

2017 Benefits Cost & Coverage **INFORMATION GUIDE**

A comparison of benefit coverage and cost supplement information.

STAFF, FACULTY, RESEARCH POSTDOCTORAL APPOINTMENTS



Hello, I'm
alex®

Alex is your BCM Benefits Counselor! He is the host of an interactive conversation that guides you through the process of learning about your benefits. The experience is:

- Highly interactive, engaging, made by video game developers
- Funny and Alex speaks in plain English—no insurance jargon
- Personalized and customized for each employee
- Like a real conversation—with a benefits expert
- Can be accessed anytime, anywhere there is an internet connection
- Totally anonymous

Alex will assist you with everything from learning about a best-fit medical plan option to calculating life insurance you might need. Don't know what FSA, HSA or LTD means? After five minutes, you'll be out of the dark. Dental insurance? 403(b)? Disability? Alex can help!

IMPORTANT: Alex just teaches you about your benefits—he does NOT enroll you!

YOU MUST LOG ON TO EMPLOYEE SELF SERVICE (ESS) TO ENROLL!

www.myalex.com/bcm/2017

CORE BENEFITS

The following Core Benefits are provided to eligible employees at no cost. Additional information about these benefits is located on the BCM Intranet > Human Resources > Benefits > Benefits at a Glance page.

401(a) Retirement Plan (Faculty/Staff)

BCM funds the 401(a) Retirement Plan each pay period for employees who are eligible for retirement benefits. Your participation in this plan is automatic, and the amount funded is based on a formula. You have the choice to invest this retirement contribution with Fidelity Investments or TIAA. Postdoctoral Appointments are not eligible for the 401(a) Retirement Plan.

Adoption Assistance

BCM provides adoption assistance reimbursement not to exceed \$3,000 per child for expenses related to adoption agency and placement fees, attorney fees and court costs, immunizations relating to international adoption and reasonable and necessary travel expenses. There is a lifetime maximum of two (2) adoptions per household.

Basic Life Insurance

BCM provides two times your base annual salary including applicable fee income (rounded up to the nearest \$1,000) to a maximum of \$500,000. Life insurance benefits are payable as a result of death from most causes.

Basic Accidental Death & Dismemberment Insurance (AD&D)

BCM provides one times your base annual salary including applicable fee income (rounded up to the nearest \$1,000) to a maximum of \$1,000,000. AD&D benefits are paid if you die, sustain a dismembering injury, or lose the use of limbs, sight, or hearing as the result of an accident.

Bright Horizons Care Advantage

Bright Horizons provides backup care for well children and mildly ill or recuperating children, adults, and elders. Twenty days of center-based or in-home care are available per employee, per calendar year for a small copay. Bright Horizons provides center-based backup childcare for well children between the ages of 6 weeks through 12 years when regular childcare arrangements break down.

Business Travel Accident Insurance

BCM provides coverage for you in the event of an accident while you are traveling anywhere in the world on official BCM business. Benefits are payable to your beneficiary should the accident result in your death.

Employee Assistance Program (EAP)

The EAP provides professional, confidential counseling to you and your family members for a wide range of issues including emotional distress, marital problems, alcohol/drug abuse, and interpersonal and family problems.

Emeriti Retirement Health Solutions

BCM offers Emeriti Retirement Health Solutions to ensure that healthcare is affordable and available throughout your retirement years. BCM makes a contribution for employees working a minimum of 20 hours per week who are age 40 and older. The contributions plus earnings accumulate tax free and are paid out tax free and are invested with TIAA. Also, a health insurance program is available through Emeriti for retirees, spouses, and eligible dependents.

Holiday Pay

BCM observes seven (7) official paid holidays and four (4) paid floating time off (FTO) days each calendar year.

Long Term Disability (LTD)

BCM provides disability coverage should you become seriously ill or sustain a serious injury requiring your absence from work for more than 180 days. If your claim is approved, LTD benefits provide two-thirds of your base monthly earnings including applicable fee income up to a maximum monthly benefit of \$32,000.

Sick Pay

Faculty/Staff

BCM provides replacement of your salary in the event of short-term illness or injury of yourself or an immediate family member. Sick pay benefits accumulate based on your length of service and job classification with BCM. No more than 10 days per calendar year can be used for an immediate family member.

Postdoctoral Appointment

You are eligible for 12 days of sick time each appointment year or reappointment year. If the appointment or reappointment is for less than one year, your sick time will be prorated based on the length of your appointment.

Tuition Assistance

BCM's Tuition Assistance Plan encourages and supports employees pursuing educational opportunities. Reimbursement is tax-free and is processed through Payroll as a direct deposit. BCM offers tuition assistance for employees with at least one year of service up to \$2,500 per calendar year for courses taken at a higher education institution that is accredited by the United States Department of Education. Courses must be towards a degree and/or must be related to BCM business such as certifications to enhance job performance.

Vacation Pay

Faculty/Staff

Vacation days are accrued or given as a bank of days based on your classification with BCM. Junior Faculty receive 22 days of vacation annually beginning on July 1 of each year and prorated accordingly (i.e. if a Junior Faculty starts in January then 11 days are received); Senior Faculty receive 33 days of vacation annually beginning on July 1 of each year; Full-time instructors accrue at a rate of 14.67 hours per month, beginning after six (6) full months of employment.

Staff

The accrual rate for employees eligible for staff benefits is based on years of service but is equal to ten (10) days during the first year of employment.

Postdoctoral Appointments

You are eligible for fifteen (15) days of vacation time each appointment year or reappointment year. If the appointment or reappointment is for less than one year, your vacation time will be prorated based on the length of your appointment. Vacation does not carry forward each appointment year.

Wellness - BCM BeWell

BCM's award-winning wellness program, BCM BeWell, offers employees educational opportunities, healthy eating and fitness center discounts, fun and exciting challenges, biometric screenings, an interactive wellness portal, and much more!

HEALTH CARE CHOICES & COSTS

Baylor College of Medicine's Comprehensive Medical Plan offers three medical options, each administered by UnitedHealthcare (UHC) and use the Choice or Choice Plus network of health care providers. Baylor offers an enhanced custom network made up of certain Baylor/CHI St. Luke's physicians (BSLMG) and facilities. This enhanced BSLMG network provides lower copays and higher coinsurance levels. A list of participants is located on the Human Resources - Benefits intranet page. *The Affordable Care Act requires a social security number for ALL dependents enrolled in the medical plans offered by BCM.*

Premium PPO Option

See rates in teal in table below

- The Premium PPO Option utilizes a network of physicians at special negotiated rates.
- Baylor offers an enhanced custom network made up of certain Baylor/CHI St. Luke's (BSLMG) physicians and facilities. This enhanced BSLMG network provides lower copays and higher coinsurance levels. A list of participants is located on the Human Resources - Benefits intranet page.
- You can go to any physician or medical facility for services in a PPO regardless of whether they are in or out-of-network. Your annual deductible, copayment levels, and annual out-of-pocket maximum will be affected by whether or not you use a network physician or medical facility.
- Higher coinsurance level for BSLMG facility
- Lower copay cost to see certain BSLMG primary care or specialty care physicians
- Infertility treatment and testing MUST occur at the BCM Family Fertility Center or a UHC Center of Excellence.
- There is a deductible if you use a network facility or hospital. The deductible does **not** apply to physician office visits; however, a copay is required.
- Emergency room (ER) treatment within the network is subject to a copay, and the remaining expenses are paid at 80% or 85% depending on network used after your deductible is met.
- Any covered services provided in an in-network Urgent Care or Convenience Care facility will be subject to a copay.
- Copays do not apply toward the deductible, including copays for prescription drugs and visits to physicians, Urgent Care facilities, or ERs.
- Medical and prescription drug copays, coinsurance and deductible payments apply toward the out-of-pocket maximum. For example, if you are required to pay 20% of the network medical expense, that dollar amount will go toward satisfying your annual out-of-pocket maximum.
- If you select a physician outside the BSLMG or Choice Plus network (out-of-network), your expenses are subject to a larger deductible, and reasonable and customary (R&C) limits are paid at a 60% coinsurance rate.
- When you reach your annual out-of-pocket maximum, R&C fees are paid at 100% for the remainder of the calendar year. Specific out-of-pocket limits are shown on the 2017 Medical Plan Options Comparison located on the next page.

Value EPO Option

See rates in blue in table below

- The Value EPO Option provides coverage for only those expenses provided exclusively by BSLMG or Choice network providers. If you seek treatment from an out-of-network provider, **no benefits will be paid** (unless it is a life threatening emergency).
- There is a deductible if you use a network facility or hospital. The deductible does **not** apply to physician office visits; however, a copay is required.
- Infertility treatment and testing MUST occur at a BCM Family Fertility Center or a UHC Center of Excellence.
- Emergency room (ER) treatment within the network is subject to a copay, and the remaining expenses are paid at 70% or 75% depending on network used after your deductible is met.
- Any covered service provided in an in-network Urgent Care or Convenience Care facility will be subject to a copay.
- Copays do not apply toward the deductible, including copays for prescription drugs and visits to physicians, Urgent Care facilities, or ERs.
- Medical and prescription drug copays, coinsurance and deductible payments apply toward the out-of-pocket maximum. For example, if you pay 25% of the network medical expense, that dollar amount will go toward satisfying your annual out-of-pocket maximum.
- The Value EPO Option covers the same in-network services as the Premium PPO Option; however, the deductibles, copays, and/or coinsurance amounts may be different. Please refer to the 2017 Medical Plan Options Comparison located on the next page.

Health&Savings PPO

See rates in orange in table below

- The Health&Savings PPO Option utilizes a network of physicians at special negotiated rates.
- Baylor offers an enhanced custom network made up of certain Baylor/CHI St. Luke's physicians (BSLMG) and facilities. This enhanced BSLMG network provides lower copays and higher coinsurance levels. A list of participants is located on the Human Resources - Benefits intranet page.
- You can go to any physician or medical facility that services the Health&Savings PPO Option regardless of whether they are in or out-of-network. Your annual deductible and annual out-of-pocket maximum will be affected by whether or not you use network providers.
- This option is a high deductible health plan (HDHP) and you must satisfy your deductible before plan payments begin, including prescription drugs.
- Preventive care (including prescription drugs) are paid at 100% with no deductible.
- When you reach your out-of-pocket maximum, R&C fees are paid at 100% for the remainder of the calendar year.
- All participants in the Health&Savings PPO Option are eligible to open a Health Savings account, (HSA), which is a personal bank account used to pay qualified medical expenses.
- If you participate in the Health&Savings PPO and the HSA affiliated with BCM, BCM will contribute \$600 to employees with single coverage and \$1,200 for those with dependent coverage. (Amount prorated based on enrollment in both the Health&Savings PPO and HSA).
- HSA deductions are made pre-tax from payroll, grow tax free and are distributed tax free.
- Unlike Flexible Spending Accounts (FSAs) an HSA balance carries forward from year to year.
- If you participate in an HSA you may not participate in a healthcare FSA.
- If you enroll in Medicare, you can't participate in an HSA.

Network provider information is available online at www.welcometouhc.com/bcm, or you can call 1.877.BAYLOR1 (1.877.229.5671).

Medical Plans		You Pay			Baylor Pays	Total Monthly Cost (without tobacco surcharge)
		Bi-Weekly	Monthly	Monthly (with tobacco surcharge)	Monthly	
Premium PPO	Employee Only	\$80.91	\$175.30	\$225.30	\$502.56	\$677.86
	Employee + Spouse*	\$218.37	\$473.13	\$523.13	\$914.46	\$1,387.59
	Employee + Child(ren)	\$193.86	\$420.02	\$470.02	\$806.59	\$1,226.61
	Employee + Family*	\$318.24	\$689.53	\$739.53	\$1,324.12	\$2,013.65
Value EPO	Employee Only	\$46.29	\$100.29	\$150.29	\$520.92	\$621.21
	Employee + Spouse*	\$124.92	\$270.67	\$320.67	\$1,000.97	\$1,271.64
	Employee + Child(ren)	\$110.90	\$240.29	\$290.29	\$883.78	\$1,124.07
	Employee + Family*	\$182.07	\$394.48	\$444.48	\$1,450.88	\$1,845.36
Health&Savings PPO	Employee Only	\$20.88	\$45.23	\$95.23	\$464.74	\$509.97
	Employee + Spouse*	\$85.47	\$185.18	\$235.18	\$858.75	\$1,043.93
	Employee + Child(ren)	\$75.55	\$163.69	\$213.69	\$759.10	\$922.79
	Employee + Family*	\$124.03	\$268.73	\$318.73	\$1,246.18	\$1,514.91

*If you are providing coverage for your domestic partner who is not a tax dependent, the portion of the premium relating to your domestic partner will be deducted on an after-tax basis (unless you provide documentation that you have been legally married in another state) and the remaining balance of the premium will be paid on a pre-tax basis. Contact HR-Benefits at 713.798.1500 or ask-insurance@bcm.edu if you have additional questions.

** Participants who currently and regularly use tobacco products will have a \$50/month tobacco surcharge added to their monthly medical premium.

MEDICAL PLAN OPTIONS COMPARISON CHART

BSLMG Network = Baylor CHI St. Luke's Network

UHC Network = UnitedHealthcare Network

Plan Features	Premium PPO		Value EPO	Health&Savings PPO	
	In-Network	Out-of-Network	In-Network ONLY	In-Network	Out-of-Network
ANNUAL DEDUCTIBLE FOR EMPLOYEE ONLY COVERAGE	\$400	\$1,600	\$750	\$1,500	\$4,000
ANNUAL DEDUCTIBLE FOR EMPLOYEE PLUS DEPENDENT COVERAGE	\$400 per person \$800 per family	\$1,600 per person \$3,200 per family	\$750 per person \$1,500 per family	\$3,000	\$8,000
COINSURANCE - BSLMG NETWORK¹	Company: 85% Employee: 15%	Company: 60% Employee: 40%	Company: 75% Employee: 25%	Company: 80% Employee: 20%	Company: 40% Employee: 60%
COINSURANCE - UHC NETWORK	Company: 80% Employee: 20%	Company: 60% Employee: 40%	Company: 70% Employee: 30%	Company: 75% Employee: 25%	Company: 40% Employee: 60%
ANNUAL OUT-OF-POCKET MAXIMUM Includes deductible, coinsurance, medical and prescription copays.	\$4,000/Person \$8,000/Family	\$12,000/Person \$24,000/Family	\$5,000/Person \$10,000/Family	\$6,000/Person \$12,000/Family	\$12,000/Person \$24,000/Family
LIFETIME MAXIMUM	UNLIMITED				
Preventative Care Including but not limited to: Annual Physical, Well-Child Exam, Well-Woman Exam, Mammograms, Prostate Screening	100%				
Inpatient Services²					
Hospital - BSLMG Network ¹	85% after deductible	60% after deductible	75% after deductible	80% after deductible	40% after deductible
Hospital - UHC Network	80% after deductible	60% after deductible	70% after deductible	75% after deductible	40% after deductible
Surgery - BSLMG Network ¹	85% after deductible	60% after deductible	75% after deductible	80% after deductible	40% after deductible
Surgery - UHC Network	80% after deductible	60% after deductible	70% after deductible	75% after deductible	40% after deductible
Semi-private room & hospital services - BSLMG Network ¹	85% after deductible	60% after deductible	75% after deductible	80% after deductible	40% after deductible
Semi-private room & hospital services - UHC Network	80% after deductible	60% after deductible	70% after deductible	75% after deductible	40% after deductible
Outpatient Services²					
Outpatient Surgery - BSLMG Network ¹	85% after deductible	60% after deductible	75% after deductible	80% after deductible	40% after deductible
Outpatient Surgery - UHC Network	80% after deductible	60% after deductible	70% after deductible	75% after deductible	40% after deductible
Diagnostic Lab - Outpatient Facility	80% after deductible		70% after deductible	75% after deductible	
Office Visits:					
Primary Care/Mental Health - BSLMG Network ¹	100% after \$15 copay	60% after deductible	100% after \$25 copay	80% after deductible	40% after deductible
Primary Care/Mental Health - UHC Network	100% after \$20 copay	60% after deductible	100% after \$30 copay	75% after deductible	40% after deductible
Specialist - BSLMG Network ¹	100% after \$25 copay	60% after deductible	100% after \$40 copay	80% after deductible	40% after deductible
Specialist - UHC Network	100% after \$40 copay	60% after deductible	100% after \$55 copay	75% after deductible	40% after deductible
Emergency Services					
Emergency Care - BSLMG Network ¹	85% after \$100 copay and deductible		75% after \$100 copay and deductible	75% after deductible	
Emergency care - UHC Network	80% after \$100 copay and deductible		70% after \$100 copay and deductible	75% after deductible	
Urgent Care ³	100% after \$50 copay	60% after deductible	100% after \$55 copay	75% after deductible	40% after deductible
Prescription Drugs - Retail (Mail order copays are 2 times retail.⁴)					
Preventative	100% after copays	Not applicable	100% after copays	100%	Not applicable
Tier 1 (generic)	\$10	Not covered	\$10	75% after deductible	Not covered
Tier 2 (preferred)	\$40	Not covered	\$40	75% after deductible	Not covered
Tier 3 (non-preferred)	\$60	Not covered	\$60	75% after deductible	Not covered

¹ Refer to the Baylor CHI St. Luke's Network list located on the Human Resources - Benefits intranet page for more information about the physicians and facilities included in the custom network.

² All plans require pre-authorization for all out-of-network inpatient hospitalizations, inpatient chemical dependency/mental health stays, outpatient surgical procedures, home health care services, and skilled nursing services. All durable medical equipment over \$1,000 regardless of network status must be pre-authorized. Failure to pre-authorize as stated will result in a \$500 penalty. Call UnitedHealthcare at 1.877.BAYLOR1 (1.877.229.5671) at least 48 hours prior to the request.

³ May be subject to deductible and coinsurance for ancillary services.

⁴ For added convenience, 90-day mail-order prescriptions can be picked up at your local CVS pharmacy.

HEALTH CARE CHOICES & COSTS

Dental PPO Plan

BCM's Comprehensive Medical Plan offers one dental plan administered by UnitedHealthcare (UHC). You can choose to seek dental treatment in the UHC dental network or outside the network. A higher level of dental benefit coverage is provided when you use UHC dental network providers. Your annual deductible and copayments are affected by whether or not you use a network or out-of-network provider. Network provider information is available at www.myuhcdental.com.

Service Category	In-Network	Out-of-Network	
Annual Deductible for Basic & Major Services	\$50/participant/ \$150/family	\$100/participant/ \$300/family	
Annual Maximum Benefit for Basic & Major Services	\$3,000/participant	\$2,000/participant	
	In-Network	Out-of-Network	Description of Services
Preventative Services	You pay: 0% Plan pays: 100%	You pay: 20% Plan pays: 80%	<ul style="list-style-type: none"> ▪ Two oral exams and cleanings per year ▪ Bitewing x-rays-limited to two series per calendar year ▪ Two periodontal prophylaxis per year ▪ Two fluoride treatments per year ▪ One panoramic mouth x-ray every 3 years ▪ Sealants every 3 years for children under age 16
Basic Services	You pay: 10% Plan pays: 90%	You pay: 30% Plan pays: 70%	<ul style="list-style-type: none"> ▪ Emergency palliative treatment ▪ Fillings ▪ Fixed space maintainers
Major Services	You pay: 20% Plan pays: 80%	You pay: 50% Plan pays: 50%	<ul style="list-style-type: none"> ▪ Inlays & Onlays ▪ Root Canals ▪ Anesthesia ▪ Dentures ▪ Bridgework ▪ TMJ Treatment ▪ Crowns ▪ Oral Surgery* <p>*Oral Surgery - includes extractions and is subject to \$5,000 lifetime maximum</p>
Orthodontia <i>Children through age 18</i>	You pay: 40% Plan pays: 60% Lifetime maximum: \$2,500 per participant	You pay: 50% Plan pays: 50% Lifetime maximum: \$1,500 per participant	<ul style="list-style-type: none"> ▪ Appliances and services to correct the positioning of teeth ▪ Benefit available for children through age 18 only

	You Pay		BCM Pays		
	Bi-Weekly	Monthly	Monthly	Total Monthly Cost	
Dental PPO	Employee Only	\$3.77	\$8.17	\$34.40	\$42.57
	Employee + Spouse*	\$16.94	\$36.71	\$65.43	\$102.14
	Employee + Child(ren)	\$12.11	\$26.23	\$58.87	\$85.10
	Employee + Family*	\$31.46	\$68.17	\$85.05	\$153.22

Vision Care Plan The Voluntary Vision Care Program is administered by EyeMed. Vision care services are provided at BCM's Alkek Eye Center, LensCrafters, Pearle Vision, Sears Optical, and Target Optical. In addition, EyeMed provides a network of thousands of optometrists, opticians, and ophthalmologists. You can seek vision care services in the network or outside the network. Provider information is available to you online at www.eyemedvisioncare.com (Network=Access).

Service	Your Cost	Out-of-Network Reimbursement
Exam with dilation as necessary (once annually)	\$10 Copay	Up to \$40
Contact Lens (fit & follow-up)		
Standard	Paid in full; includes fit and two follow-up visits	Up to \$40
Premium	10% off retail price, then apply \$55 allowance	Up to \$40
Frames (once every 12 months)		
	\$120 allowance; 80% of balance over \$120	Up to \$70
Standard Plastic Single Vision	\$10 Copay	Up to \$30
Bifocal	\$10 Copay	Up to \$50
Trifocal	\$10 Copay	Up to \$65
Standard Progressive	\$10 Copay	Up to \$80
Premium Progressive	\$10 Copay; 80% of charge less than \$120 allowance	Up to \$80
Contact Lens (once every 12 months)		
Conventional	\$120 allowance; 85% of balance over \$120	Up to \$105
Disposables	\$120 allowance	Up to \$105
Medically Necessary	Paid in full	Up to \$200
LASIK/PRK Vision Correction	15% off retail price or 5% off promotional pricing	N/A

	You Pay		BCM Pays		
	Bi-Weekly	Monthly	Monthly	Total Monthly Cost	
Vision Care	Employee Only	\$3.89	\$8.42	N/A	\$8.42
	Employee + 1 Dependent*	\$7.38	\$15.98	N/A	\$15.98
	Employee + Family*	\$10.87	\$23.55	N/A	\$23.55

*If you are providing coverage for your domestic partner who is not a tax dependent, the portion of the premium relating to your domestic partner will be deducted on an after-tax basis and the remaining balance of the premium will be paid on a pre-tax basis. Contact HR-Benefits at 713.798.1500 or ask-insurance@bcm.edu if you have additional questions.

Flexible Spending Accounts (FSAs)

UnitedHealthcare is the administrator for FSAs. FSAs are subject to Internal Revenue Service rules and regulations. You must plan carefully when using a FSA because if you don't use the money in your FSA, you lose it. Expenses must be incurred in 2017 and you have until March 31, 2018 to file for reimbursement. When submitting a FSA claim for reimbursement, keep proof of claim submission including fax confirmation sheet or proof of mailing from the U.S. Postal Service.

Health Care FSA

- Not required to be enrolled in a medical plan to participate. If enrolled in a medical plan, however, must not be enrolled in a high-deductible plan, such as, the Health&Savings PPO.
- Set money aside before federal income and FICA taxes are withheld for reimbursement of out-of-pocket health care expenses not covered by a medical, dental, and/or vision plan
- Health Care FSA maximum of \$2,600 on a pre-tax basis
- Some eligible FSA expenses include your deductible, adult or children's orthodontics, Lasik surgery, copays for office visits or prescription drugs, and certain over-the-counter drugs as defined in the Patient Protection and Affordable Care Act
- Automatic reimbursement for Health Care FSA expenses is not available on ESS. After you've made your initial contribution, you must log onto www.welcometouhc.com/bcm and enroll for automatic reimbursement.

Dependent Care FSA

- Set money aside before federal income and FICA taxes are withheld for reimbursement of child care and elder care expenses
- Dependent Care FSA maximum is \$5,000 per family on a pre-tax basis.
- To be eligible for Dependent Care FSA reimbursement, you must be dependent upon a care provider in order to go to work.

Health Care Spending Card

(also used for Dependent Care expenses, if applicable)

The Health Care Spending Card is a financial debit card linked to your Health Care or Dependent Care Flexible Spending Account (FSA). It is provided to all employees participating in the Health Care or Dependent Care FSA. Use your card to quickly and conveniently draw from your tax-advantaged FSA account(s) to pay for eligible expenses such as expenses at the doctors office, copays for prescription drugs and emergency room, deductibles for medical and dental, vision care copays, and some dependent care facilities.

Health Savings Accounts (HSAs)

If you select the Health&Savings PPO as your medical option, you are eligible to participate in a Health Savings Account (HSA). The Health&Savings PPO is a high deductible health plan (HDHP) and in order to participate in an HSA you MUST be enrolled in an HDHP type plan such as the BCM Health&Savings PPO. If you elect an HSA, you will not be able to participate in the Health Care Flexible Spending Account.

- As a participant in the Health&Savings PPO which is an HDHP, you may contribute to a Health Savings Account (HSA).
- HSAs are triple tax-advantaged. Contributions are pre-tax, earnings are tax free and distributions for qualified medical expenses are tax free.
- The HSA account belongs to you, so you decide how to spend it.
- Money left in your account carries over from year to year.
- The HSA account is yours even if you leave BCM or retire.
- You can withdraw money tax-free for qualified health expenses or you can watch your money grow tax free to pay future expenses.
- If you participate in the Health&Savings PPO and the HSA affiliated with BCM, BCM will contribute \$600 to employees with single coverage and \$1,200 for those with dependent coverage. (Amount prorated based on enrollment in both the Health&Savings PPO and HSA).
- For 2017, you can contribute into your HSA up to the IRS maximum of \$3,400/single coverage or \$6,750 for employees with dependent coverage.
- If you are 55 or older, you may contribute an additional \$1,000 as an annual catch-up contribution.
- Optum Bank has been selected by BCM for your HSA contributions. To enroll in the Health&Savings PPO HSA account, use the following URL: https://enrollhsa.optumbank.com/hsaAppWeb/WelcomeAction.do?ispartner_post=Y&group_num_704373
- Once enrolled you will receive a Welcome Kit with detailed information from Optum Bank.
- If you enroll in Medicare part A and/or B, you can't contribute to an HSA. However, you can withdraw funds from HSA after you enroll in Medicare to pay for qualified medical expenses.

RETIREMENT

401(a) Retirement Plan (Faculty/Staff)

BCM funds the 401(a) Retirement Plan as a core benefit for employees who are eligible for benefits. Your participation in this plan and the amount funded is based on your base annual salary including applicable fee income. You may invest this retirement contribution with Fidelity Investments and/or TIAA. After three years of service with BCM, you are 100% vested in your 401(a) account balance.

Since you are automatically enrolled in the 401(a) Plan, an account is set up in your name. The BCM contribution is 8% of your base annual salary up to \$270,000. Postdoctoral Appointments are not eligible for the 401(a) Retirement plan.

403(b) Tax-Deferred Investment Plan

You are automatically enrolled at 3% of your salary in this voluntary plan that allows you to save for retirement on a tax-deferred basis. You may invest your contributions with Fidelity Investments and/or TIAA.

You decide whether or not to continue participation in the 403(b)

Tax-Deferred Investment Plan. This plan allows you to contribute a percentage (up the maximum allowed by the law) of your base annual salary on a pre-tax basis to help you save for retirement. Contributions are taken before you are taxed (federal income taxes), and your savings and investment earnings grow tax-free until you request a distribution of your funds.

You are always 100% vested in the money that you contribute to the 403(b) plan. The full value of your 403(b) Tax-Deferred Investment Plan account balance is payable when you retire, if you become disabled or die before retirement, or when you terminate your employment.

457(b) Deferred Compensation Plan

If you meet the eligibility requirements set forth by the College, you may be eligible to participate in the 457(b) Plan. This plan allows you to defer compensation in addition to the 403(b) Tax-Deferred Investment Plan, up to contribution limits that are established by the Internal Revenue Service. Your contributions can be invested with Fidelity Investments and/or TIAA.

THINKING ABOUT RETIRING?

BCM's Emeriti Plan Has You Covered

Income Security + Healthcare Security = Retirement Readiness

Are you saving enough? Studies estimate that health care expenses for a married couple in retirement are estimated to be \$220,000.

The Emeriti Plan provides group retiree health insurance and a tax-advantaged reimbursement benefit for eligible employees and their dependents. For more information, contact Emeriti at 1.866.363.7484, Option #2, or contact the BCM Retirement Team at ask-retirement@bcm.edu.



SUPPLEMENTAL LIFE INSURANCE CHOICES

Supplemental Life Insurance (New Hire)

See rates in teal in table below

Life insurance coverage in addition to the Basic Life insurance benefit provided by BCM at no cost to you (two times your base annual salary to a maximum of \$500,000).

- Choices are 1x, 2x, 3x, or 4x your base annual salary including applicable fee income up to a maximum of \$500,000.
- Cost is based on your age.
- Rates are based on monthly cost per \$1,000 of coverage with a \$500,000 maximum (the maximum benefit is \$1 million when combined with Basic Life).
- These premiums are not subject to pre-tax treatment.
- Premiums may increase and coverage level may change during the calendar year due to change in age or salary.

Example: If you earn \$40,000 and are 37 years of age and you elect Supplemental Life coverage at two times your base annual salary, your amount of supplemental coverage is \$80,000 and your age factor is \$.054 per \$1,000 of coverage. Divide \$80,000 by 1,000 and multiply the result by \$.054 to calculate your monthly premium. (\$40,000 x 2 = \$80,000 ÷ 1,000 = 80 x \$.054 = \$4.32/mo.)

Dependent Life Insurance

See rates in tan in table below

Life insurance coverage for your dependents — spouse/domestic partner and/or child(ren)

- Spouse/Domestic Partner – \$25,000 or \$50,000
- Child – \$10,000 for each eligible dependent child (through age 25) and only one parent can cover child if both are BCM benefits eligible employees.
- Cost is based on your age for Spouse/Domestic Partner. \$1/month for child
- Rates are a flat monthly rate, and not subject to pre-tax treatment
- **If you and your spouse are both BCM benefits eligible employees, you can't enroll your spouse for dependent life.**

YOUR AGE	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Supplemental Life: Cost Per \$1,000 Coverage	\$.038	\$.043	\$.054	\$.081	\$.141	\$.230	\$.378	\$.534	\$ 1.015	\$ 1.609
Dependent Life-Spouse: Monthly Cost for \$25,000 of Coverage	\$.95	\$ 1.08	\$ 1.35	\$ 2.03	\$ 3.53	\$ 5.75	\$ 9.45	\$ 13.35	\$ 25.38	\$ 40.23
Dependent Life-Spouse: Monthly Cost for \$50,000 of Coverage	\$ 1.90	\$ 2.15	\$ 2.70	\$ 4.05	\$ 7.05	\$ 11.50	\$ 18.90	\$ 26.70	\$ 50.75	\$ 80.45
Dependent Life-Child: Monthly Cost for \$10,000 of Coverage	\$ 1.00									

SUPPLEMENTAL AD&D AND VOLUNTARY PROGRAMS CHOICES & COSTS

Supplemental Accidental Death & Dismemberment Insurance (AD&D)

Supplemental AD&D insurance coverage is in addition to the Basic AD&D insurance benefit provided by BCM at no cost to you (one times your base annual salary).

- Choices are available in increments of \$100,000 up to a maximum election of \$1,000,000
- Coverage can be elected for yourself only or you and your eligible dependents
- Cost is based on the principal sum of insurance in force
- These premiums are not subject to pre-tax treatment

COVERAGE OPTION	EMPLOYEE ONLY <i>Flat Monthly Rate</i>	EMPLOYEE + FAMILY <i>Flat Monthly Rate</i>
\$100,000	\$ 2.00	\$ 3.50
\$200,000	\$ 4.00	\$ 7.00
\$300,000	\$ 6.00	\$10.50
\$400,000	\$ 8.00	\$14.00
\$500,000	\$10.00	\$17.50
\$600,000	\$12.00	\$21.00
\$700,000	\$14.00	\$24.50
\$800,000	\$16.00	\$28.00
\$900,000	\$18.00	\$31.50
\$1,000,000	\$20.00	\$35.00
FAMILY COVERAGE	WITH CHILDREN	WITHOUT CHILDREN
SPOUSE/DOMESTIC PARTNER	50% of Employee Coverage	60% of Employee Coverage
CHILD OR CHILDREN	\$25,000 Each Child	N/A

Voluntary Individual Short Term Disability (iSTD)

- An individual insurance product through Unum Insurance Company
- Convenient payroll deductions are offered.
- Coverage up to 60% of your weekly salary up to a maximum of \$3,000 per month
- Cost is 100% employee-paid and premium amount is based on your age
 - \$1.13 per \$10 of covered weekly salary for ages 17–49
 - \$1.51 per \$10 of covered weekly salary for ages 50–79
- Premiums are not subject to pre-tax treatment and iSTD benefits received are tax free.
- If your salary increases during the year, it is your responsibility to contact the insurance carrier to change coverage level and you may need to purchase additional coverage in order to maintain a benefit equal to 60% of your income during the next annual Open Enrollment.
- Enrollment, coverage change, cancellation is required by telephone at 877.317.8451.

Long Term Care (LTC) Benefit through Genworth Life Insurance Co.

Long term care (LTC) insurance is a voluntary benefit that provides a means to pay for services in the event of an unforeseen accident, illness, or chronic disease that requires in-home care or the use of a nursing home or assisted living facility. LTC insurance can help protect you and your family against the high cost of extended care services. Genworth Life Insurance Co. is a leader in the industry of providing long term care benefits with more than 40 years of experience.

To learn more about this program go to www.genworth.com/groupltc or call 1.800.416.3624 to request a free information kit or to speak to a Genworth Life Insurance Co. representative. Use Group ID: BCM and Access Code: groupltc to enroll online.

Streamlined underwriting applies to newly hired eligible active employees under age 66. You must have a social security number to apply.

Voluntary Group Legal Services

- Legal services are offered at a low monthly fee for you and your eligible dependents through LegalEASE.
- Provides access to experienced attorneys to assist you by telephone or in person.
- Examples of some covered services are wills, codicils, living wills, powers of attorney, living trusts, divorce, bankruptcy, child support, consumer protection, identity theft defense, traffic ticket dismissal, and more.
- Cost is \$17.90 per month (\$8.26 per bi-weekly payroll deduction).
- More detailed information is available at www.legaleaseplan.com/bcm.
- For enrollment/cancellation or more information call 888.416.4313 (press #1)

BCM BeWell Wellness Program

BCM BeWell works to educate and inspire a culture of healthy living and wellness throughout the college. Through our extensive network of tools and resources, we are dedicated to helping you make healthy choices.

In 2017, we plan to build on our success through exciting educational opportunities, challenges, community events, and more.

Getaway

TO

**GOOD
HEALTH**

▶ A MULTI-YEAR COMPANY WALKING CAMPAIGN

Over the past two years, participants have walked from Houston to New York City. Join us in 2017 as we continue our virtual walk from New York City, N.Y. to Minneapolis, Minn.

BIOMETRIC SCREENINGS

BCM BeWell offers benefits-eligible Baylor employees complimentary biometrics screenings. The screening includes measurement for diabetes, cholesterol, liver health, kidney function, electrolytes, body mass and blood pressure. Onsite screenings will occur in the spring, and offsite screenings are available at Quest Diagnostics locations around the United States at your convenience. Participants will receive a detailed results packet they can take to their primary care physician to review and keep on record.



EARN UP TO
3,300
BCM BeWell
VITALITY
POINTS

WEIGHT LOSS ASSISTANCE



Put Weight Watchers to work for you! Baylor has joined forces with Weight Watchers to bring you special savings on valuable and convenient weight loss solutions. Receive a 50 percent discount of Weight Watchers Monthly Pass or Weight Watchers Online Subscription for you and your Spouse.

For more information, email weightwatchers@bcm.edu.

Let's continue working together to promote healthy lifestyles and to create a stronger Baylor community.



www.powerofvitality.com

2016 Baylor College of Medicine Health and Wellness Awards

We are excited to share that Baylor has been recognized for our outstanding achievements in health and wellness. BCM BeWell thanks everyone for their continued support, we celebrate these awards with you!

- BCM BeWell earned the **2016 Fit-Friendly Worksites Platinum Achievement** from the American Heart Association.
- BCM BeWell earned the **2016 Apex Award for Wellness** presented by United Healthcare.
- BCM BeWell earned the **2016 Employee Services and Wellness Excellence award** presented by HRO Today Services and Technology Association.
- BCM BeWell was recognized as a **2016 Healthiest 100 Workplace in America** for its commitment to employee health and exceptional wellness programming.

SUCCESS STORY

MEET TRANG MURRAY - Administrative Coordinator

I have always been a “yo-yo” dieter. I tried all kinds of diet pills and the most popular diet fads such as the cabbage soup diet, the grapefruit diet and green coffee bean pills. You name it, I have tried it. I wanted instant gratification from diets and if I didn't see results after three months, I was off to a new one. Near the end of 2015, my weight had ballooned to my pregnancy weight (180lbs). I was unhappy with my appearance and had to do something so I decided 2016 was going to be about me and my health. Since

January, I have made an effort to get away from my desk and walk for at least 30 minutes, cook healthier at home and work out after work. I have gone from 5,000 steps a day to over 10,000 steps a day! I used all that BCM BeWell had to offer and held myself accountable for my well-being. As a result, I have lost 18lbs and feel great! Thank you BCM BeWell for being there for me when I was ready to be well.

WORK-LIFE PROGRAMS

Pet Insurance

Nationwide® pet insurance is available to you as a voluntary benefit!

For about \$1 a day, your pets can have nose-to-tail coverage for everything from shots to surgeries. Plus, you're free to use any vet, anywhere. Plans are available for dogs, cats, birds and exotic pets.

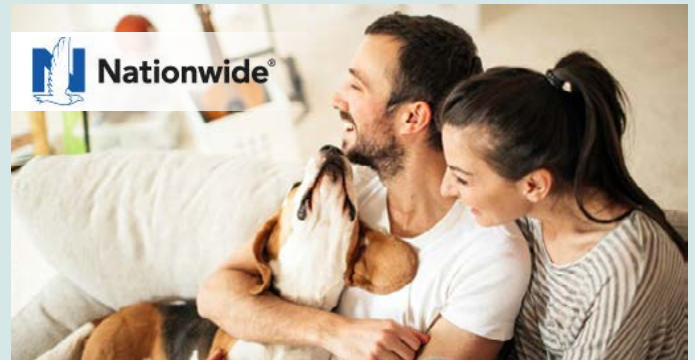
Round-the-clock access to veterinary help! All Nationwide® pet insurance members receive free, 24/7 access to vethelpine (\$170 value) for guidance on any pet health concern.

As a Baylor employee, you are eligible for a five percent discount on coverage for your pets.*

Visit www.petinsurance.com/bcmedu or call 877.738.7874 for more information and to get a no-obligation quote.

Please note, premiums are paid through payroll deduction. You may enroll, change plans, or discontinue coverage at any time during the year.

*Discount applies to base medical or wellness plans only.



Bright Horizons Care Advantage

BACK-UP CHILD AND ADULT/ELDER CARE:

High-quality, low-copay replacement care for your child in your home or in a center; in-home care for adult/elder loved ones anywhere in the U.S. any time you need an extra hand.

Benefits-eligible employees can access up to 20 days in a calendar year of family care when regular arrangements fall through. Get immediate access to care support at subsidized rates; center-based child care is \$15/child or \$25/family; in-home care for children or adult/elder dependents is \$6/hour.

NANNIES, ELDER CARE, PET CARE, AND MORE:

Free access to a database of nannies and sitters for evening and weekend care, elder care resources, and pet sitters. Also get preferred enrollment access and discounts for regular center-based child care.

REGISTER AT NO COST: www.careadvantage.com/BCM
Back-Up Username: BCM | **Back-Up Password:** backup4you
OR CALL: 877.BH.CARES (242.2737)



Bright Horizons 
Care Advantage™
A Bright Horizons Solution at Work

Employee Assistance Program (EAP)

EAP helps find solutions to family problems, marital problems, parenting problems, illness/death of loved ones, alcohol or drug problems, interpersonal problems, and stress, depression, or anxiety problems. Up to three free sessions per person per problem are provided.

Contact the EAP at 713.500.3008.

Tuition Assistance

Baylor's Tuition Assistance Plan encourages and supports employees pursuing educational opportunities. Reimbursement is tax-free and is processed through Payroll as a direct deposit. Baylor offers tuition assistance for employees with at least one year of service up to \$2,500 per calendar year for courses taken at a higher education institution that is accredited by the United States Department of Education. Courses must be towards a degree and/or must be related to Baylor business such as certifications to enhance job performance. For questions, contact the Human Resources - Benefits office at 713.798.1500 or ask-tuitionassistance@bcm.edu.

BCM EMPLOYEE DISCOUNTS

- The Office of Communications and the Office of Human Resources have secured discounts for the Baylor College of Medicine community. A range of ongoing offerings, grouped by categories for convenience, is available in the right-hand navigation of the BCM Employee Discounts site (<https://intranet.bcm.edu/?tmp=/employeediscounts/home>). Providers include
 - Honey Baked Ham
 - The Houston Zoo
 - AT&T/ Verizon
 - Moody Gardens
 - Dell Computers
 - Kidventure
 - AAA Texas, and many more.
- In addition, a number of short-term, seasonal or one-off, specials will be posted when available.
- If you have questions, please email pa@bcm.edu or ask-worklife@bcm.edu.

STATUTORY (REQUIRED) BENEFITS

Social Security

Social Security is financed by FICA payroll taxes and is paid by both you and BCM. The maximum is adjusted annually.

Unemployment Compensation

Unemployment compensation benefits may be available to you if you are laid-off or your employment is terminated through no fault of your own. The Texas Workforce Commission determines your eligibility for benefits as well as the amount to which you are entitled. BCM pays the full cost of this insurance protection.

Workers' Compensation

This insured program provides benefits in the event you become injured or ill during the course of your work. You are covered by Workers' Compensation from the date you are hired for medical, disability, dismemberment, occupational diseases, and death benefits. The cost of this program is paid by BCM.



CONTACT US

Human Resources - Benefits Office



713.798.1500

Dial 6 to speak with the next available benefits representative



GENERAL BENEFITS

ask-insurance@bcm.edu

RETIREMENT

ask-retirement@bcm.edu

The materials provided during OE serve as a summary of information and outlines material modifications to the benefit programs described in the official Summary Plan Descriptions, Summary of Benefit Coverage, Certificates of Coverage and other plan documents. If there is a conflict between any written or oral statement, the plan documents will govern in all cases. These documents and other federally required notices can be found on the BCM intranet at <http://intranet.bcm.edu/?tmp=/hr/benefits/home>. The information contained in these documents supersedes and replaces all previous material you may have received. It is important that you are familiar with these documents because they advise you of the details of the coverage and your rights and obligations as an active or terminated employee. These documents also provide information regarding benefit coverage during leaves of absence, documentation required when you have a change in status, as well as various other examples and administrative information. If you are unable to access the BCM Intranet, the Human Resources - Benefits Office can send a hardcopy document to you via intra-institutional mail or regular mail to your home address of record at your request. BCM reserves the right to change or terminate these benefit plans at any time.

Baylor
College of
Medicine