



2018 Annual Enrollment

SEE WHAT'S INSIDE

- Get Your 90-Day Refill at Walgreens
- Delta Dental Replaces MetLife
- **New:** Backup Care and Identity Theft



Open to see the two new benefits BMC is introducing for 2018!

Benefits Enrollment Oct. 30 – Nov. 10

Annual Enrollment is starting, and you don't want to miss it! It's the time of year when you can review your benefits and think about any changes, additions or subtractions you might want to make. A new family member, a child off to college, a change in your financial status — these reasons and many others could mean that now is a good time to make sure that your coverage will meet your needs in the coming year.

2018 Changes

Medical Plans

Good news! For the large majority of our employees who are in the Health Savings Account (HSA) medical plan option, paycheck contributions will remain the same as in 2017. And deductibles, coinsurance and annual maximums for all medical plan options are not changing.

If you're in the PPO or HMO medical plan option your monthly cost will increase \$3 to \$41, depending on the plan option and who you cover. These increases reflect the claims paid on behalf of all plan participants over the last year and medical inflation.

Prescription Drug Program through Express Scripts.

Beginning in 2018, the new Smart90 feature of your prescription benefit gives you two ways to get up to a 90-day supply of your long-term maintenance medications (those drugs you take regularly for ongoing conditions). You can conveniently fill those prescriptions either through home delivery from the Express Scripts Pharmacy or at any Walgreens pharmacy — including Duane Reade and Happy Harry's.

If you are currently using the Express Scripts home delivery pharmacy and want to switch to receiving your prescriptions at a retail pharmacy, you will need to obtain a new 90-day prescription from your physician and bring it to a participating Walgreens network store.

Blue Cross Blue Shield of Texas (BCBSTX) Plans

MDLIVE® Copay Increase

The cost for MDLIVE telehealth consultations will increase to \$44 from \$40. This copay applies to non-emergency medical consultations under the HSA Plan and to medical and behavioral health consultations under the PPO Plan.

Time to Consider the HSA?

The HSA Plan is about one-third the cost of the PPO. See if the HSA is right for you. We put your HSA myths to the test at mybmcbenefits.com/mythsmashers

The logo for 'MYTHSMASHERS' is presented as a piece of white paper with a torn, ragged edge. The word 'MYTHSMASHERS' is written in a bold, white, sans-serif font across the center of the paper. The background behind the paper is a solid orange color, and the bottom edge of the paper appears to be resting on a dark blue surface.



Save More in Your HSA

The IRS has increased the HSA contribution limit for those with HSA Plan medical coverage. Starting in January 2018, contribution limits are:

- **Up to \$3,450 for individual coverage** (\$50 more than last year),
- **Up to \$6,900 for family coverage** (\$150 more than last year).

The limits include what BMC contributes and what you (or anyone else) contribute to your account. Also, if your spouse has his/her own HSA, your combined contribution totals are subject to the family contribution limit.

Partners for Good Health

Your health is important to your quality of life, your family, your career and the health of our business. Over the last several years, BMC has talked about the need to continue to improve employee health to help control our costs and reduce operating expenses. We know that making healthy choices, getting regular preventive care, managing existing health conditions and using your benefits efficiently affect the cost of health coverage for everyone.

Even as health care costs continue to trend higher, BMC remains committed to keeping employee costs as low as possible. We have been able to keep average employee cost increases to less than 1%, despite average marketplace increases of 6% for 2018. This is in large part a reflection of the good work of our employees to build and maintain healthy habits. And as part of our commitment to you and your health, BMC still pays almost 80% of the costs for coverage for you and your family.

BCBS, BMC and You

Our medical plans are self-insured. That means BCBS of Texas negotiates rates with hospitals and doctors on your behalf and administers claims, while BMC and you cover the bills.





Get Healthy, Stay Healthy and Save Money

Your benefits include many services to help you get healthy, stay healthy and save money. Ways you can take action to improve your health and manage costs include:



Becoming more engaged in your health by asking more questions of your providers and increasing your focus on health improvement.



Preventive care. All BMC medical plan options cover preventive care at no cost to you. Preventive care can identify risk factors and help you avoid more serious issues by catching them early.



Participating in the BMC wellness program — bWell — to save up to \$500 a year on your medical paycheck contributions and build or maintain healthy habits.



Visiting the Healthcare Bluebook website to know the fair market price for medical services before you receive care. Healthcare Bluebook's Go Green to Get Green rewards program will send you a check for \$25, \$50 or \$100 if you choose a "green" provider for certain medical procedures, like MRIs. A "green" provider charges the fair market price or less.



Using tools such as Best Doctors, a second opinion service that provides expert decision support for medical procedures and treatment.

Introducing Alight Solutions

Have you noticed that our benefits administrator has a new name? Formerly Aon Hewitt, now Alight Solutions, it is the same company, with the same services and resources.

New Dental Plan Carrier

Delta Dental will replace MetLife as BMC's dental plan carrier. This new partnership will provide cost and administrative efficiencies for employees and for BMC, while still providing you and your family with quality care.

With this change, you will have access to the largest dental network in the U.S., with almost 160,000 dentists. If you are currently enrolled in the BMC Dental Plan, your current coverage will transition to Delta Dental at the same coverage level as it is today.

Keep on Smilin'

Monthly paycheck contributions for dental will **decrease** by between \$10 and \$31, depending on who you cover. And deductibles, coinsurance and annual maximums are not changing!



The Affordable Care Act and Your BMC Health Coverage

As you may know, the President signed an executive order in January to “minimize the economic and regulatory burdens of the Affordable Care Act (ACA).” Since then, U.S. Senate bills to repeal and replace the ACA have generated a lot of media coverage.

BMC is committed to the health and well-being of our employees, and we plan to sustain our benefits and comply with all applicable regulations. We are not currently planning to make any changes to our benefits strategy, but we will let you know about developments in Congress, if any, that could affect your health care coverage.

Get the details about the changes for 2018 during Annual Enrollment on mybmcbenefits.com starting October 26.

New Benefits

Check out these new benefits that are designed to make your life a little easier.



BackUp Child and Elder Care

BMC is partnering with Bright Horizons to provide a new, optional benefit that helps you find emergency backup care for your children or aging relatives when the unexpected occurs. Bright Horizons Care Advantage[®] specialists can provide you with:

- Connections to reliable care providers, ahead of time or in a pinch, when your regular care plans are disrupted — your regular caregiver becomes ill, your stay-at-home spouse is unavailable, you travel on business, or your regular care center is closed.
- Access to a wide array of backup care solutions that meet your specific needs. Choose from a network of prescreened childcare centers and in-home providers.

Bright Horizons' referral services are available to you at no cost and cover up to 10 days of care per employee per year. If you decide to use any of the recommended services, the copays are:

- \$15 per child or \$25 per family for center-based care,
- \$6 per hour (4-hour minimum) for in-home care.



Time Off to Volunteer

Introduced in September 2017, the BMC Cares volunteer program opens doors for our employees to volunteer in their local communities through company-sponsored projects and group-volunteer opportunities.

To encourage employees to volunteer, BMC provides two paid volunteer days each year — Volunteer Time Off (VTO) — for employees to work in their communities. This time off is in addition to regular PTO.

Review the Paid Time Off (PTO) policy and visit the BMC Cares page to learn more.



Identity Theft Protection

In 2018, BMC is offering a complete identity theft protection program from InfoArmor. This optional coverage is designed to alert you of any changes to your credit, financial transactions, and personal information.

If you do become a victim of fraud, InfoArmor has specially trained experts to take the burden of identity restoration off your shoulders. The plan pays up to \$1 million to recover your out-of-pocket losses from fraudulent activity.

BMC employees can choose this benefit for a monthly cost of \$9.95 for single coverage or \$17.95 for family coverage.

If You Don't Enroll

If you don't enroll for 2018, coverage and current plan choices will remain the same, but at the 2018 paycheck contributions. Remember, you must enroll if you want to change your coverage, add or remove dependents, or contribute to an FSA or HSA.

Benefits Guide Refresh

We've simplified the online Benefits Guide so you can get to the information you need quickly. Check it out starting October 26 at mybmcbenefits.com.



Preparing for Annual Enrollment

1. **Get more information.** Visit mybmcbenefits.com starting October 26 to find details about our 2018 benefits.
2. **Attend a webinar.** Attend one of the Annual Enrollment webinars to learn more about our 2018 benefits or to ask questions.
3. **Consider your coverage needs.** Decide if you want to make any changes for next year.
4. **Enroll.** Visit mybmcrewards.com between Oct. 30 and Nov. 10, or talk to a Benefits Center representative at 1-877-262-4849. You can enroll by phone weekdays between 8 a.m. and 9 p.m., Eastern time.
5. **Confirm.** Review, print and save your confirmation page after you complete your enrollment.

2018 Annual Enrollment: Oct. 30 – Nov. 10, 2017

When Annual Enrollment ends on November 10, you cannot make any changes to your benefits until next year's Annual Enrollment, unless you have a qualifying event, like marriage, a new baby, or divorce.



This information is only a summary. The provisions of the benefit plan documents, the current BMC Software, Inc. (the Company) policies and the insurance policies as applicable will determine your actual benefits. If there is a conflict between this document and the plan/company policies or documents, the plan/company policies or documents will govern. The Plan Administrator has the final discretionary authority to determine all issues arising under the benefit plans it administers, including issues of interpretation, eligibility, benefits and factual determination. If there is a conflict between this brochure and a determination or interpretation made by the Plan Administrator, the interpretation adopted by the Plan Administrator will govern.



Attn: Corporate Benefits
2103 City West Blvd.
Houston TX 77042

**Enroll for your 2018 benefits
October 30 – November 10, 2017.**

Presorted
First Class Mail
US Postage Paid
Dallas, TX
Permit #777