

**bwell**

your well-being matters.



## 2020 ANNUAL ENROLLMENT

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**BE IN THE KNOW ON THE GO!**

**MYBMCBENEFITS.COM** – accessible from any web-enabled device – is your source for everything you need to help you choose and use your 2020 benefits.

 **bmc**



# Benefits Enrollment NOVEMBER 4 - 15

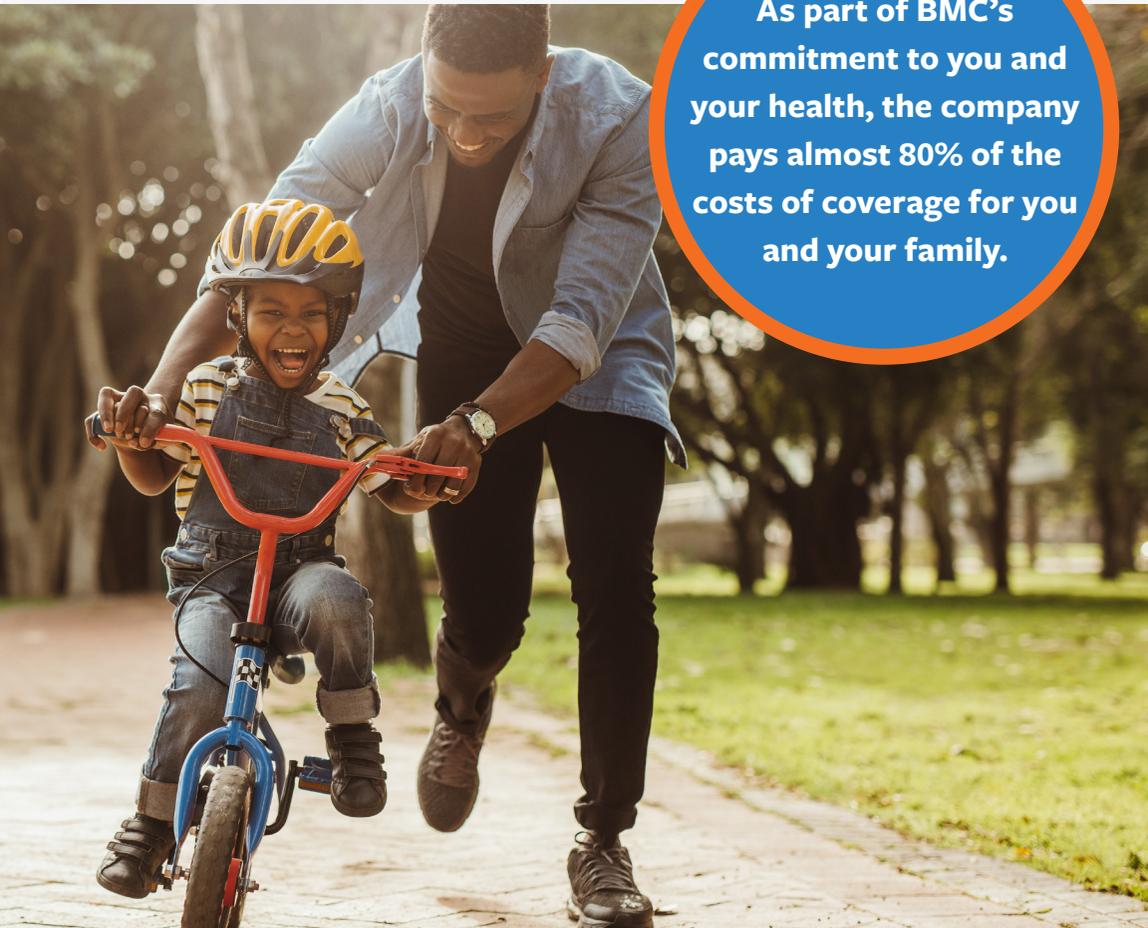
Annual Enrollment is your opportunity to review all your benefits and personal information. Also, consider taking advantage of valuable benefits offered to you through BMC. Even if nothing has changed in your life, take a few moments to review your information and consider your choices.

## We All Share the Cost of Coverage

Our benefit programs continually evolve to help ensure you and your family receive quality health care. These programs encourage you to be actively involved in your well-being, health care decisions and spending.

As the cost of health care coverage rises each year, BMC absorbs most of the cost increase. Overall, the company pays about 80 percent of plan costs and employees, on average, pay the other 20 percent through payroll contributions.

As a result of the rising cost of health care, contributions for you and BMC will increase in 2020.



**As part of BMC's  
commitment to you and  
your health, the company  
pays almost 80% of the  
costs of coverage for you  
and your family.**

# What's New and Changing in 2020

## Health Plans

**How much you pay for coverage.** If you are enrolled in the BCBSTX HSA Plan or the Kaiser HMO Plan, the amount you pay out of each paycheck will increase. However, the paycheck costs for the BCBSTX HSA Plan continue to be about a third less than the paycheck costs for the BCBSTX PPO Plan. Check out *MythSmashers* at [mybmcbenefits.com/mythsmashers](http://mybmcbenefits.com/mythsmashers), where we put your HSA Plan myths to the test.

Paycheck costs for the Vision Plan will increase slightly.

## 2020 Employee Contributions

### Medical

Per paycheck contributions*	HSA Plan	PPO Plan	Kaiser HMO
You	\$35.55	\$128.93	\$70.78
You + Spouse	\$131.35	\$331.00	\$202.46
You + Child	\$91.68	\$248.73	\$139.57
You + Family	\$178.61	\$483.55	\$295.42

\*Per paycheck contributions are 24 times per year.

You will pay less per pay period if you earned a medical premium discount by participating in the 2018-2019 bWell program.

The 2020 paycheck costs with wellness program discounts will be available on [MYBMCREWARDS.COM](http://MYBMCREWARDS.COM) starting Nov. 4, 2019.

**HSA Plan changes.** HSA Plan deductibles and out-of-pocket maximums will increase for services received in- and out-of-network. The increase amount will depend on who you cover.

HSA 2020 Deductibles	In-Network	Out-of-Network
Single	\$1,750 ↑ \$250	\$3,500 ↑ \$500
All other coverage levels	\$3,500 ↑ \$500	\$7,000 ↑ \$1,000

HSA 2020 Out-of-Pocket	In-Network	Out-of-Network
Single	\$3,500 ↑ \$500	\$7,000 ↑ \$1,000
All other coverage levels	\$7,000 ↑ \$1,000	\$14,000 ↑ \$2,000

**PPO Plan changes.** PPO Plan out-of-pocket maximums will increase for services received in- and out-of-network. The increase amount will depend on who you cover.

PPO 2020 Out-of-Pocket	In-Network	Out-of-Network
Single	\$3,500 ↑ \$500	\$10,500 ↑ \$1,500
All other coverage levels	\$7,000 ↑ \$1,000	\$21,000 ↑ \$3,000

## Prescriptions Drugs

**New \$0 copay program for specialty drugs.** Express Scripts will introduce SaveonSP, a program that covers specialty drugs 100% (no copay or cost). Most BMC employees and their family members will **not be** affected by this change; few take specialty prescription drugs. If this program affects you, you will receive information from SaveonSP on how to enroll in the program for a January 1, 2020 effective date.

**Medication management programs are expanding.** BMC is committed to keeping the cost of your prescription drugs down while providing you with the coverage you need. With this goal in mind, Express Scripts uses medication management programs to determine how the Prescription Drug Plan will cover certain prescription drugs. Updates to the coverage management programs are made from time to time. Express Scripts will notify you if any of these programs apply to you.

## Health Care Accounts

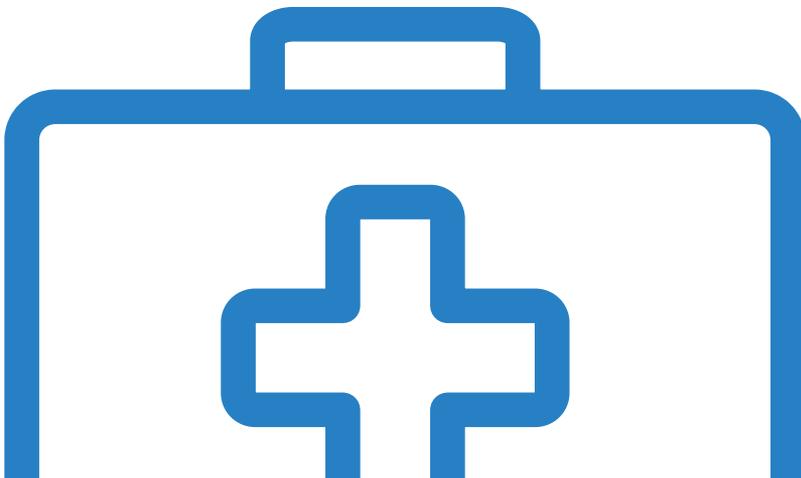
**Change in HSA contribution limits.** The 2020 annual IRS HSA contribution limits for employee and employer contributions combined will increase to \$3,550 for Employee Only coverage and \$7,100 for all other coverage levels. Starting in the year in which you turn 55, you can also set aside an extra \$1,000 in annual catch-up contributions.

**Change in Health Care FSA contribution limit.** The 2020 annual IRS Health Care FSA contribution maximum will increase to \$2,700 (up from \$2,650).



## Basic Life Insurance

**New portability feature.** The Basic Life Insurance Plan will include a new portability feature that allows you to continue your current coverage if you should leave BMC. You will pay premiums directly to Lincoln Financial.





## New Work Perks

**ClassPass membership discount.** Starting January 1, 2020, BMC will subsidize memberships to ClassPass, the world's largest studio and gym network. This offers you a \$10 a month discount on memberships with access to more than 9,000 studios around the world. Not interested in a ClassPass membership? Register on the ClassPass website and receive free videos on demand so you can work out from home or on the go.

**New benefit for nursing moms.** Milk Stork services will be available for employee moms who are nursing and transitioning back to work. The benefit will help get your milk home at no cost to you while on business travel, solving the logistical and cooling challenges faced while pumping.



## Introducing a HSA Matching Program in 2021

Looking ahead, **beginning in January 2021**, BMC will implement a Health Savings Account Matching Program for employees enrolled in the BCBSTX HSA medical plan. **Under the new program, employees must contribute to their Health Savings Account in order to receive BMC matching contributions.** As part of the matching program, BMC will contribute to accounts each pay period over 24 pay periods rather than twice a year in January and July. The match you receive will depend on who you cover, how much you earn, and how much you contribute to your HSA.

# Dependent Eligibility Audit Starts in January 2020

The health coverage you and your eligible dependents receive through the BMC medical plan is a valuable benefit. It is also a significant investment for both you and BMC. The cost to provide health care coverage continues to escalate year over year. To help control costs and administer health benefits fairly, BMC is preparing to conduct a dependent eligibility audit starting January 6, 2020. We will partner with Alight Dependent Verification Services (DVS).

Many other employers conduct dependent eligibility audits as a process to verify that dependents covered under a medical plan option are eligible for coverage according to plan rules. The audit will help both you and BMC because it controls premium increases and promotes honesty and fairness to all participants.

**Read the Frequently Asked Questions about the Dependent Audit at [MYBMCBENEFITS.COM](https://mybmcbenefits.com).**

More information is available at [mybmcbenefits.com](https://mybmcbenefits.com), and you'll receive instructions about the required documentation in a separate communication.



## What Happens if You Don't Enroll?

If you don't enroll for 2020, coverage and current plan choices will remain the same, but at the 2020 paycheck contribution amounts. Remember, you must enroll if you want to change your coverage, add or remove dependents, or contribute to an FSA or HSA.



## You MUST enroll during Annual Enrollment

to continue or begin participating in the FSAs for 2020, or make contributions to your HSA starting January 1, 2020.

With the changes to the medical options, you should take a close look at them and enroll in the plan that's best for you.



## Preparing for Annual Enrollment

1. **Get more information.** Visit [mybmcbenefits.com](https://mybmcbenefits.com) to find details about your 2020 benefits, including paycheck costs for all health plans.
2. **Attend a webinar.** Attend one of the Annual Enrollment webinars to learn more or to ask questions. Watch your email for webinar dates.
3. **Enroll.** Visit [mybmcrewards.com](https://mybmcrewards.com) between Nov. 4 and Nov. 15. Or talk to a Your Benefits Resources representative at **1-877-262-4849**. You can enroll by phone on weekdays between 8 a.m. and 9 p.m. EST.
4. **Confirm.** Review, print and save your confirmation page after you complete your enrollment.

This information is only a summary. The provisions of the benefit plan documents, the current BMC Software, Inc. 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.



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## Enroll or Make Changes to Your Benefits Nov. 4 – 15, 2019

Look inside for more information about your 2020 benefits