

A photograph of two families outdoors. On the left, a woman with curly hair is smiling and looking at a baby being held by a man in a light blue shirt. On the right, a man in a striped shirt is smiling and looking at a baby being held by a woman in a teal top. Both babies are wearing carriers and looking towards the camera.

# 2015 Annual Enrollment

—  
U.S. Employees

Benefits Meeting

# U.S. Employees Benefits Meeting

—

## U.S. Benefits Team

# Today's Topics

- **What's New & Different for 2015**
- **What's Not Changing**
- **Monthly Costs**
- **Enrollment – November 3 to 14**
- **Information and Resources**
- **Questions**

# 2015

---

## Benefit Changes

What's New for 2015?

## 2015 Benefit Changes

- PPO medical plan cost increase
- Dental and vision plan enhancements
- Carry over up to \$500 of unused Health Care FSA dollars
- Contribute more to your Health Savings Account
- Verification required for newly eligible dependents
- New Commuter Account benefit debuts Dec. 1

## PPO Plan Cost Increase

- If enrolled in plan for 2015, you will pay 11% more
- Think the PPO Plan is getting too expensive? Check out *[mybmcbenefits.com/MythSmashers](http://mybmcbenefits.com/MythSmashers)*
- No increase to HSA and HMO Plan paycheck costs

## Health Care FSA Changes

- \$500 carry over
- Applies to Health Care Flexible Spending Account (FSA) and Limited Use Spending Account (if enrolled in HSA plan)
- Dollars you carry over appear on Your Spending Account™ website on January 1, 2015
- Carry over doesn't apply to Dependent Care FSA

# Health Savings Account Contributions

- New HSA limits for 2015
- Contribute \$3,350 (you-only coverage) or \$6,650
- Contribute an additional \$1,000 if age 55 or over
- No change to BMC contributions to HSA



# Proof of Eligibility for New Dependents

- Required if *adding* a new dependent to coverage
- We all pay less when only eligible dependents covered
- Supply tax returns, birth or marriage certificate to confirm eligibility
- Respond by deadline or coverage may be disrupted

## Other Benefit Changes

- **Dental Plan Enhancements:** Annual dental benefit maximum and orthodontia lifetime maximum increasing to \$2,500
- **Vision Plan Enhancements:** Allowance for frames and contact lenses increased to \$200, and one set of child frames allowed every 12 months

## Commuter Account

- Tax-savings and convenience
- Set aside up to \$130 a month before tax for eligible transit purchases
- Order on Your Spending Account™ website starting Dec. 1
- Cost of order deducted from pay before taxes
- Receive a reloadable debit card

**Make Elections  
Starting Dec. 1**

# Wellness Rewards

- New program, incentives for 2015
- New brand look for wellness: *bwell – your health matters*
- Qualify to earn hundreds of dollars in discounts on you 2016 medical premiums
- **Now Recruiting Wellness Champions**
  - Want to help shape BMC's future Wellness Program, volunteer today by emailing [bbenefit@bmc.com](mailto:bbenefit@bmc.com)

# 2015

---

## Benefits Not Changing

# What's Not Changing

- HSA and HMO Medical Plans
- Express Scripts for Prescription Drugs
- Life and AD&D Insurance
- Disability Plans

# 2015

---

## Monthly Costs

# PPO Plan 2015 Paycheck Costs

	2015 Paycheck Contributions			
	Wellness Discount			
Coverage Level	\$600	\$400	\$200	None
You	\$80.75	\$89.08	\$97.42	\$105.75
You + Spouse	\$246.50	\$254.83	\$263.17	\$271.01
You + Child	\$179.01	\$187.34	\$195.68	\$204.01
You + Family	\$371.62	\$379.95	\$388.29	\$396.95



# 2015

---

# 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 have a Flexible Spending Account
- You want to contribute to a Health Savings Account

# How to Enroll

- Know your user ID and password
- [Mybmcrewards.com](http://Mybmcrewards.com) – Select *Enroll Now!*
- Log on between November 3 and 14
- **1-877-262-4849**
  - 8 a.m. to 9 p.m., Eastern time,  
Monday through Friday

## Enrollment Steps

- Understand the changes
- Use YBR tools to help you choose
- Model the right plan for you
- New enrollee's can use prescription drug estimating tool at *[express-scripts.com/bmcsoftware](http://express-scripts.com/bmcsoftware)*
- Make informed decisions

# 2015

---

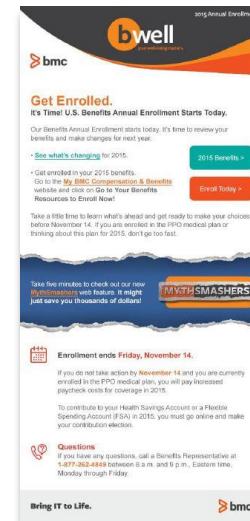
## Annual Enrollment Information and Resources

# Information and Resources

- **Mybmcbenefits.com – Starting October 31**
  - Great information about all your benefits
  - Annual Enrollment feature
  - MythSmashers
- **Mybmcrewards.com – Starting November 3**
  - Plan and cost information
  - Decision tools
  - Enroll, update dependents and beneficiaries

# Information and Resources

- Enrollment brochure mailed to your home
- Enrolled in the PPO? See the MythSmashers flyer included with your brochure
- Updated Benefits Guide at *mybmcbenefits.com*
- Emails at work



# Annual Enrollment: Nov. 3 - 14

- Your chance to make benefits changes
- [Mybmcrewards.com](http://Mybmcrewards.com)
- Call the Benefits Center at 1-877-262-4849





# Thank You

---

Bring IT to Life.™

2015 Annual Enrollment  
**November 3 – 14**

**Questions?**