commuter Account
 - Employee Assistance Program
- Global Business Travel Insurance – mybmcbita.com
- No new medical ID cards unless you change plans

To learn more about these programs, please visit: <https://guide.mybmcbenefits.com/>

2020

Enrollment

Why Enroll

- Your coverage needs change from year to year
- You're ready to move from the PPO to the HSA plan
- You need to add or remove a dependent from your benefits
- You want to contribute to accounts that can help you save:
Health Saving Account or Flexible Spending Account

Enrollment Steps



- Enroll through www.mybmcrewards.com by November 15
 - Choose your plan and coverage level
 - Elect your HSA and/or FSA contributions; your 2019 elections do not carry over to 2020 unless you change them
 - Click on “Complete Enrollment” to submit your elections
- Print a confirmation of enrollment and keep it for your records
- Review the confirmation statement you receive in December

Information and Resources

- mybmcbenefits.com – Starting Today
 - Great information about all your benefits
 - Annual Enrollment feature
 - MythSmashers
- mybmcrewards.com – Starting Nov. 4
 - Enroll, **update dependents and beneficiaries**
 - Plan and cost information
 - Decision tools

Questions?



2020 Annual Enrollment

Nov. 4 – Nov. 15

Thank You