



2021 Annual Enrollment

U.S. Employees

Benefits Meeting



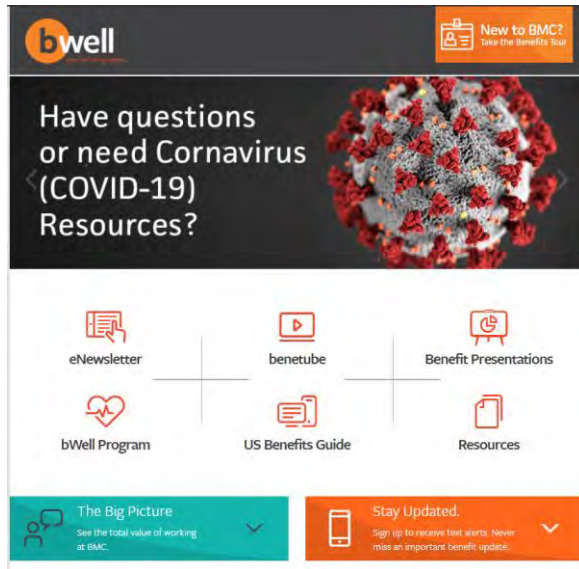
Today's Topics

- BMC Benefits Introduction
- 2021 Enhancements
- Enrollment – November 2 to 13
- Q&A

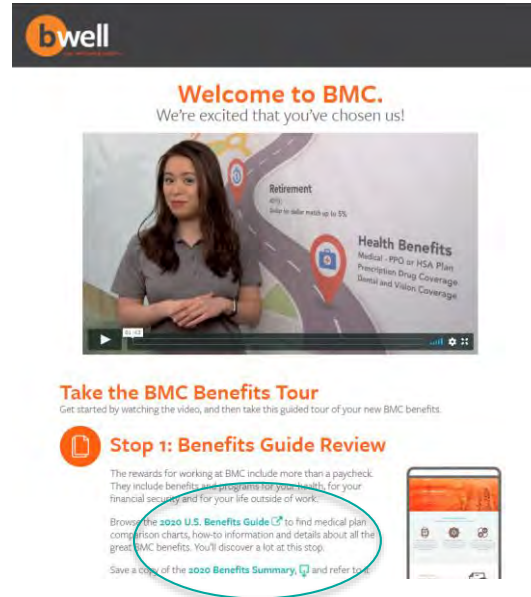
2021

Partners for Good Health

BMC Benefits Program Website



The screenshot shows the BMC Benefits Program Website home page. At the top left is the bwell logo. To the right is a button that says "New to BMC? Take the Benefits Tour". Below this is a large banner with the text "Have questions or need Coronavirus (COVID-19) Resources?" and a 3D illustration of a coronavirus particle. Underneath the banner are six icons representing different resources: eNewsletter, benetube, Benefit Presentations, bWell Program, US Benefits Guide, and Resources. At the bottom, there are two teal buttons: "The Big Picture" and "Stay Updated."



The screenshot shows a video player on the BMC Benefits Program Website. The video title is "Welcome to BMC. We're excited that you've chosen us!". The video content shows a woman standing in front of a screen that displays a road map with various benefit categories: Retirement, Health Benefits, and Prescription Drug Coverage. Below the video player is a section titled "Take the BMC Benefits Tour" with the instruction "Get started by watching the video, and then take this guided tour of your new BMC benefits." Below this is a section titled "Stop 1: Benefits Guide Review" with a list of instructions: "The rewards for working at BMC include more than a paycheck. They include benefits and programs for your health, for your financial security and for your life outside of work. Browse the 2020 U.S. Benefits Guide to find medical plan comparison charts, how-to information and details about all the great BMC benefits. You'll discover a lot at this stop. Save a copy of the 2020 Benefits Summary and refer to it."

mybmcbenefits.com

Benefits Transition Hub

mybmcbenefits.com/transitionhub



Available October 26



2021 Medical Plan Rates

Coverage Level	2021 Contributions Per Pay Period		
	HSA	PPO	HMO (California)
You	\$40.17	\$136.67	\$73.94
You + Spouse	\$151.05	\$354.17	\$211.52
You + Child(ren)	\$105.44	\$266.14	\$145.82
You + Family	\$205.40	\$517.40	\$308.65



2020 and 2021 Rates can be found on mybmcbenefits.com.

2021 Dental Plan Rates

	2021 Contributions Per Pay Period
Coverage Level	Delta Dental
You	\$9.41
You + Spouse	\$25.89
You + Child	\$17.88
You + Family	\$29.64

2021 Vision Plan Rates

	2021 Contributions Per Pay Period
Coverage Level	VSP
You	\$4.35
You + Spouse	\$8.69
You + Child	\$7.82
You + Family	\$12.60

Join Totally bWell



- Beginning January 1, 2021, you are invited to join
- Wellness year runs October 1 to August 31
- Earn rewards, pay less for 2022 medical, win prizes
- Spouse can participate and use coaching; no rewards
- Learn more at mybmcbenefits.com/bwell-2021
- Sign up at mybmcwellness.com beginning in January

Additional Benefits

- Basic Life-2X your annual salary provided by BMC through Lincoln Financial
 - Optional Employee, Spouse and Child Life available
- Basic Short- and Long-Term Disability provided by BMC through Lincoln Financial
 - Supplemental Long-Term Disability available
- Medical and Dependent Care Flexible Spending Accounts
- Business Travel Accident provided by BMC through Chubb
- Employee Assistance Program through Magellan
- Health Pro through Your Benefits Resources

Additional Benefits Continued

- Fitness Reimbursement - BMC provides a reimbursement of up to \$225 per year
- MDLIVE - Gives BCBS members 24/7 access to U.S. board-certified doctors who can resolve many of your non-urgent medical issues via phone or online video
- Digital Partners through BCBS Medical Insurance
 - Livongo – Diabetes Management Program offering an advanced blood glucose meter, strips, and lancets at no cost
 - Omada – Digital lifestyle change program for Hypertension offering a wireless smart scale, professional health coach, and online peer group at no cost
 - Ovia Health – Pregnancy and parenting program to support your pregnancy journey at no cost
 - Naturally Slim – Weight management program focusing on eating what you want while still losing weight
- Tuition Reimbursement Program - For qualified and approved employees
- Adoption Assistance - Provides financial assistance of \$5,000 upon adopting a child
- Other – ClassPass, Milk Stork, Bright Horizons: Back-up Child and Elder Care, Allstate Identity Protection, and MetLife Legal Plan
- Group Discounts – Auto, Homeowner, Property, and Pet insurance

BMC 401(k) Savings and Investment Plan

Company match – dollar for dollar up to 5% of pay

- Fidelity is the 401(k) Administrator: www.netbenefits.com or 1-866-546-4424
- Your current elections and loan information will transfer to the BMC Plan on January 1, 2021
- You can contribute up to 35% of your eligible compensation in pre-tax or Roth deferrals, plus up to 10% to an after-tax account up to the IRS limit (\$19,500 for 2020)
- If you are age 50 at any time in 2021, you can also contribute additional “catch-up” contributions up to the IRS limit (\$6,500 for 2020)
- Fidelity will be sending you additional information about the upcoming transfer

2021

Benefit Enhancements

What's New for 2021?

What's Changing — HSA Matching

Introducing Health Savings Account (HSA) Matching

- Beginning Jan. 1, 2021, BMC will implement Health Savings Account Matching
- Your annual salary determines how the matching program works for you
- BMC will match your contribution each pay period

What's Changing — HSA Matching

Examples: HSA Matching for an employee with an annual salary above \$75,000 and dependent coverage

Employee Annual Contribution	Pay Period Contributions	
	Employee	BMC
Example 1: \$1,000	\$41.67	\$41.67
Example 2: \$2,000	\$83.33	\$41.67

Health Savings Account Contributions



- New IRS annual maximum contribution limit for 2021
- Contribute \$3,600 (up \$50 from 2020) for individual coverage; \$7,200 (up \$100 from 2020) for all other coverage levels
- Contribute an additional \$1,000 if age 55 or better in 2021
- Change contributions anytime during the year
- mybmcbenefits.com>Benefits Guide>Medical Plans>HSA Plan

HSA Matching Program

	If your base salary is \$75,000 or less		If your base salary is more than \$75,000	
	Employee-Only Coverage	Other Coverage Levels	Employee-Only Coverage	Other Coverage Levels
BMC Flat Seed	\$200 in January and July for a total of \$400		\$0	\$0
BMC matches your contributions (dollar-for-dollar)	Up to \$350	Up to \$1,100	Up to \$500	Up to \$1,000
	BMC will match your HSA contributions each pay period in 2021			
Your contribution limit	Up to \$2,850	Up to \$5,700	Up to \$3,100	Up to \$6,200
Total 2021 contribution allowed by the IRS (yours and BMC's)	\$3,600	\$7,200	\$3,600	\$7,200
If you are age 55 or older anytime during 2021, you can contribute an additional \$1,000 to your HSA.				

Flexible Spending Account Contributions

- Health Care Flexible Spending Account
 - Contribute up to \$2,750 in 2021
 - You can carry over up to \$500 of your unused 2020 balance to 2021
 - Amount carried over does not count toward the \$2,750 annual limit



What's Changing – IonTuition



- Comprehensive suite of student loan management tools
- IonManage – Best tool to plan repayment of student loans
- Refinance student loans for low monthly payments
- Concierge Advisory Services – Help with the entire, complex student loan debt cycle
- IonMatch – Helps find an affordable college that graduates high income earners
- Create your account: portal.iontuition.com/BMC

2021

Enrollment

If You Don't Enroll

- Enrollment for all plans, including medical, is **required**
- If you don't go online to enroll before Nov. 13, your 2021 benefits will be limited to:
 - ✓ Basic Life Insurance
 - ✓ Short-Term Disability
 - ✓ Basic Long-Term Disability
 - ✓ Business Travel Accident
 - ✓ Employee Assistance Program

Information and Resources

- mybmcbenefits.com – **Starting October 26**
 - Benefits enhancements for 2021
 - BMC Benefits Guides 2020 and 2021
 - MythSmashers
- mybmcrewards.com – **Starting November 2**
 - Invitation to enroll will be sent to your BMC email address
 - Plan and cost information
 - Decision tools, e.g., help choosing medical plan; FSA contribution rate
 - Enroll, update dependents and beneficiaries

Information and Resources

- mybmcbenefits.com/transitionhub – Starting October 26
 - Key dates for benefits transitions
 - Extensive questions and answers about benefits
 - Guidance on current CPW benefits to December 31, 2020

Enrollment Steps

- Enroll online by November 13
 - Choose your plan and coverage level
 - Elect your HSA and/or FSA contributions; your 2020 elections do not carry over to 2021 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.

How to Enroll

- Create your user ID and password
- Visit mybmcrewards.com starting Nov. 2 – Select *Enroll Now!*
- When ready, 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.
- Call 1-877-262-4849 (8 a.m. to 9 p.m., Eastern Time, weekdays)



Thank You

Available Oct. 26:

mybmcbenefits.com/annual-enrollment-2021

mybmcbenefits.com/transitionhub

Available Nov. 2:

mybmcrewards.com

Additional questions: bbenefit@bmc.com

