



BMC’s Annual Enrollment is November 3 through November 14. This is your yearly chance to make sure your benefits fit your needs for the coming year. If you don’t enroll by November 14, you will automatically be re-enrolled in most of your 2014 benefits at the same coverage level. Your current Flexible Spending Account or Health Savings Account elections will be set to \$0. You must make an active election for these benefits by November 14.

**Here’s an important overview of the changes to your BMC benefits for next year.**

Feature	Changes for 2015
<b>Benefit costs</b>	<ul style="list-style-type: none"> <li>• <b>PPO Medical Plan:</b> If you are enrolled in the BCBSTX PPO medical plan, your monthly costs will increase by 11% in 2015. See Your Benefits Resources™(YBR) for specific costs.</li> </ul>
<b>Plan changes</b>	<ul style="list-style-type: none"> <li>• Dental Plan: Orthodontia lifetime maximum and the annual plan maximum are both increasing from \$2,000 to \$2,500.</li> <li>• Vision Plan: <ul style="list-style-type: none"> <li>○ Frames and contacts: In-network allowance for frames is increasing from \$150 to \$200 and for contacts from \$135 to \$200.</li> <li>○ Children’s frames: In-network allowance increasing from one set every 24 months to one set every 12 months.</li> </ul> </li> </ul>
<b>Dependent verification</b>	<ul style="list-style-type: none"> <li>• If you add a new eligible dependent to your coverage during Annual Enrollment, you will be required to provide documentation that supports their eligibility for BMC benefits coverage.</li> <li>• You will receive a dependent verification package shortly after the enrollment period ends. Follow the instructions in the package and respond by the deadline.</li> </ul>
<b>Health Care FSA Rules</b>	<ul style="list-style-type: none"> <li>• Beginning January 1, Health Care FSA participants will be able to roll over up to \$500 at the end of each plan year if you have unused funds in your account (this does not apply to the Dependent Care FSA).</li> <li>• The first rollover will occur if you have funds remaining in your Health Care FSA on <b>December 31, 2014</b>. Any funds that roll over to 2015 will be visible on the Your Spending Account™ website on January 1, 2015.</li> </ul>
<b>New wellness program and discounts</b>	<ul style="list-style-type: none"> <li>• BMC’s wellness program has exciting changes ahead for 2015. We will launch under a new name <b>bwell — your well-being matters</b>. <b>bwell</b> is BMC’s new brand to look for as we communicate health and wellness programs. BMC will also continue to reward you for healthy behaviors.</li> <li>• Watch for information coming in January.</li> </ul>

**Feature****Changes for 2015****Health Savings Account contributions**

- HSA contribution maximums are increasing to **\$3,350** for individual coverage and **\$6,650** for family coverage. This includes BMC contributions. **(changes shown in bold)**

Contributions	You-Only Coverage		Other Coverage Levels	
Base Salary	<\$75,000	>\$75,000	<\$75,000	>\$75,000
BMC's	\$750	\$500	\$1,500	\$1,000
Yours	<b>\$2,600</b>	<b>\$2,850</b>	<b>\$5,150</b>	<b>\$5,650</b>
Total Maximum Contribution	<b>\$3,350</b>	<b>\$3,350</b>	<b>\$6,650</b>	<b>\$6,650</b>

If you are age 55 or older, you can make an additional contribution of \$1,000.

**New Commuter Account**

- BMC is introducing a new Commuter Account that lets you set aside up to \$130 before-tax per month for mass transit purchases (includes passes, fare cards or vouchers for the bus, train, subway or vanpool).
- If you participate, you'll make your purchases online through the Your Spending Account™ (YSA) website.
- Enrollment for the Commuter Account is a separate election from enrollment in other benefits during the Annual Enrollment period.
- If you want to participate in the Commuter Account, you'll make your election December 1 – 10, 2014.

- Get details about these changes at [mybmcbenefits.com](http://mybmcbenefits.com) starting November 3.