



2016 Annual Enrollment

—
U.S. Employees

Benefits Meeting

U.S. Employees Benefits Meeting

—

U.S. Benefits Team

Today's Topics

- Our Health Care Partnership
- What's New & Different for 2016
- What's Not Changing
- Monthly Costs
- Enrollment – November 2 to 13
- Information and Resources
- Questions

2016

Our Health Care Partnership

Health Care Benefits Strategy

- Offering new tools, resources to help you make good medical decisions
- Plan changes sometimes needed to help manage costs and to keep the BMC benefits program competitive

Our Health Care Partnership

- The cost we pay for health care coverage determined by:
 - What health care providers (doctors, hospitals, labs) charge for services
 - The total claims paid on behalf of BMC medical plan participants in previous years
 - Claims predict future costs and determine the rates for health care coverage
 - When we spend more during a year, both you and BMC pay more next year

Our Health Care Partnership

- BMC is self funded, which means we act as the insurance company
- Blue Cross Blue Shield:
 - Applies network discounts and processes the claims
 - Pays the claims using money from a BMC account, funded by BMC and your paycheck deductions
- When claims are higher than projected, BMC pays the difference
- When you experience high medical costs, you and your covered dependents are protected by your plan's out-of-pocket maximum

2016

Benefit Changes

What's New for 2016?

2016 Benefit Changes

- Medical, dental and vision plan cost increases
- Prescription drug program changes
- New HSA, FSA limits to help you save more on taxes
- New tools to help you make good medical decisions

What's Changing — Medical

- Medical Payroll Contributions
 - Contributions will increase in 2016 based on plan experience and medical trends
 - Your payroll contributions will increase between \$6 and \$40 per month, depending on the medical option and number of covered dependents

What's Changing — Prescription Drugs

- **Generic Preferred**

- If you choose a brand-name drug when an equivalent generic drug is available, you will pay the brand name coinsurance (or copayment) plus 100% of the difference in cost

- **Exclusive Home Delivery**

- After three fills at a retail pharmacy, you must begin ordering your maintenance prescriptions through the Express Scripts home delivery service
- If you choose to continue using a retail pharmacy, you will pay the entire cost of the medication

What's Changing — Other

- Payroll contributions for dental and vision coverage will increase slightly
- See your monthly payroll contributions online when you enroll

What's Changing — New Tax-Free Limits

- Health Savings Account (HSA)
 - Contribute up to the IRS annual maximum, which is \$3,350 (individual coverage) and \$6,750 (family coverage) in 2016
 - No change to BMC contributions to HSA
- Health Care Flexible Spending Account
 - Contribute up to \$2,550 in 2016
 - You can carry over up to \$500 of your unused 2015 balance to 2016
 - Amount carried over does not count toward the \$2,550 annual limit

What's Changing — New Resources

- Best Doctors[®]
 - Automatically provided to employees and their covered dependents
 - Free, confidential program
 - Access to expert specialists when faced with important decisions about a medical diagnosis or treatment plan
- Healthcare Bluebook
 - New online tool that helps you find the best prices for health care in your area, from high quality providers

Best Doctors®

- Specialists available to review your medical diagnosis and treatment plan and offer a second opinion
- Get advice from doctors who specialize in your condition
- Find an in-network doctor voted best-in-class by their medical peers
- Get advice from emergency medical experts after a serious accident or medical event

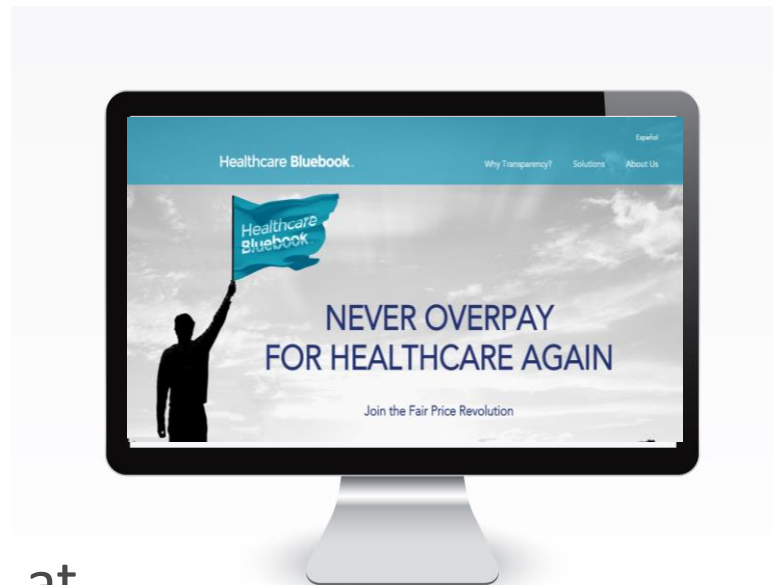
Best Doctors®

- Available starting January 1, 2016
- Register before you need it at members.bestdoctors.com
- See details in the *2016 U.S. Benefits Guide* at mybmcbenefits.com



Healthcare Bluebook

- Review quality data of local providers
- Compare costs of medical procedures, diagnostic tests, lab tests and more
- Available starting January 1, 2016, at healthcarebluebook.com/cc/bmc



New IRS Requirement for 2015 Taxes

New for 2015 - Form 1095

- Form 1095 is a tax form you can expect to receive for the first time before filing your taxes for 2015. It shows the months of the year that you and/or your dependents were offered or enrolled in medical coverage. (This form will not replace any state forms you may receive providing proof of medical insurance.)
- You will need to include this form (or forms) when you file your 2015 income tax return
- Learn more – watch your inbox for additional information coming in December or log on to www.mybmcrewards.com

2016

Benefits Not Changing

Great benefits that aren't changing for 2016.

What's Not Changing

- Medical, dental and vision copays, deductibles, coinsurance, and out-of-pocket maximums
- Life and AD&D insurance
- Disability plans

2016

Monthly Costs

HSA Plan 2016 Payroll Costs

	2016 Payroll Contributions		
	Wellness Discount		
Coverage Level	\$600	\$200	None
You	\$5.23	\$21.89	\$30.23
You + Spouse	\$83.18	\$99.85	\$108.18
You + Child	\$50.51	\$67.18	\$75.51
You + Family	\$122.10	\$138.76	\$147.10

PPO Plan 2016 Payroll Costs

	2016 Payroll Contributions		
	Wellness Discount		
Coverage Level	\$600	\$200	None
You	\$86.04	\$102.71	\$111.04
You + Spouse	\$260.07	\$276.74	\$285.07
You + Child	\$189.22	\$205.88	\$214.22
You + Family	\$391.45	\$408.12	\$416.45

Kaiser HMO Plan 2016 Payroll Costs

	2016 Payroll Contributions		
	Wellness Discount		
Coverage Level	\$600	\$200	None
You	\$34.58	\$51.25	\$59.58
You + Spouse	\$145.44	\$162.10	\$170.44
You + Child	\$92.50	\$109.16	\$117.50
You + Family	\$223.70	\$240.36	\$248.70

Dental 2016 Payroll Costs

Dental Plan

Coverage Level	Dental Plan
You	\$10.20
You + Spouse	\$28.07
You + Child	\$19.38
You + Family	\$32.14

Vision 2016 Payroll Costs

Vision Plan

Coverage Level	Vision Plan
You	\$4.17
You + Spouse	\$8.33
You + Child	\$7.50
You + Family	\$12.08

2016 BMC HSA Contributions

	2016 BMC HSA Contributions	
Salary	<\$75,000	>\$75,000
You Only	\$750	\$500
You + Family	\$1,500	\$1,000

2016

Annual Enrollment Information and Resources

Annual Enrollment: Nov. 2 – 13

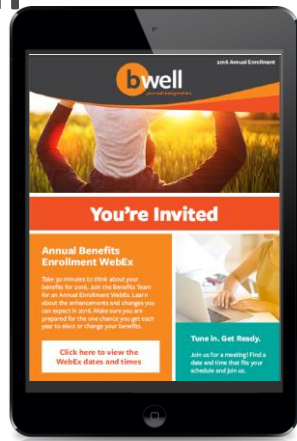
- Your once-a-year opportunity to make benefits changes
- www.mybmcrewards.com
 - If that site doesn't redirect you try www.yourtotalrewards.com/bmc
- Call the Benefits Center at 1-877-262-4849

Information and Resources

- **Mybmcbenefits.com – Starting October 28**
 - Great information about all your benefits
 - Annual Enrollment feature
 - MythSmashers
- **www.mybmcrewards.com – Starting November 2**
 - If that site doesn't redirect you try www.yourtotalrewards.com/bmc
 - Plan and cost information
 - Decision tools
 - Enroll, update dependents and beneficiaries

Information and Resources

- Enrollment brochure mailed to your home
- *2016 U.S. Benefits Guide* at mybmcbenefits.com
- Emails at work



How to Enroll

- Know your user ID and password
- www.mybmcrewards.com – Select *Enroll Now!*
 - If that site doesn't redirect you try www.yourtotalrewards.com/bmc
- Log on between November 2 and 13
- 1-877-262-4849
 - 8 a.m. to 9 p.m., Eastern time,
Monday through Friday

Enrollment Steps

- See all of your options and decide if you want to make any changes to your elections
- Enroll online
 - Choose your plan and coverage level
 - Elect your HSA and/or FSA contributions; your 2015 elections do not carry over to 2016 unless you change them
 - Click on “Complete Enrollment” to submit your elections
- Check your beneficiaries
- Print a confirmation of enrollment and keep it for your records
- Carefully review the confirmation statement you receive in December



Thank You

Bring IT to Life.™

2016 Annual Enrollment
November 2 – 13

Questions?