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!

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 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 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 60 percent 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 negotiated rates. You can go to any physician or medical facility for services in the Premium PPO regardless of whether they are in or out-of-network. Your annual deductible, co-payment levels, and annual out-of-pocket maximum will be affected by whether or not you use a network physician or medical facility.
- 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.

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.
- 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.

Health&Savings PPO See rates in magenta in table below

- The Health&Savings PPO option utilizes a network of physicians at negotiated rates. You can go to any physician or medical facility that services the Health&Savings PPO 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.
- All participants in the Health&Savings PPO Option are eligible to open a Health Savings account (HSA). The HSA is a personal bank account and it is the responsibility of the account holder to manage their eligibility to contribute to the HSA.
- HSA deductions are made pre-tax from payroll, grow tax-free and are distributed tax free. Your HSA balance carries forward from year to year.
- You are not eligible to contribute to an HSA at any time that you:
  - are enrolled in any part of Medicare (including Part A, which is automatic with Social Security retirement income benefits)
  - received Veterans Administration (VA) benefits within the past three months
  - receive health benefits under TRICARE
  - can be claimed as a dependent on another person’s tax return
  - can have medical expenses reimbursed under your or your spouse’s healthcare Flexible Spending Account (FSA)

Please refer to the Medical and Prescription Summary Plan Description and Summary of Benefit Coverage documents for detailed information regarding expenses covered under Baylor Comprehensive Medical Plan. Documents can be found on the Human Resources - Benefits Intranet page.

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

### Medical Plans

<table>
<thead>
<tr>
<th></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><strong>Premium PPO</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$87.38</td>
<td>$189.33</td>
</tr>
<tr>
<td>Employee + Spouse*</td>
<td>$235.84</td>
<td>$510.99</td>
</tr>
<tr>
<td>Employee + Child(rren)</td>
<td>$209.37</td>
<td>$453.63</td>
</tr>
<tr>
<td>Employee + Family*</td>
<td>$343.71</td>
<td>$744.71</td>
</tr>
<tr>
<td><strong>Value EPO</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$49.99</td>
<td>$108.32</td>
</tr>
<tr>
<td>Employee + Spouse*</td>
<td>$134.92</td>
<td>$292.33</td>
</tr>
<tr>
<td>Employee + Child(rren)</td>
<td>$119.78</td>
<td>$259.52</td>
</tr>
<tr>
<td>Employee + Family*</td>
<td>$196.64</td>
<td>$426.05</td>
</tr>
<tr>
<td><strong>Health&amp;Savings PPO</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$22.55</td>
<td>$48.85</td>
</tr>
<tr>
<td>Employee + Spouse*</td>
<td>$92.31</td>
<td>$200.00</td>
</tr>
<tr>
<td>Employee + Child(rren)</td>
<td>$81.60</td>
<td>$176.79</td>
</tr>
<tr>
<td>Employee + Family*</td>
<td>$133.96</td>
<td>$290.24</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 (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 askinsurance@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.**
<table>
<thead>
<tr>
<th>Plan Features</th>
<th>Premium PPO</th>
<th>Value EPO</th>
<th>Health&amp;Savings PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network ONLY</td>
</tr>
<tr>
<td>ANNUAL DEDUCTIBLE FOR EMPLOYEE ONLY COVERAGE</td>
<td>$400</td>
<td>$1,600</td>
<td>$750</td>
</tr>
<tr>
<td>ANNUAL DEDUCTIBLE FOR EMPLOYEE PLUS DEPENDENT COVERAGE</td>
<td>$400 per person</td>
<td>$1,600 per person</td>
<td>$750 per person</td>
</tr>
<tr>
<td>COINSURANCE - BSLMG NETWORK</td>
<td>Company: 85% Employee: 15%</td>
<td>Company: 60% Employee: 40%</td>
<td>Company: 75% Employee: 25%</td>
</tr>
<tr>
<td>COINSURANCE - UHC NETWORK</td>
<td>Company: 80% Employee: 20%</td>
<td>Company: 60% Employee: 40%</td>
<td>Company: 70% Employee: 30%</td>
</tr>
<tr>
<td>ANNUAL OUT-OF-POCKET MAXIMUM</td>
<td>$4,000/Person $8,000/Family</td>
<td>$12,000/Person $24,000/Family</td>
<td>$5,000/Person $10,000/Family</td>
</tr>
<tr>
<td>LIFETIME MAXIMUM</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Preventative Care**
- Including but not limited to: Annual Physical, Well-Child Exam, Well-Woman Exam, Mammograms, Prostate Screening

**Inpatient Services**

<table>
<thead>
<tr>
<th></th>
<th>BSLMG Network</th>
<th>UHC Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital - BSLMG Network</td>
<td>85% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Hospital - UHC Network</td>
<td>80% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Surgery - BSLMG Network</td>
<td>80% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Surgery - UHC Network</td>
<td>80% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Semi-private room &amp; hospital services - BSLMG Network</td>
<td>85% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Semi-private room &amp; hospital services - UHC Network</td>
<td>80% after deductible</td>
<td>60% after deductible</td>
</tr>
</tbody>
</table>

**Outpatient Services**

<table>
<thead>
<tr>
<th></th>
<th>BSLMG Network</th>
<th>UHC Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient Surgery - BSLMG Network</td>
<td>85% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Outpatient Surgery - UHC Network</td>
<td>80% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Diagnostic Lab - Outpatient Facility</td>
<td>80% after deductible</td>
<td>60% after deductible</td>
</tr>
</tbody>
</table>

**Office Visits:**

<table>
<thead>
<tr>
<th></th>
<th>BSLMG Network</th>
<th>UHC Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care/Mental Health - BSLMG Network</td>
<td>100% after $15 copay</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Primary Care/Mental Health - UHC Network</td>
<td>100% after $20 copay</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Specialist - BSLMG Network</td>
<td>100% after $25 copay</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Specialist - UHC Network</td>
<td>100% after $40 copay</td>
<td>60% after deductible</td>
</tr>
</tbody>
</table>

**Emergency Services**

<table>
<thead>
<tr>
<th></th>
<th>BSLMG Network</th>
<th>UHC Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Care - BSLMG Network</td>
<td>85% after $100 copay and deductible</td>
<td>75% after $100 copay and deductible</td>
</tr>
<tr>
<td>Emergency Care - UHC Network</td>
<td>80% after $100 copay and deductible</td>
<td>70% after $100 copay and deductible</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>100% after $50 copay</td>
<td>60% after deductible</td>
</tr>
</tbody>
</table>

1. 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.

2. 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.

3. May be subject to deductible and coinsurance for ancillary services.
**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.welcometouhc.com/bcm](http://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>
</table>
| Preventative Services                 | You pay: 0% Plan pays: 100% | You pay: 20% Plan pays: 80% | • Two oral exams and cleanings per year  
• Bitewing x-rays limited to two series per calendar year  
• Two periodontal prophylaxis per year |
| Basic Services                        | You pay: 10% Plan pays: 90% | You pay: 30% Plan pays: 70% | • Emergency palliative treatment  
• Fillings  
• Fixed space maintainers |
| Major Services                        | You pay: 20% Plan pays: 80% | You pay: 50% Plan pays: 50% | • Inlays & Onlays  
• Dentures  
• Crowns  
• Root Canals  
• Bridgework  
• Oral Surgery*  
• Anesthesia  
• TMJ Treatment  
*Oral Surgery includes extractions and is subject to $5,000 lifetime maximum |
| Orthodontia Children through age 18   | You pay: 40% Plan pays: 60% Lifetime maximum: $2,500 per participant | You pay: 50% Plan pays: 50% Lifetime maximum: $1,500 per participant | • Appliances and services to correct the positioning of teeth  
• Benefit available for children through age 18 only |

### Plan Features (In Network)

<table>
<thead>
<tr>
<th>Plan Features (In Network)</th>
<th>Premium PPO</th>
<th>Value EPO</th>
<th>Health&amp;Savings PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative</td>
<td>100%*</td>
<td>100%*</td>
<td></td>
</tr>
<tr>
<td>Tier 1 (generic)</td>
<td>$10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 2 (preferred)</td>
<td>30% of negotiated cost with $40 minimum and $80 maximum</td>
<td>75% after deductible</td>
<td></td>
</tr>
<tr>
<td>Tier 3 (non-preferred)</td>
<td>40% of negotiated cost with $80 minimum and $120 maximum</td>
<td>75% after deductible</td>
<td></td>
</tr>
<tr>
<td>Specialty (30-day supply)</td>
<td>$150</td>
<td></td>
<td>75% after deductible</td>
</tr>
</tbody>
</table>

**Out-of-network not applicable for Preventative.**

**Out-of-network not covered under all Tiers.**

*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.*

### Prescription Drugs - Retail

**Preventative**

<table>
<thead>
<tr>
<th></th>
<th>Premium PPO</th>
<th>Value EPO</th>
<th>Health&amp;Savings PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative</td>
<td>100%*</td>
<td>100%*</td>
<td></td>
</tr>
<tr>
<td>Tier 1 (generic)</td>
<td>$20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 2 (preferred)</td>
<td>30% of negotiated cost with $50 minimum and $100 maximum</td>
<td>75% after deductible</td>
<td></td>
</tr>
<tr>
<td>Tier 3 (non-preferred)</td>
<td>40% of negotiated cost with $100 minimum and $200 maximum</td>
<td>75% after deductible</td>
<td></td>
</tr>
<tr>
<td>Specialty (30-day supply)</td>
<td>$150</td>
<td></td>
<td>75% after deductible</td>
</tr>
</tbody>
</table>

**Out-of-network not applicable for Preventative.**

**Out-of-network not covered under all Tiers.**

*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.*

<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>Annual Deductible for Basic &amp; Major Services</td>
<td>$50/participant/ $150/family</td>
<td>$100/participant/ $300/family</td>
<td></td>
</tr>
<tr>
<td>Annual Maximum Benefit for Basic &amp; Major Services</td>
<td>$3,000/participant</td>
<td>$2,000/participant</td>
<td></td>
</tr>
</tbody>
</table>

### Dental PPO

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>You Pay: Bi-Weekly</th>
<th>Monthly</th>
<th>Baylor Pays: Monthly</th>
<th>Total Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.77</td>
<td>$8.17</td>
<td>$34.40</td>
<td>$42.57</td>
</tr>
<tr>
<td>Employee + Spouse*</td>
<td>$16.94</td>
<td>$36.71</td>
<td>$65.43</td>
<td>$102.14</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$12.11</td>
<td>$26.23</td>
<td>$58.87</td>
<td>$85.10</td>
</tr>
<tr>
<td>Employee + Family*</td>
<td>$31.46</td>
<td>$68.17</td>
<td>$85.05</td>
<td>$153.22</td>
</tr>
</tbody>
</table>
FSA AND HSA CHOICES

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
- 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 $2,650 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 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 doctor’s office, copays for prescription drugs and emergency room, deductibles for medical and dental, vision care copays, and some dependent care facilities.
**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.

- As a participant in the 401(a) Plan 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 401(a) Plan 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 2018, you can contribute into your HSA up to the IRS maximum of $3,450/single coverage or $6,900 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.

### 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 and may increase/decrease contribution at anytime.

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

**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 1×, 2×, 3×, or 4× 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 (or $1 million maximum benefit when combined with Basic Life).
- These premiums are not subject to pre-tax treatment.

*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 $0.054 per $1,000 of coverage. Divide $80,000 by 1,000 and multiply the result by $0.054 to calculate your monthly premium.

\[
(\frac{80,000 \times 2}{1,000} \times 0.054) = $4.32/mo. 
\]

### YOUR AGE

<table>
<thead>
<tr>
<th>Coverage Type</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><strong>Supplemental Life:</strong> Cost Per $1,000 Coverage</td>
<td>$0.38</td>
<td>$0.43</td>
<td>$0.54</td>
<td>$0.81</td>
<td>$1.14</td>
<td>$1.23</td>
<td>$1.37</td>
<td>$1.53</td>
<td>$1.015</td>
<td>$1.609</td>
</tr>
<tr>
<td><strong>Dependent Life-Spouse:</strong> Monthly Cost for $25,000 of Coverage</td>
<td>$9.50</td>
<td>$10.80</td>
<td>$13.50</td>
<td>$20.30</td>
<td>$23.50</td>
<td>$25.75</td>
<td>$29.45</td>
<td>$32.70</td>
<td>$36.70</td>
<td>$40.23</td>
</tr>
<tr>
<td><strong>Dependent Life-Spouse:</strong> Monthly Cost for $50,000 of Coverage</td>
<td>$19.00</td>
<td>$21.50</td>
<td>$27.00</td>
<td>$40.45</td>
<td>$45.10</td>
<td>$49.50</td>
<td>$55.90</td>
<td>$60.70</td>
<td>$65.70</td>
<td>$70.45</td>
</tr>
<tr>
<td><strong>Dependent Life-Child:</strong> 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 AD&D AND VOLUNTARY PROGRAMS**

**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.

### FAMILY COVERAGE

<table>
<thead>
<tr>
<th>WITH CHILDREN</th>
<th>WITHOUT CHILDREN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SPouse/Domestic Partner</strong></td>
<td>50% of Employee Coverage</td>
</tr>
<tr>
<td><strong>Child or Children</strong></td>
<td>$25,000 Each Child</td>
</tr>
</tbody>
</table>

**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.

**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.](http://www.legaleaseplan.com/bcm)
- For enrollment/cancellation or more information call 888.416.4313 (press #1)
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.
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.

*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)

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
  - 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 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
- [ask-residentcare@bcm.edu](mailto:ask-residentcare@bcm.edu)
- [ask-retirement@bcm.edu](mailto:ask-retirement@bcm.edu)
- [O’Quinn Medical Tower](#)
  - 6624 Fannin St., Suite 1800
  - Houston, TX 77030

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=/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.