

## 2021 Benefits Summary

At BMC, we know your life isn't just about work. That's why we offer competitive and comprehensive benefits that help you live your life outside of work and take care of the people who matter the most to you. So, don't overlook the benefits, programs, and perks we offer, many of which are available at no cost to you:

| Health Benefits                        |  |  |
|--|--|--|
| Plan                                   | Options and Features   | Who Pays for Coverage  |
| Medical                                | <p>You can choose coverage under the Blue Cross Blue Shield of Texas (BCBSTX) Health Savings Account (HSA) Plan or PPO Plan (or Kaiser HMO, if you live in California).</p> <p>BCBSTX coverage also includes 24/7 access to doctors and behavioral therapists through MDLIVE® telehealth.</p>                                  | BMC pays for 80% of the coverage. You pay your share through before-tax payroll deductions.  |
| Health Savings Account (HSA)           | If enrolled in the BCBSTX HSA medical plan, you can participate in the HSA. The HSA is a special tax-free savings account you can use to pay for qualified medical expenses now or in retirement.  | BMC contributes \$400 to seed accounts for employees whose annual base salary is \$75,000 or less. After that, BMC will match dollar-for-dollar your contributions to your HSA, up to \$1,000 depending on your annual base salary and who you cover. You can contribute up to the IRS annual <a href="#">limits</a> . |
| Dental                                 | If enrolled, coverage includes certain preventive and diagnostic services. Many restorative and reconstructive services and orthodontia are covered.   | You share the cost with BMC. You pay your share through before-tax payroll deductions.   |
| Vision                                 | If enrolled, you have coverage for periodic vision exams, eyeglass lenses, and frames, or contact lenses, up to a designated dollar amount.  | You pay for coverage using before-tax payroll deductions.  |
| Health Care Flexible Spending Accounts | <p>If enrolled, you can contribute up to \$2,750 per year in before-tax dollars to pay for qualified health care expenses.</p> <p>For employees enrolled in the HSA Plan, this account is a Limited Use FSA. It can only be used for qualified vision and dental expenses until you meet your HSA Plan medical deductible.</p> | You can contribute up to the IRS <a href="#">limits</a> .  |

## Life, Accidental Death, and Dismemberment, Disability Benefits

| Plan                        | Options and Features  | Who Pays for Coverage  |
|-----------------------------|---|--|
| Basic Life                  | 2 times your base annual salary, up to \$2 million.   | BMC pays the full cost of basic life.  |
| Supplemental Life Insurance | 1 to 5 times your base salary (combined maximum with basic life insurance is the lesser of 7 times base salary or \$2 million). You can also purchase life insurance for your spouse/domestic partner and/or eligible children.   | You pay the full cost of the plan through after-tax payroll deductions.  |
| Supplemental AD&D Insurance | 1 to 5 times your annual base salary, up to \$500,000. The benefit pays a percentage of the employee benefit to your spouse/domestic partner and/or eligible children.  | You pay the full cost of the plan through after-tax payroll deductions.  |
| Business Travel Accident    | <p>3 times your salary, up to a maximum of \$1.5 million to your beneficiary in the event of your death while traveling on business. If you are injured, the benefit pays a percentage of the death benefit.</p> <p>The plan provides \$100,000 coverage for your spouse and \$50,000 coverage for each child who travels with you on an authorized trip or relocation.</p> | BMC pays the full cost.  |
| Disability                  | <p>Short-Term Disability (STD) benefits provide a source of income for up to 26 weeks if you are unable to work.</p> <p>Long-Term Disability (LTD) provides some loss-of-income protection to participants who become totally disabled and are unable to work.</p>  | <p>BMC pays the full cost of short-term disability.</p> <p>BMC pays the full cost of basic LTD. You pay the cost for optional coverage through after-tax payroll deductions.</p> |

## Retirement Benefits

|                         |   |  |
|-------------------------|---|--|
| BMC 401(k) Savings Plan | You can contribute from 1% to 35% of your annual income on a before-tax, Roth 401(k), and/or after-tax basis; maximum deposit <a href="#">limits</a> change annually. | BMC matches \$1 for every \$1 you contribute each paycheck on a before-tax and/or Roth 401(k) basis, up to 5% of eligible pay. |
|-------------------------|---|--|

## Work/Life Benefits

| Plan                                     | Options and Features   | Who Pays for Coverage  |
|--|--|--|
| Dependent Care Flexible Spending Account | You can contribute up to \$5,000 per year in before-tax dollars to help pay for qualified dependent daycare expenses.  | You can contribute up to the IRS <a href="#">limits</a> .  |
| Backup Care Advantage Program            | Full-time employees are eligible to receive up to 10 days of backup care – for children and elderly family members – per year.   | BMC covers most of the cost. You pay \$15 per child (or adult) or \$25 per family per day for center-based care. |
| Employee Assistance Program (EAP)        | The EAP provides confidential assistance on a range of personal issues. Up to 6 visits per episode, at no cost, when you see an in-network provider.   | BMC pays the full cost.  |
| Identity Theft Protection                | If enrolled, this plan helps you safeguard your finances, credit, and more. Includes identity restoration services and insurance coverage that reimburses your out-of-pocket costs if you are a victim of identity theft or fraud. | You pay the full cost of this insurance through after-tax payroll deductions.                                    |
| Legal Plan                               | If enrolled, this plan pays attorneys' fees for covered services, including wills and trusts, divorces, and more.  | You pay the full cost of the plan through after-tax payroll deductions.  |
| Commuter Benefits Plan                   | You can contribute up to \$130 per month before-tax to pay for qualified commuter expenses.  | You pay the full cost of the plan through before-tax payroll deductions.   |
| Tuition Reimbursement                    | Full-time employees are eligible for up to \$5,500 per calendar year for college-level studies (undergraduate and graduate).   | BMC pays the full cost.  |
| Fitness Reimbursement                    | Full-time employees are eligible for up to \$225 per calendar year to help pay for fitness activities.   | BMC pays the full cost.  |

## Work/Life Benefits

| Plan                    | Options and Features  | Who Pays for Coverage   |
|-------------------------|---|---|
| Adoption Assistance     | The company will provide financial assistance of \$5,000 when you adopt a child.  | BMC pays the full cost.   |
| Home and Auto Insurance | Discounted home and auto insurance plans are available through MetLife.   | You pay the full cost of this insurance through after-tax payroll deductions. |
| Pet Health Plan         | If enrolled, this plan provides reimbursement coverage to any licensed veterinarian for several medical conditions, as well as vaccinations and routine care.   | You pay the full cost of the plan through after-tax payroll deductions.       |
| ClassPass               | The company provides a \$10 a month discount on memberships at ClassPass, the world's largest studio, and gym network. There is also a no cost option to access ClassPass' video library.   | BMC pays \$10 a month toward the cost of membership.                          |
| Milk Stork              | Employee moms who are just transitioning back to work have access to Milk Stork while traveling on the job. The benefit includes Milk Stork kits with breast milk storage bags, a refrigerated box for packing, and a tote if mothers choose to carry milk with them. | BMC pays the full cost.   |
| IonTuition              | IonTuition can help you manage your student loans more efficiently, pay them off faster and cheaper, and help you live a debt-free life.  | BMC pays the full cost.   |

## Paid Time Off Benefits

| Plan                   | Options and Features   | Who Pays for Coverage   |
|------------------------|--|-------------------------|
| Paid Time Off/Vacation | Eligible full-time employees earn the pro-rata equivalent of 15 days per year, calculated daily (.041 days of vacation time per calendar day). Time off increases with tenure. | BMC pays the full cost. |
| Sick Time              | Full-time employees scheduled to work 30 or more hours per week are eligible for sick time benefits, subject to the Short-Term Disability Plan requirements.                   | BMC pays the full cost. |

## Paid Time Off Benefits

| Plan                     | Options and Features  | Who Pays for Coverage                                    |
|--------------------------|---|--|
| Paid Holidays            | BMC generally schedules 9 holiday days each year, plus 2 floating holidays you can use any time during the year. Review the schedule on <a href="http://my-bmc.com">my-bmc.com</a> > My Resources > Benefits > U.S. Holidays.   | BMC pays the full cost.                                  |
| Parental Leave           | BMC offers up to 10 weeks of Parental Bonding Leave (2 weeks paid and 8 weeks unpaid) to eligible new mothers, fathers, and adoptive parents to care and bond with their child.   | BMC pays the cost of the paid portion of parental leave. |
| Volunteer Time Off (VTO) | 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. | BMC pays the full cost                                   |