

# 2022 Annual Enrollment

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## U.S. Employees Benefits



# Today's Topics

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- Partners for Good Health
  - What's New & Different for 2022
  - What's Not Changing
  - Enrollment – November 1 to 12

# 2022

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## 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, resources to help you make good medical decisions
- Help you become a more informed about how to make the most of the money you and BMC 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 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



***BMC Pays Almost  
80% of the Cost***

# 2022

## Benefit Changes

What's New for 2022?

## 2022 Benefit Changes

- Enhanced services through BCBS Health Advocacy Solutions
- MyEvide will replace Healthcare Bluebook and Health Pros for BCBS plans
- Cost increases for all medical plan options
- Kaiser HMO medical plan changes
  - Office visit copay increase
  - New copays apply to inpatient and outpatient services
- New HSA limit to help you save more on taxes

# What's Changing – Health Advocacy Solutions (HAS)

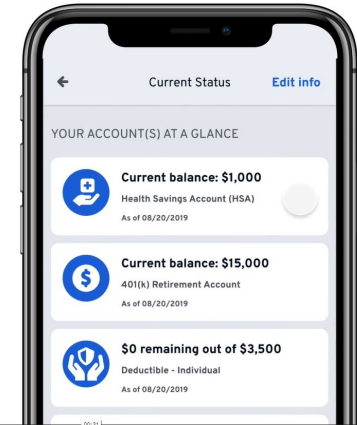


- Help from Health Advocates is included with your BCBSTX medical coverage
- When you call HAS, you'll have the same Health Advocate to resolve your issue to the end
- They work as part of a multi-discipline team of benefits and clinical professionals
- Offer proactive help; they reach out to you if they see a need
- Advocates are available through the chat feature on the MyEvoke app or by phone



# What's Changing – MyEvive

- Starting Jan. 1, 2022, if you are enrolled in a BCBSTX medical plan, you will access your benefits and resources through the MyEvive™ web portal or mobile app
- Will make it easier to find, organize and access your benefits (even your non-BCBSTX benefits)
- Sends you personalized reminders about what's most useful to you
- Helps simplify your medical claims experience and advocates for more affordable health care and a healthy life



# What's Changing – MyEvive

- The Best Match feature helps you find nearby providers, fair cost rankings and estimated price range for procedures (replaces Healthcare Bluebook)
- Earn cash rewards when you use recommended providers
- Watch your email and home mail for registration instructions

# What's Changing – Digital Health

- Digital health tools are no-cost options to help employees and their covered dependents with conditions that require ongoing care
- New for 2022:
  - Chronic back, knee, hip, neck or shoulder pain – Hinge Health
  - Blood pressure management (hypertension) – Livongo
- You currently have access to these digital health options:
  - Diabetes Prevention & Weight Loss – Omada
  - Get Ready for Baby – Ovia
  - Weight Management – Wondr (formerly Naturally Slim)
- Your Health Advocate can provide more information about these resources or can connect you directly

# What's Changing — Medical

- **Medical Payroll Contributions Increasing**

- Increase will depend on the medical plan option you choose and who you cover next year
- BCBSTX Plans: Monthly increase of between \$7 and \$34
- Kaiser HMO Plan: Monthly increase of between \$5 and \$22

# 2022 Medical Plan Rates

	2022 Contributions Per Pay Period		
	<i>Before Wellness Discounts</i>		
Coverage Level	HSA	PPO	HMO
You	\$43.50	\$146.13	\$79.20
You + Spouse	\$163.55	\$378.69	\$226.55
You + Child(ren)	\$114.16	\$284.56	\$156.18
You + Family	\$222.40	\$553.21	\$330.58



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

# What's Changing — Medical

## Copay Changes – HMO Plan

- The copay for office visits will increase to \$25, up from \$20
- Copays will be required for:
  - Inpatient hospital admissions – \$500 per admission
  - Outpatient procedures – \$100 per procedure
- The copay for specialty drugs will change from \$35 to 30% coinsurance

## Medical ID Card – BCBSTX National Plans

- New ID issued with new Health Advocacy Solutions phone number

# What's Changing — Dental

- Monthly paycheck contributions will increase by between \$.62 and \$2

DENTAL PLAN	
You	\$10.03
You + Spouse	\$27.60
You + Child(ren)	\$19.06
You + Family	\$31.60

# What's Changing — Vision

- Monthly paycheck contributions will **decrease** slightly (1.4%)

VISION PLAN	
You	\$4.29
You + Spouse	\$8.57
You + Child(ren)	\$7.71
You + Family	\$12.42



# Health Savings Account Contributions



- New IRS annual maximum contribution limit for 2022
- Contribute \$3,650 (up \$50 from 2021) for individual coverage; \$7,300 (up \$100 from 2021) for all other coverage levels
- Contribute an additional \$1,000 if age 55 or better in 2022
- Change contributions anytime during the year
- [mybmcbenefits.com](https://mybmcbenefits.com)>Benefits Guide>Medical Plans>HSA Plan

# Flexible Spending Account Contributions

- Health Care Flexible Spending Account
  - Contribute up to \$2,750 in 2022
  - You can carry over up to \$550 of your unused 2021 balance to 2022
  - Amount carried over does not count toward the \$2,750 annual limit



## Join bWell



- Current phase: October 1, 2021 to August 31, 2022
- Earn rewards, pay less for 2023 medical
- Hang Ten for a chance to win one of 10 beachin' prizes
- Spouse can participate and use coaching; no rewards
- Learn more at [mybmcbenefits.com/bwell-2022](https://mybmcbenefits.com/bwell-2022)
- Sign up at [mybmcwellness.com](https://mybmcwellness.com)



# 2022

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## Benefits Not Changing

Great benefits that aren't changing for 2022

# What's Not Changing

- Everything else!
  - BCBSTX national medical plans: prescription drugs, deductibles, coinsurance, and out-of-pocket maximums
  - Dental and Vision benefits
  - Life and AD&D insurance

# 2022

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**Enrollment: Nov. 1 – 12**

## 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



# Financial Well-Being Check

- Annual Enrollment is a good time to check in on your 401(k) savings goals
- Take a few minutes to review your beneficiaries for:
  - **Insurance:** Life, AD&D and Business Travel Accident
  - **Savings Accounts:** 401(k) and Health Savings Account
- Confirm your designated beneficiaries are correct



# Information and Resources



- [mybmcbenefits.com](https://mybmcbenefits.com) – Starting October 20
  - Benefits changes for 2022
  - Benefits Guides 2021 and 2022
- [mybmc rewards.com](https://mybmc rewards.com) – Starting November 1
  - Plan and cost information
  - Decision tools, e.g., help choosing medical plan; FSA contribution rate
  - Enroll, update dependents and beneficiaries

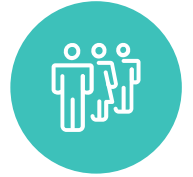
# Enrollment Steps

- Enroll online by November 12
  - Choose your plan and coverage level
  - Elect your HSA and/or FSA contributions; your 2021 elections do not carry over to 2022 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](https://mybmcrewards.com) starting Nov. 1 – 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)





# Verifying Dependent Eligibility

- If you add a new dependent to your medical coverage, you will need to verify your dependents' eligibility
- Verify by providing a copy of a valid marriage certificate, domestic partner registration or birth certificate
- After you enroll, you will receive instructions in your mail for providing these documents
- If you don't complete and return the requested documents, your dependents will be ineligible for coverage and dropped from BMC benefits

**Available Oct. 20:**  
**[mybmcbenefits.com/annual enrollment-2022](https://mybmcbenefits.com/annual-enrollment-2022)**

**Available Nov. 1:**  
**[mybmcrewards.com](https://mybmcrewards.com)**

