



2017 Annual Enrollment

—
U.S. Employees

Benefits Meeting

U.S. Employees Benefits Meeting

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U.S. Benefits Team

Overview

BMC provides you:

- Competitive, quality benefit options for your whole family
- Tools and resources to make smart decisions about:
 - **Medical Options**
 - **Retirement Planning**

You can get the most out of your options by:

- Understanding the changes
- Making informed decisions
- Enrolling on time

Today's Topics

- Managing Costs Together
- What's New & Different for 2017
- What's Not Changing
- Monthly Costs
- Enrollment – October 31 to November 11

2017

Managing Costs Together

Health Care Benefits Strategy

- Continue to offer new tools, resources to help you make good medical decisions
- Help you become a more informed consumer to make the most of the money we 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

Working Together to Manage Costs

- BMC is self funded, which means we act as the insurance company
- Your health care costs are paid by BMC and you
- BMC pays 78% of the annual cost and you pay 22% through your paycheck deductions
- The more we use, the more we will all pay from year to year
- Last year we used \$24.5 million in health care; next year we expect to spend about \$26.1 million

2017

Benefit Changes

What's New for 2017?

2017 Benefit Changes

- Medical and dental plan cost increases
- Blue Distinction Centers for additional surgeries
- MDLIVE replaces Teladoc for telehealth
- Maternity benefit and parental bonding leave enhancements
- New HSA limit to help you save more on taxes
- Healthcare Bluebook “Go Green to Get Green” Rewards

What's Changing — Medical

- **Medical Payroll Contributions Increasing**

- Increase will depend on the medical plan option you choose and who you cover next year
- HSA Plan: \$3 and \$16 per month
- PPO Plan: \$25 to \$96 per month
- Kaiser HMO Plan: \$3 and \$18 per month

2017 Medical Plan Rates

Medical

Coverage Level	HSA PLAN			PPO PLAN			KAISER HMO		
	Wellness Discount			Wellness Discount			Wellness Discount		
	\$500	\$200	None	\$500	\$200	None	\$500	\$200	None
You	\$11.08	\$23.58	\$31.92	\$102.98	\$115.48	\$123.81	\$42.76	\$55.26	\$63.59
You + Spouse	\$93.39	\$105.89	\$114.22	\$297.03	\$309.53	\$317.86	\$161.08	\$173.58	\$181.92
You + Child	\$58.89	\$71.39	\$79.72	\$218.02	\$230.52	\$238.85	\$104.58	\$117.08	\$125.41
You + Family	\$134.48	\$146.98	\$155.31	\$443.51	\$456.01	\$464.35	\$244.62	\$257.12	\$265.45

What's Changing — Medical

- **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 www.mybmcbenefits.com/MythSmashers
- See how the plans compare in a real-life situation

Family of Four with High Medical Expenses

	HSA Plan	PPO Plan
Annual paycheck contributions	\$3,728	\$11,144
Discounts for earning bWell Rewards	- \$500	- \$500
Employee share of cost for medical services, prescription drugs:		
<ul style="list-style-type: none"> • 4 preventive care visits • 12 office visits PCP • 15 specialist visits 	<ul style="list-style-type: none"> • 3 Urgent care visits • 2 ER visits • 12 generic prescriptions 	
	+ \$2,824	+ \$3,247
Deductible	\$3,000	\$1,500
HSA contribution from BMC, which is used to offset the cost of medical and prescription drugs shown above	- \$1,000	None
Total cost in 2017	\$ 8,052	\$ 15,391

What's Changing — Medical

Blue Distinction Centers (BCBSTX Plans)

- BMC will continue to cover bariatric surgery when performed at a Blue Distinction Center (BDC)
- Expanding the specialty surgeries covered only when performed at BDCs — knee and hip replacements, and some spine surgeries and transplants
- Beginning Jan. 1, if you receive these surgeries at a non-BDC facility, your treatment will not be covered

What's Changing — Medical

MDLIVE Replaces Teladoc (BCBSTX Plans)

- Access to board-certified doctors, pediatricians and therapists anytime, anywhere
- Virtual medical calls: \$40; counts toward in-network deductible
- Will include behavioral therapy for help with family issues, marital problems, child behavior and more
- Therapy calls: \$40 copay for PPO Plan, up to \$80 to \$175 for HSA Plan if you haven't met your deductible, depending on provider used
- Teladoc continues until December 31, 2016

What's Changing — Other

- Payroll contributions for dental coverage will increase slightly

Dental Plan

Coverage Level	Dental Plan
You	\$10.81
You + Spouse	\$29.75
You + Child	\$20.55
You + Family	\$34.07

Maternity and Parental Bonding Leave

- Enhanced leave program for BMC new moms *and* dads
- Provides greater flexibility to spend time with newborns
- **New moms:** on November 1, 2016 maternity disability leave increases from 6 weeks to 8 weeks (paid under the short-term disability program)
- **New moms & dads:** on January 1, 2017 parental bonding increases from 6 weeks to 10 weeks, with **2 weeks paid at 100%**
- BMC's new moms will now receive up to 10 weeks of paid leave

Health Savings Account Contributions

- New IRS annual maximum contribution limit for 2017
- Contribute \$3,400 (up \$50 from 2016) for individual coverage; \$6,750 for all other coverage levels
- Contribute an additional \$1,000 if age 55 or over in 2017
- No change to BMC contributions to HSAs

Healthcare Bluebook Rewards

- Healthcare Bluebook helps you get good care and save hundreds or thousands of dollars
- “Go Green to Get Green” rewards program begins Jan. 1
- Receive \$25, \$50, or \$100 if you choose “green” provider for certain procedures, like MRIs and C-T scans
- Visit www.healthcarebluebook.com/cc/bmc to learn more

Join the bWell Program

- Current phase: *Mission Superheroes* — September 2016 to July 2017
- Improve your physical, emotional and financial wellness
- Earn rewards, pay less for medical next year, win one of 10 epic prizes and action adventures
- Learn more at www.mybmcbenefits.com/bwell-2017

2017

Benefits Not Changing

Great benefits that aren't changing for 2017.

What's Not Changing

- Everything else!
 - Medical, prescription drug, dental and vision copays, deductibles, coinsurance, and out-of-pocket maximums
 - Life and AD&D insurance
 - Global travel coverage

2017

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

Information and Resources

- **Mybmcbenefits.com – Starting October 24**
 - Great information about all your benefits
 - Annual Enrollment feature
 - New Benetube feature
 - MythSmashers
- **www.mybmcrewards.com – Starting October 31**
 - Plan and cost information
 - Decision tools
 - Enroll, update dependents and beneficiaries

Enrollment Steps

- Enroll online
 - Choose your plan and coverage level
 - Elect your HSA and/or FSA contributions; your 2016 elections do not carry over to 2017 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.



Thank You

Bring IT to Life.™

2017 Annual Enrollment
Oct. 31 – Nov. 11