Hello, I’m Alex

Alex is your virtual Baylor 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, AD&D or LTD means? After five minutes, you’ll be out of the dark. Dental insurance? 403(b)? Disability? Alex can help!

www.myalex.com/bcm/2018

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

YOU MUST LOG ON TO EMPLOYEE SELF SERVICE (ESS) TO ENROLL!
The following Core Benefits are provided to eligible employees at no cost. Additional information about these benefits is located on the Baylor Intranet > Human Resources > Benefits > Benefits at a Glance.

- Backup Care (for employees, their children and older dependents)
- Basic Accidental Death & Dismemberment Insurance (AD&D)
- Basic Life Insurance
- BCM BeWell Program
- Bright Horizons Care Advantage
- Business Travel Accident Insurance
- Employee Assistance Program (EAP)
- House Staff Psychiatric Counseling Service
- Long Term Disability (LTD)
- Paid time off including vacation and sick pay
- Short Term Disability (STD)

Adoption Assistance  Baylor 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  Baylor provides one and one-half times your base annual salary including applicable fee income (rounded up to the nearest $1,000) to a maximum of $125,000. Life insurance benefits are payable as a result of death from most causes.

Basic Accidental Death & Dismemberment Insurance (AD&D)  Baylor 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  Baylor provides coverage for you in the event of an accident while you are traveling anywhere in the world on official Baylor 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.

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

House Staff Psychiatric Counseling Service  The Psychiatric Counseling Service provides confidential, free counseling to you and your spouse/domestic partner for a wide range of issues including emotional distress, marital problems, alcohol/drug abuse and interpersonal and family problems.

Long Term Disability (LTD)  Baylor 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 60 percent of your base monthly earnings including applicable fee income up to a maximum monthly benefit of $32,000.

Short Term Disability (STD)  Baylor provides STD coverage for you in the event you become ill or sustain an injury. Once you miss work for 44 consecutive calendar days due to illness or injury including pregnancy and you are approved for benefits, this plan provides you with 60 percent of your pay up to a $750 per week maximum. This program’s premium is paid by Baylor and any benefit received by you is taxable income. Coverage is subject to the approval of the insurance company and could be denied.

Sick Pay  Baylor 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 Baylor. You are entitled to 14 days of paid sick leave each academic year.

Vacation Pay  Vacation days are accrued or given as a bank of days based on your classification with Baylor. Appointments are eligible for paid vacation days each year based upon their level. Level I appointments are eligible for fourteen (14) days of vacation time each year. Level II and above appointments are eligible for 21 days of vacation time each year.

Wellness - BCM BeWell  Baylor’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!
Baylor College of Medicine’s Comprehensive Medical Plan offers one medical option for Baylor Residents and Clinical Postdoctoral Fellows. This option is administered by UnitedHealthcare (UHC) and utilizes the 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 Baylor.

**ResidentCare PPO Option**

- The ResidentCare PPO Option utilizes a network of physicians at special negotiated rates. Choice Plus network provider information is available online at www.welcometouhc.com/Baylor, or you can call 1.877.BAYLOR1 (1.877.229.5671).

- 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 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.

- There is a deductible if you use a PPO network facility or hospital. The deductible does not apply to physician office visits; however, a copay is required.

- There is a lower copay to see certain Baylor or CHI St. Luke’s physicians or facilities. The BSLMG network coinsurance will increase 5 percent.

- Infertility treatment and testing MUST occur at the Baylor Family Fertility Center or a UHC Center of Excellence. The lifetime maximum for Infertility Testing & Treatment is $15,000 (medical) and $3,500 (pharmacy).

- Emergency room (ER) treatment within the network is subject to a copay, and the remaining expenses are paid at 90 percent for the UHC Choice Plus network or 95 percent for the BSLMG network after your deductible is met until you reach your out-of-pocket maximum.

- 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 10 percent of the network medical expense, that dollar amount will go toward satisfying your annual out-of-pocket maximum.

- Any service provided in a PPO network physician’s office including charges for office visits, treatment, and testing will be subject to a copay (copay based on Primary Care or Specialist services).

- If you select a physician outside the Choice Plus network or the BSLMG network (out-of-network), your expenses are subject to a larger deductible, and negotiated rates are paid at a 50 percent coinsurance rate.

- When you reach your annual out-of-pocket maximum, negotiated rates are paid at 100 percent for the remainder of the calendar year. Specific out-of-pocket limits are shown on the 2018 Medical Plan Comparison located on the following page.
**HEALTH CARE** CHCIE & COSTS

**ResidentCare PPO Option (CONTINUED)**

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>You Pay</th>
<th>Baylor Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bi-Weekly</td>
<td>Monthly</td>
</tr>
<tr>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Resident Care PPO</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee + Spouse*</td>
<td>$135.08</td>
<td>$292.68</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$100.36</td>
<td>$217.45</td>
</tr>
<tr>
<td>Employee + Family*</td>
<td>$179.58</td>
<td>$389.09</td>
</tr>
</tbody>
</table>

* 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@Baylor.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.**

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**INSURANCE TERM GLOSSARY**

**Coinsurance** percent of expense you pay

**Convenience Care Facility** health care clinics located in retail stores, supermarkets, and pharmacies that treat minor illnesses and provide preventive health care services (i.e., Baylor Express Care Center, CVS Minute Clinic, and Walgreens Healthcare Clinic, etc.)

**Copay** fee you pay for specific services in plan

**Deductible** amount you pay before the Plan begins to pay

**Emergency Care** care provided due to acute life-threatening situations including excessive bleeding, chest pains, loss of consciousness

**In-network** services you receive from physicians/hospitals within the network (fees have been discounted)

**Newborn Care** any claim for a newborn that experiences health issues (including jaundice) will not be processed until the baby is added as your dependent within 60 days of birth

**Out-of-network** services you receive from a physician or hospital outside the network (you pay retail for these services) and charges are subject to negotiated rates

**Out-of-pocket** how much you pay before the Plan begins to pay 100% of claims for the remainder of the calendar year

**PCP** a Primary Care Physician (PCP) is a medical doctor who provides both the first contact for a person with an undiagnosed health concern as well as continuing care of varied medical conditions (All doctors consisting of Family Practice, General Practice, Internal Medicine, and Pediatrics.)

**Urgent Care Facility** a facility used to treat patients who have an injury or illness that requires immediate care but is not serious enough to warrant a visit to an emergency room
### MEDICAL PLAN OPTIONS COMPARISON CHART

BSLMG Network = Baylor CHI St. Luke's Network  
UHC Network = UnitedHealthcare Network

<table>
<thead>
<tr>
<th>Services</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ANNUAL MAXIMUM</strong></td>
<td>No annual maximum</td>
<td></td>
</tr>
<tr>
<td><strong>ANNUAL DEDUCTIBLE</strong></td>
<td>$150 per person/$450 per family</td>
<td>$350 per person/$1,050 per family</td>
</tr>
<tr>
<td><strong>ANNUAL OUT-OF-POCKET MAX</strong></td>
<td>Includes deductible, medical &amp; Rx copays</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$1,500 per person/$4,500 per family</td>
<td>$7,500 per person/$22,500 per family</td>
</tr>
<tr>
<td><strong>AMBULANCE SERVICE</strong></td>
<td>Plan pays 90%</td>
<td>Plan pays 90%</td>
</tr>
<tr>
<td><strong>ANCILLARY SERVICES</strong></td>
<td>Plan pays 90% after deductible</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td>Such As: Radiology, Pathology, Anesthesiology, Laboratory, X-Ray</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CHIROPRACTIC MANIPULATION</strong></td>
<td>Plan pays 90% after deductible</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td></td>
<td>Limited to 35 visits per calendar year</td>
<td></td>
</tr>
<tr>
<td><strong>OFFICE VISIT - BSLMG NETWORK</strong></td>
<td>$15 copay</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td><strong>OFFICE VISIT - UHC NETWORK</strong></td>
<td>$25 copay</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td><strong>SPECIALIST - BSLMG NETWORK</strong></td>
<td>Plan pays 100% after $15 copay</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td><strong>SPECIALIST - UHC NETWORK</strong></td>
<td>Plan pays 100% after $25 copay</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td><strong>DURABLE MEDICAL EQUIPMENT</strong></td>
<td>Plan pays 90% after deductible</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td></td>
<td>Pre-authorization required for any item more than $1,000.</td>
<td></td>
</tr>
<tr>
<td><strong>EMERGENCY ROOM CARE - BSLMG NETWORK</strong></td>
<td>Plan pays 95% after you pay $75 copay and deductible</td>
<td>Plan pays 90% after you pay $75 copay and deductible</td>
</tr>
<tr>
<td>Acute Life-Threatening Situations/Excessive Bleeding/Chest Pain/Loss of Consciousness</td>
<td>Emergency care copay waived if admitted</td>
<td>Emergency care copay waived if admitted</td>
</tr>
<tr>
<td><strong>EMERGENCY ROOM CARE - UHC NETWORK</strong></td>
<td>Plan pays 90% after you pay $75 copay and deductible</td>
<td>Plan pays 90% after you pay $75 copay and deductible</td>
</tr>
<tr>
<td>Acute Life-Threatening Situations/Excessive Bleeding/Chest Pain/Loss of Consciousness</td>
<td>Emergency care copay waived if admitted</td>
<td>Emergency care copay waived if admitted</td>
</tr>
<tr>
<td><strong>HOME HEALTH CARE</strong></td>
<td>Plan pays 90% after deductible</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td></td>
<td>Limited to 60 visits per calendar year</td>
<td></td>
</tr>
<tr>
<td><strong>HOSPICE CARE</strong></td>
<td>Plan pays 90% after deductible</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td></td>
<td>Limited to 6 months total / maximum of 30 days inpatient / $25,000 lifetime maximum</td>
<td></td>
</tr>
<tr>
<td><strong>HOSPITAL STAY - BSLMG NETWORK</strong></td>
<td>Plan pays 95% after $100 hospital copay and deductible</td>
<td>Plan pays 50% after $250 hospital copay and deductible</td>
</tr>
<tr>
<td><strong>HOSPITAL STAY - UHC NETWORK</strong></td>
<td>Plan pays 95% after $100 hospital copay and deductible</td>
<td>Plan pays 50% after $250 hospital copay and deductible</td>
</tr>
<tr>
<td><strong>NEWBORN CARE - BSLMG NETWORK</strong></td>
<td>Plan pays 95% after deductible</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td>Charges will not be covered unless newborn is enrolled within 31 days of birth. Contact Benefits at 713.798.1500.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>NEWBORN CARE - UHC NETWORK</strong></td>
<td>Plan pays 95% after deductible</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td>Charges will not be covered unless newborn is enrolled within 31 days of birth. Contact Benefits at 713.798.1500.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OUTPATIENT SURGERY - BSLMG NETWORK</strong></td>
<td>Plan pays 95% after $100 hospital copay and deductible</td>
<td>Plan pays 50% after $250 hospital copay and deductible</td>
</tr>
<tr>
<td><strong>OUTPATIENT SURGERY - UHC NETWORK</strong></td>
<td>Plan pays 95% after $100 hospital copay and deductible</td>
<td>Plan pays 50% after $250 hospital copay and deductible</td>
</tr>
<tr>
<td><strong>THERAPY</strong></td>
<td>Plan pays 90% after deductible</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td>Physical/Cardiac/Speech Pulmonary/Occupational</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PRESCRIPTION DRUGS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand name drugs covered only when prescribed and specified in writing by a physician</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copay</td>
<td>Short-term 30-day supply (retail)</td>
<td>Mail-order 90-day supply</td>
</tr>
<tr>
<td>Tier 1 (generic)</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td>Tier 2 (preferred)</td>
<td>$25</td>
<td>$50</td>
</tr>
<tr>
<td>Tier 3 (non-preferred)</td>
<td>$30</td>
<td>$100</td>
</tr>
<tr>
<td>Specialty</td>
<td>$150</td>
<td>N/A</td>
</tr>
<tr>
<td>Preventative covered at 100%*</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>SKILLED NURSING FACILITY</strong></td>
<td>Plan pays 90% after deductible</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td>Limited to 100 days per calendar year</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>URGENT CARE FACILITY</strong></td>
<td>$25 copay</td>
<td>Plan pays 50% after deductible</td>
</tr>
<tr>
<td><strong>WELLNESS BENEFIT</strong></td>
<td>Play pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Including but not limited to: Annual Physical, Well-Child Exam, Well-Woman Exam, Mammograms, Prostate Screening</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>MEDICAL PLAN OPTIONS</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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1 Refer to the BSLMG Network list located on the Human Resources - Benefits intranet page for more information about the providers 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.

*Specific drugs are paid at 100% per the Affordable Care Act and Internal Revenue Service and are available for review on the Human Resources - Benefits intranet page.
Dental PPO Plan Baylor’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.welcometouhc.com/bcm.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>Description of Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative Services</td>
<td>You pay: 0% Plan pays: 100%</td>
<td>You pay: 20% Plan pays: 80%</td>
<td>Two oral exams and cleanings per year</td>
</tr>
<tr>
<td>Basic Services</td>
<td>You pay: 10% Plan pays: 90%</td>
<td>You pay: 30% Plan pays: 70%</td>
<td>Bitewing x-rays-limited to two series per calendar year</td>
</tr>
<tr>
<td>Major Services</td>
<td>You pay: 20% Plan pays: 80%</td>
<td>You pay: 50% Plan pays: 50%</td>
<td>Two periodontal prophylaxis per year</td>
</tr>
<tr>
<td>Orthodontia Children through age 18</td>
<td>You pay: 40% Plan pays: 60% Lifetime maximum: $2,500 per participant</td>
<td>You pay: 50% Plan pays: 50% Lifetime maximum: $1,500 per participant</td>
<td>Appliances and services to correct the positioning of teeth</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Your Cost</th>
<th>Out-of-Network Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam with dilation as necessary (once annually)</td>
<td>$10 Copay</td>
<td>$45</td>
</tr>
<tr>
<td>Frames (once every 12 months)</td>
<td>$140 allowance; 80% of balance over $140</td>
<td>$70</td>
</tr>
<tr>
<td>Standard Plastic Single Vision</td>
<td>$10 Copay</td>
<td>$30</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$10 Copay</td>
<td>$50</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$10 Copay</td>
<td>$65</td>
</tr>
<tr>
<td>Standard Progressive</td>
<td>$10 Copay</td>
<td>$80</td>
</tr>
<tr>
<td>Premium Progressive Tier 1</td>
<td>$30 copay</td>
<td>$80</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$40 copay</td>
<td>$80</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$55 copay</td>
<td>$80</td>
</tr>
<tr>
<td>Tier 4</td>
<td>$10 copay; 80% of charge less $120 allowance</td>
<td>$80</td>
</tr>
<tr>
<td>Contact Lens Standard Exam (fit &amp; follow-up)</td>
<td>Paid in full; includes fit and two follow-up visits</td>
<td>$40</td>
</tr>
<tr>
<td>Premium Exam (fit &amp; follow-up)</td>
<td>10% off retail price, then apply $40 allowance</td>
<td>$40</td>
</tr>
<tr>
<td>Conventional Lenses (once every 12 months)</td>
<td>$140 allowance; 85% of balance over $140</td>
<td>$105</td>
</tr>
<tr>
<td>Disposable Lenses (once every 12 months)</td>
<td>$140 allowance; 100% of balance over $140</td>
<td>$105</td>
</tr>
<tr>
<td>Medically Necessary (once every 12 months)</td>
<td>Paid in full</td>
<td>$200</td>
</tr>
<tr>
<td>LASIK/PRK Vision Correction</td>
<td>15% off retail price or 5% off promotional pricing</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*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 the Human Resources - Benefits office at 713.798.1500 or ask-residentcare@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 2018 and you have until March 31, 2019 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

- 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 $2,650 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 reimbursement is not available on ESS. After you’ve made your initial contribution, you must enroll for automatic reimbursement on www.welcometouhc.com/Baylor.

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 Account MasterCard (also used for Dependent Care expenses, if applicable)

- Provided to all employees who participate in a FSA
- Instant payment for qualified medical, prescription, dental, vision care, and dependent care expenses directly from your FSA account

Supplemental Life Insurance

See rates in yellow in table below

Life insurance coverage in addition to the Basic Life insurance benefit provided by Baylor at no cost to you (one and a half times your base annual salary).

- Choices are an additional one, two, three, or four times your base annual salary including applicable fee income.
- 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 and may increase 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 × 2 = $80,000 ÷ 1,000 = 80 × $.054 = $4.32/mo.)

Dependent Life Insurance

See rates in yellow 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 Baylor 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 Baylor benefits eligible employees, you can’t enroll your spouse for dependent life.

<table>
<thead>
<tr>
<th>Your Age</th>
<th>Under 30</th>
<th>30-34</th>
<th>35-39</th>
<th>40-44</th>
<th>45-49</th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>70+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplemental Life: Cost Per $1,000 Coverage</td>
<td>$.038</td>
<td>$.043</td>
<td>$.054</td>
<td>$.081</td>
<td>$.141</td>
<td>$.230</td>
<td>$.378</td>
<td>$.534</td>
<td>$1.015</td>
<td>$1.609</td>
</tr>
<tr>
<td>Dependent Life-Spouse: Monthly Cost for $25,000 of Coverage</td>
<td>$.95</td>
<td>$1.08</td>
<td>$1.35</td>
<td>$2.03</td>
<td>$3.53</td>
<td>$5.75</td>
<td>$9.45</td>
<td>$13.35</td>
<td>$25.38</td>
<td>$40.23</td>
</tr>
<tr>
<td>Dependent Life-Spouse: Monthly Cost for $50,000 of Coverage</td>
<td>$1.90</td>
<td>$2.15</td>
<td>$2.70</td>
<td>$4.05</td>
<td>$7.05</td>
<td>$11.50</td>
<td>$18.90</td>
<td>$26.70</td>
<td>$50.75</td>
<td>$80.45</td>
</tr>
<tr>
<td>Dependent Life-Child: Monthly Cost for $10,000 of Coverage</td>
<td>$1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Supplemental Accidental Death & Dismemberment Insurance (AD&D)

Supplemental AD&D insurance coverage is in addition to the Basic AD&D insurance benefit provided by Baylor 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

<table>
<thead>
<tr>
<th>COVERAGE OPTION</th>
<th>EMPLOYEE ONLY Flat Monthly Rate</th>
<th>EMPLOYEE + FAMILY Flat Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000</td>
<td>$ 2.00</td>
<td>$ 3.50</td>
</tr>
<tr>
<td>$200,000</td>
<td>$ 4.00</td>
<td>$ 7.00</td>
</tr>
<tr>
<td>$300,000</td>
<td>$ 6.00</td>
<td>$10.50</td>
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<tr>
<td>$400,000</td>
<td>$ 8.00</td>
<td>$14.00</td>
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<td>$500,000</td>
<td>$10.00</td>
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<tr>
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<td>$12.00</td>
<td>$21.00</td>
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<tr>
<td>$700,000</td>
<td>$14.00</td>
<td>$24.50</td>
</tr>
<tr>
<td>$800,000</td>
<td>$16.00</td>
<td>$28.00</td>
</tr>
<tr>
<td>$900,000</td>
<td>$18.00</td>
<td>$31.50</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>$20.00</td>
<td>$35.00</td>
</tr>
</tbody>
</table>

FAMILY COVERAGE

WITH CHILDREN

SPOUSE/DOMESTIC PARTNER

50% of Employee Coverage

CHILD OR CHILDREN

$25,000 Each Child

WITHOUT CHILDREN

60% of Employee Coverage

N/A

SUPPLEMENTAL AD&D AND VOLUNTARY PROGRAMS

CHOICES & COSTS

Voluntary Group Legal Services

- Legal services 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
- Some examples of covered services—
  - Bankruptcy
  - Child support
  - Codicils
  - Consumer protection
  - Divorce
  - Identity theft defense
  - Living trusts
  - Living wills
  - Powers of attorney
  - Traffic ticket dismissal
  - Wills

Cost is $17.90 per month ($8.26 per bi-weekly payroll deduction).
BCM BeWell – A Multidimensional Program Designed for YOU! 🌟

BCM BeWell works to educate and inspire a culture of healthy living and wellness throughout the college. Our mission is to meet you where you are in your health and well-being journey. Through our extensive network of tools and resources, we are dedicated to helping you make healthy choices and help you Live Well, Work Well, and BeWell.

 BCM BeWell – A Multidimensional Program Designed for YOU! 🌟

BCM BeWell is continuing to emphasize the importance of being proactive in managing your health. This free service offers a comprehensive report including physical measurements and results of a blood draw to determine one’s fasting blood glucose levels, blood pressure, total cholesterol, and more.

FINANCIAL ONE-ON-ONE

Finances can be tricky if you do not have the right tools. BCM BeWell will continue setting employees up for success by offering 200 BCM BEWELL VITALITY POINTS for meeting with a Fidelity or TIAA representative.

SUCCESS STORY

MARY BRADLEY – Chaplain/Counselor: Healthcare for the Homeless

I began my wellness journey 3 years ago. Initially, I wanted to make a change for health reasons, so my family and I started by changing the way we eat at home. Soon I started to notice my weight creeping down, which was a very pleasant surprise. When I started with BCM BeWell around the same time I was happy that I could track my fitness and steps using the interactive wellness portal, not so much for the competition, but it helped me become more aware of my progress and activity throughout the day. It gave me a quiet way to begin to add in exercise and earn incentives along the way.

Because of the lack of cartilage in my knees I do mostly non-weight bearing exercise. I do some form of strength training or cardio for 30 minutes, 7 days per week. Part of my story is the commitment to find what works, what is sustainable, with the challenges each of us brings. Some are fit enough that exercise seems less challenging and some of us are doing this from a more challenging starting place. What is important is I have found something that works and is sustainable for me, and am enjoying the success. That mindset can translate to physical disability, work schedules, family obligations, etc.

It could be said I should have done this 30 years ago but I am grateful that I am able to do what I am doing today. I decided to be dedicated to myself and I have lost 100 pounds as of my 65th birthday on April, 4 2017. I feel great and am excited to share my success with the Baylor community. Thank you to BCM BeWell for being there for me along the way.

BCM BEWELL BIOMETRIC SCREENING

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5,300 BCM BeWell VITALITY POINTS AVAILABLE

PARTNER PROGRAMS
- Camp Gladiator
- Fitness Center Discounts
- Reason2 Race
- UHC Programs
- Healthy Pregnancy
- Quit Power
- Weight Watchers

FUN & EXCITING CHALLENGES EACH QUARTER!

Getaway TO GOOD HEALTH

EARN UP TO 5,000 BCM BeWell VITALITY POINTS

A 6-year campaign to help employees sit less and move more. Join your co-workers and friends as we virtually walk our way around the United States. Along the way you will learn fun information about the cities we pass through and earn prizes for reaching certain destinations.

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Employee Assistance Program (EAP)

The Employee Assistance Program offers access to free, convenient, and confidential services, including counseling with a licensed mental health professional. Some of the issues that the EAP can offer services for include:

- Assistance with Hurricane Harvey issues
- Alcohol and drug problems
- Anger management
- Financial counseling
- Illness/death of loved ones
- Legal services
- Parenting concerns
- Relationship issues
- Stress and anxiety or depression
- Work conflicts

If you have a need, the EAP program will help you find a solution including help with the needs of your family members. Up to three sessions per person per problem are provided. **Contact the EAP at 713.500.3008**

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 per dependent 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)

House Staff Psychiatric Counseling Service

The Psychiatric Counseling Service provides confidential, free counseling for you and/or your spouse/domestic partner. Consultation, counseling, brief psychotherapy and crisis intervention for 8 to 12 sessions is provided free of charge by a faculty member of the Baylor Department of Psychiatry. If you and/or your spouse/domestic partner are interested in obtaining counseling, you should contact the Psychiatric Counseling Service at 713.798.4881.

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 vethelpline ($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. If you enroll during Open Enrollment your coverage will be effective Jan. 1, 2018.

*Discount applies to base medical or wellness plans only.
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 Baylor intranet at http://intranet.Baylor.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 Baylor Intranet, the Human Resources – Benefits Office can send a hardcopy document to you via intra-institutional mail or regular mail to your home address on record at your request. Baylor reserves the right to change or terminate these benefit plans at any time.

**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
  - AAA Texas
  - AT&T/Verizon
  - Dell Computers
  - Honey Baked Ham
  - Kidventure
  - Moody Gardens
  - The Houston Zoo, 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 Baylor. 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. Baylor pays the full cost of this insurance protection.

**Workers' Compensation**
This 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 Baylor.