



*Your health*  
2014 Annual Enrollment



BMC's Annual Enrollment is November 4 through November 15. This is your yearly chance to make sure your benefits fit your needs for the coming year. Read this quick summary to learn about some important changes to your benefits for 2014. If you don't enroll by November 15, you will automatically be re-enrolled in most of your 2013 benefits at the same coverage level. Your current Flexible Spending Account or Health Savings Account elections will be set at \$0 for 2014. You must make those elections each year.

**Here's what's changing as of January 1, 2014:**

Feature	Changes for 2014
<b>New health care partners</b>	<ul style="list-style-type: none"> <li>• <b>HSA and PPO Medical Plans:</b> Blue Cross Blue Shield of Texas (BCBSTX) will be the new claims administrator for the HSA and PPO Plans, replacing Aetna. BCBSTX offers a substantial provider network and may offer even more physicians for you to choose from. To find out more about in-network providers with BCBSTX, visit YBR during enrollment and click through this path: <b>Health and Insurance—TAKE ACTION—Find a Doctor.</b></li> <li>• <b>Dental Plan:</b> MetLife will replace Aetna for the BMC Dental Plan.</li> <li>• <b>Employee Assistance Program (EAP):</b> The EAP is moving from Aetna to Magellan Health Services.</li> <li>• <b>Teladoc:</b> We are introducing a new telephone consultation service through Teladoc® giving you and your covered dependents 24/7 access to unlimited calls with a U.S. board-certified doctor.<sup>1</sup></li> </ul>
<b>Benefit costs</b>	<ul style="list-style-type: none"> <li>• <b>HSA and PPO Medical Plans:</b> Monthly costs are increasing for all medical plans. For 2014, BMC is absorbing the cost increases for the HSA and PPO medical plans.</li> <li>• <b>Kaiser HMO Plan:</b> If you are enrolled in the HMO medical plan, your monthly costs will increase an average of 8% in 2014. See Your Benefits Resources (YBR) for specific costs.</li> <li>• <b>CIGNA International Plan:</b> If you are enrolled in the CIGNA International Plan, your monthly costs will increase an average of 11% for medical coverage, 4% for dental coverage, and 10% for vision coverage.</li> <li>• <b>Dental Plan:</b> No increase in your monthly costs. BMC is picking up the cost increase.</li> <li>• <b>Vision Plan:</b> Monthly costs will increase an average of 4% in 2014.</li> <li>• <b>Supplemental Insurance (Life and Long-Term Disability):</b> The average cost of coverage is decreasing. See YBR for specific costs. You don't need to re-enroll to receive the lower costs. Annual enrollment is a great time to review and update your beneficiaries.</li> </ul>

<sup>1</sup>Telemedicine services through Teladoc are provided by an independent network of doctors not in the BCBSTX network. When you use a Teladoc physician, you are receiving care out-of-network. However, under the rules of the HSA and PPO medical plans, your payments to Teladoc count toward both the in-network and out-of-network deductibles/out-of-pocket maximums for the plan.

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<b>Plan changes</b>	<b>PPO Plan</b> <ul style="list-style-type: none"> <li>– <b>Annual deductible:</b> The annual in-network deductible will increase for individuals from \$500 to \$750 and for families from \$1,000 to \$1,500.</li> <li>– <b>Out-of-pocket maximums:</b> The annual out-of-pocket maximum is increasing for individuals from \$2,000 to \$3,000 and for families from \$4,000 to \$6,000. Once you reach the out-of-pocket maximum, copayments are not required.</li> <li>– <b>Brand-name prescription drug coinsurance limits will increase (changes shown in bold).</b> Copayments for generic drugs remain a lower-cost option at \$4 retail and \$10 mail-order (90-day supply): <table border="1" data-bbox="571 646 1395 921" style="margin-left: 20px;"> <thead> <tr> <th colspan="3" data-bbox="571 646 1395 682" style="text-align: center;"><b>In-Network 2014</b></th> </tr> <tr> <th data-bbox="571 684 760 720"></th> <th data-bbox="761 684 1070 720"><b>Retail</b></th> <th data-bbox="1071 684 1395 720"><b>Mail-Order</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="571 722 760 821">Preferred Brand</td> <td data-bbox="761 722 1070 821">20% coinsurance <b>(\$40 min/\$85 max copay)</b></td> <td data-bbox="1071 722 1395 821">20% coinsurance <b>(\$80 min/\$170 max copay)</b></td> </tr> <tr> <td data-bbox="571 823 760 921">Non-preferred Brand</td> <td data-bbox="761 823 1070 921">50% coinsurance <b>(\$80 min/\$170 max copay)</b></td> <td data-bbox="1071 823 1395 921">50% coinsurance <b>(\$160 min/\$200 max copay)</b></td> </tr> </tbody> </table> </li> </ul> <ul style="list-style-type: none"> <li>• <b>Dental:</b> The annual plan maximum and the lifetime maximum on orthodontia are both increasing from \$1,500 to \$2,000.</li> <li>• <b>Prescription drugs (Express Scripts):</b> Certain prescription drugs will be added to the list of drugs requiring prior authorization under BMC’s medication management program, introduced in 2013. Visit <b>mybmcbenefits.com</b> during annual enrollment to learn more.</li> </ul>				<b>In-Network 2014</b>				<b>Retail</b>	<b>Mail-Order</b>	Preferred Brand	20% coinsurance <b>(\$40 min/\$85 max copay)</b>	20% coinsurance <b>(\$80 min/\$170 max copay)</b>	Non-preferred Brand	50% coinsurance <b>(\$80 min/\$170 max copay)</b>	50% coinsurance <b>(\$160 min/\$200 max copay)</b>													
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<b>2014 BMC Wellness Program discounts</b>	<ul style="list-style-type: none"> <li>• BMC will continue to offer several opportunities for you to learn how to stay or get healthier with the BMC Wellness Program <b>and</b> pay less for medical coverage next year. Watch for information during annual enrollment and in the first quarter of 2014 about earning discounts and the deadlines for completing wellness activities.</li> </ul>																												
<b>Health Savings Account contributions</b>	<ul style="list-style-type: none"> <li>• <b>HSA contribution amounts allowed in 2014 have increased (changes shown in bold)</b> <table border="1" data-bbox="477 1367 1425 1682" style="margin-left: 20px;"> <thead> <tr> <th data-bbox="477 1367 699 1402"><b>Contributions</b></th> <th colspan="2" data-bbox="701 1367 1070 1402"><b>You-Only Coverage</b></th> <th colspan="2" data-bbox="1071 1367 1425 1402"><b>Other Coverage Levels</b></th> </tr> <tr> <td data-bbox="477 1404 699 1503"></td> <td data-bbox="701 1404 889 1503">If base salary is &lt;\$75,000</td> <td data-bbox="891 1404 1070 1503">If base salary is &gt;\$75,000</td> <td data-bbox="1071 1404 1260 1503">If base salary is &lt;\$75,000</td> <td data-bbox="1261 1404 1425 1503">If base salary is &gt;\$75,000</td> </tr> </thead> <tbody> <tr> <td data-bbox="477 1505 699 1541">BMC’s</td> <td data-bbox="701 1505 889 1541" style="text-align: center;">\$750</td> <td data-bbox="891 1505 1070 1541" style="text-align: center;">\$500</td> <td data-bbox="1071 1505 1260 1541" style="text-align: center;">\$1,500</td> <td data-bbox="1261 1505 1425 1541" style="text-align: center;">\$1,000</td> </tr> <tr> <td data-bbox="477 1543 699 1579">Yours</td> <td data-bbox="701 1543 889 1579" style="text-align: center;"><b>\$2,550</b></td> <td data-bbox="891 1543 1070 1579" style="text-align: center;"><b>\$2,800</b></td> <td data-bbox="1071 1543 1260 1579" style="text-align: center;"><b>\$5,050</b></td> <td data-bbox="1261 1543 1425 1579" style="text-align: center;"><b>\$5,550</b></td> </tr> <tr> <td data-bbox="477 1581 699 1680">Total Maximum Contribution</td> <td data-bbox="701 1581 889 1680" style="text-align: center;"><b>\$3,300</b></td> <td data-bbox="891 1581 1070 1680" style="text-align: center;"><b>\$3,300</b></td> <td data-bbox="1071 1581 1260 1680" style="text-align: center;"><b>\$6,550</b></td> <td data-bbox="1261 1581 1425 1680" style="text-align: center;"><b>\$6,550</b></td> </tr> </tbody> </table> <p data-bbox="477 1682 1425 1745">Note: If you are age 55 or older, you can make an additional contribution of \$1,000.</p> </li> </ul>				<b>Contributions</b>	<b>You-Only Coverage</b>		<b>Other Coverage Levels</b>			If base salary is <\$75,000	If base salary is >\$75,000	If base salary is <\$75,000	If base salary is >\$75,000	BMC’s	\$750	\$500	\$1,500	\$1,000	Yours	<b>\$2,550</b>	<b>\$2,800</b>	<b>\$5,050</b>	<b>\$5,550</b>	Total Maximum Contribution	<b>\$3,300</b>	<b>\$3,300</b>	<b>\$6,550</b>	<b>\$6,550</b>
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<b>For more information</b>	<ul style="list-style-type: none"> <li>• Get details about these changes at <b>mybmcbenefits.com</b> starting November 4.</li> </ul>																												