



2021 Annual Enrollment

U.S. Employees

Benefits Meeting



Today's Topics

- Partners for Good Health
- What's New & Different for 2021
- What's Not Changing
- Enrollment – November 2 to 13

2021

Partners for Good Health

Health Care Benefits Strategy

- Continue to focus on improving employee health to help control our costs
- Invest in tools, resources that help you make good decisions when using health care and how to keep healthy or improve your health
- Help you become a more informed consumer to make the most of the money both you and BMC spend on health care
- Continue to invest in your health and well-being 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 Blue Cross Blue Shield is the administrator and BMC pays the claims
- BMC pays almost 80% of your health care costs and you pay the rest through your paycheck deductions
- Reflects the good work of our employees to build and maintain healthy habits



2021

Benefit Changes

What's New for 2021?

2021 Benefit Changes

- Cost increases for all medical plan options
- Deductibles and out-of-pocket maximums changing for HSA and PPO plans
- HSA Matching Program
- New benefit! – IonTuition
- New HSA limit to help you save more on taxes

2021 Medical Plan Rates

	2021 Contributions Per Pay Period		
	<i>Before Wellness Discounts</i>		
Coverage Level	HSA	PPO	HMO
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



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

Take a fresh 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
- Need additional incentive to participate in the HSA? Watch the HSA triple threat video: mybmcbenefits.com/benetube/videos/35-triple-threat-HSA



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		Matching funds BMC provides if you contribute	Amount you pay to meet the deductible	Plan pays this amount for care after deductible
PPO	\$12,418	:	\$1,750	=	\$0	\$14,168	85%
HSA	\$4,930	:	\$3,700	=	\$1,000	\$8,630	85%

It all adds up to \$5,538 in savings in 2021 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 — Medical

Deductibles and Out-of-Pocket Maximums

- Under both BCBS national plans medical benefit options, the cost of major illnesses and injuries is paid for by BMC. You are responsible to pay for some expenses before the plan pays.
- As costs continue to increase, BMC must share some of those rising costs with you.
- Deductible and out-of-pocket maximums increasing for both HSA and PPO medical plan options

What's Changing — Medical

HSA Plan Changes

Annual deductibles, out-of-pocket maximums are increasing

	In-Network	Out-of-Network
Deductible	\$1,850 (single)  \$100 \$3,700 (all other levels)  \$200	\$3,700 (single)  \$200 \$7,400 (all other levels)  \$400
Out-of-Pocket Maximum	\$3,700 (single)  \$200 \$7,400 (all other levels)  \$400	\$7,400 (single)  \$400 \$14,800 (all other levels)  \$800

What's Changing — Medical

PPO Plan Changes

Annual deductibles, out-of-pocket maximums are increasing

	In-Network	Out-of-Network
Deductible	\$875 (single)  \$125 \$1,750 (all other levels)  \$250	\$2,625 (single)  \$375 \$5,250 (all other levels)  \$750
Out-of-Pocket Maximum	\$3,700 (single)  \$200 \$7,400 (all other levels)  \$400	\$11,100 (single)  \$600 \$22,200 (all other levels)  \$1,200

Good Health, Smart Savings

- Participate in Totally bWell, work on your well-being and earn medical premium discounts or rewards
- Explore your treatment options with Healthcare Bluebook and Teladoc Medical Experts
- Use digital tools and resources for specific health needs – diabetes, pre-diabetes and heart conditions, pregnancy, and weight loss
- Take advantage of the HSA and FSAs to pay for out-of-pocket expenses with before-tax dollars

Healthcare Bluebook

- Review quality data of local providers
- Compare costs of medical procedures, diagnostic tests, lab tests and more
- Get cash when you choose a “green” provider
- Available at healthcarebluebook.com/cc/bmc



Teladoc Medical Experts

- Review your medical diagnosis and treatment plan and offer a second opinion
- Specialize in your condition
- Provide advice after a serious accident or medical event
- Available at teladoc.com/medical-experts/

We Support Your Good Health

If enrolled in a BCBSTX medical plan option, you can access these digital resources for specific health concerns

- Livongo Diabetes Management
- Omada Health provides support and tools to build healthy habits that stick
- Ovia Health maternity and family apps
- Naturally Slim online weight-loss program
- Airrosti for musculoskeletal therapy

Deciding Where to Go For Care

Type of Care	Service Features	Cost
Virtual Visits	<ul style="list-style-type: none"> MDLIVE doctors available to BCBS members 24/7 for non-emergency issues (HSA Plan: \$44; PPO Plan: \$25) 	\$
Doctor's Office	<ul style="list-style-type: none"> Generally best place for non-emergency care 	\$
Retail Health Clinic	<ul style="list-style-type: none"> Lower out-of-pocket costs than urgent care Treatment for minor medical issues, e.g., cough, rashes, burns, 	\$
Urgent Care Center	<ul style="list-style-type: none"> Used when your doctor's office is closed You don't consider your issue an emergency 	\$\$
Hospital ER	<ul style="list-style-type: none"> Available 24/7; Pay more if you receive care from out-of-network providers 	\$\$\$
Freestanding ER	<ul style="list-style-type: none"> Available 24/7; Often out-of-network, charge a facility fee and you may get charged more than your health plan's fee schedule 	\$\$\$\$

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

Introducing Health Savings Account (HSA) Matching

- If you earn more than \$75,000 annually:
 - **You must contribute to your Health Savings Account** to receive BMC matching contributions.
 - BMC matching contribution limits: \$500 for employee-only coverage and \$1,000 for all other coverage levels

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

What's Changing — HSA Matching

Introducing Health Savings Account (HSA) Matching

- If you earn \$75,000 or less annually:
 - BMC will contribute \$400 to your account even if you don't contribute to it — \$200 in January and \$200 in July
 - If you contribute to your account, BMC will match your contributions dollar-for-dollar up to \$350 for employee only coverage and \$1,100 for all other coverage levels

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 \$550 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

Join Totally bWell



- Current phase: October 1, 2020 to August 31, 2021
- Earn rewards, pay less for 2022 medical, win rad prizes
- Spouse can participate and use coaching; no rewards
- Learn more at mybmcbenefits.com/bwell-2021
- Sign up at mybmcwellness.com

2021

Benefits Not Changing

Great benefits that aren't changing for 2021.

What's Not Changing

- Everything else!
 - Medical, prescription drug, dental and vision copays, and coinsurance
 - Dental Plan and Vision Plan benefits and costs
 - Life and AD&D insurance
 - Health Pro advocacy partners through Your Benefits Resources
 - **New medical ID cards**

2021

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 contribute to your HSA and receive BMC matching contributions
- You want save on taxes with Health Saving Account or Flexible Spending Accounts contributions

Information and Resources

- mybmcbenefits.com – Starting October 26
 - Benefits changes for 2021
 - Benefits Guides 2020 and 2021
 - MythSmashers
- mybmcrewards.com – Starting November 2
 - Plan and cost information
 - Decision tools, e.g., help choosing medical plan; FSA contribution rate
 - Enroll, update dependents and beneficiaries

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

- Know your user ID and password
- Visit mybmcrewards.com starting Nov. 2 – Select *Enroll Now!*
- 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