



2018 Annual Enrollment

U.S. Employees

Benefits Meeting

Today's Topics

- Partners for Good Health
- What's New & Different for 2018
- What's Not Changing
- Enrollment – October 30 to November 10

2018

Partners for Good Health

Health Care Benefits Strategy

- Continue to focus on improving employee health to help control our costs
- Encourage you to keep using tools, resources to help you make good medical decisions
- Help you become a more informed consumer to make the most of the money we spend on health care
- Continue to invest in your health and wellness to achieve a positive impact on long-term health care costs for you and BMC

Partners for Good Health

- BMC is self funded, which means we act as the insurance company not Blue Cross Blue Shield
- BMC pays almost 80% of your health care costs and you pay the rest through your paycheck deductions
- Average employee cost increases kept to < 1% for 2018; average marketplace increase is 6%
- Reflects the good work of our employees to build and maintain healthy habits



2018

Benefit Changes

What's New for 2018?

2018 Benefit Changes

- Medical plan cost increases for PPO and HMO plans
- Copay/cost increase for MD Live telehealth medical consultations
- Smart90 – Get your 90-day prescription at Walgreens
- Dental Insurance moves to Delta Dental from MetLife
- New benefits! – identity theft protection, backup care, paid time off to volunteer
- New HSA limit to help you save more on taxes

What's Changing — Medical

- **Medical Payroll Contributions Increasing**

- Increase will depend on the medical plan option you choose and who you cover next year
- PPO Plan: \$7 to \$19 per pay period
- Kaiser HMO Plan: \$2 and \$8 per pay period
- HSA Plan: No Change

2018 Medical Plan Rates

Medical

Coverage Level	HSA PLAN			PPO PLAN			KAISER HMO		
	Wellness Discount			Wellness Discount			Wellness Discount		
	\$500	\$200	None	\$500	\$200	None	\$500	\$200	None
You	\$11.08	\$23.58	\$31.92	\$108.10	\$120.60	\$128.93	\$44.80	\$57.30	\$65.63
You + Spouse	\$93.39	\$105.89	\$114.22	\$310.17	\$322.67	\$331.00	\$166.92	\$179.42	\$187.75
You + Child	\$58.89	\$71.39	\$79.72	\$227.90	\$240.40	\$248.73	\$108.60	\$121.10	\$129.43
You + Family	\$134.48	\$146.98	\$155.31	\$462.72	\$475.22	\$483.55	\$253.13	\$265.63	\$273.96

2017 and 2018 Rates can be found on mybmcbenefits.com starting October 26.

What's Changing — Medical

- Take a fresh look at the HSA Plan

- Payroll contributions for this plan continue to be about three times lower than the PPO Plan
- Pay higher contributions for more predictable out-of-pocket costs and a lower deductible
- Think the PPO Plan is getting too expensive? Check out mybmcbenefits.com/MythSmashers



The Numbers Do the Talking

Family Plan	Annual Paycheck Costs		Annual Deductible		HSA Contribution	You Pay	Coinsurance
	Amount you pay for coverage		You pay up to this amount before coinsurance kicks-in		Funds BMC provides	Amount you pay to meet the deductible	Plan pays this amount for care after deductible
PPO	\$11,605	+	\$1,500	=	\$0	\$13,105	85%
HSA	\$3,727	+	\$3,000	=	\$1,000	\$6,727	85%

It all adds up to \$6,378 in savings in 2018 alone if you elect the HSA medical plan option

NOTE: Example assumes family coverage, in-network care and an annual salary of more than \$75,000.

What's Changing — Medical

Copay for Telehealth – PPO and HSA Plans

- The copay for MDLIVE telehealth consultations will increase to \$44 from \$40
- **HSA Plan:** Applies to medical consultations
- **PPO Plan:** Applies to medical and behavioral health consultations
 - New BCBS ID cards will reflect updated copay for PPO participants

What's Changing — Prescription Drugs

Introducing Smart90 Convenience

- Gives you two ways to get a 90-day supply of long-term maintenance drugs you take regularly for ongoing conditions:
 - **Express Scripts Home Delivery Pharmacy** – medication is delivered to your home
 - **Walgreens Pharmacy** – pick up medication at any Walgreens, Duane Read or Happy Harry's retail pharmacy
- To receive your prescriptions at a Walgreens retail pharmacy, you will need to obtain a new 90-day prescription from your doctor

What's Changing — Dental Insurance

Delta Dental PPO/Premier Replaces MetLife PPO

- Same benefits, lower costs for you and BMC
- Current coverage will transition to Delta Dental with no changes to deductible, coinsurance and annual maximums
 - Same plan design, including 3 annual cleanings
 - No ID cards for Delta Dental either
- Two network choices:
 - **Delta Dental Premier**[®] — larger and offers a general level of fee reductions
 - **Delta Dental PPO**SM — more select and offers deeper fee reductions
- Visit deltadentalins.com to find participating dentists
 - Nearly 3 out of every 4 dentists participate in one or both networks

What's Changing — Dental

- Move to Delta Dental means monthly paycheck contributions will decrease by between \$10 and \$31

Dental Plan

Coverage Level	Dental Plan
You	\$9.41
You + Spouse	\$25.89
You + Child	\$17.88
You + Family	\$29.64

Health Savings Account Contributions



- New IRS annual maximum contribution limit for 2018
- Contribute \$3,450 (up \$50 from 2017) for individual coverage; \$6,900 (up \$150 from 2017) for all other coverage levels
- Contribute an additional \$1,000 if age 55 or over in 2018
- No change to BMC contributions to HSAs

What's Changing – Backup Care



- Backup Child or Elder Care through Bright Horizons
- Connects you to reliable care providers when your regular care plans are disrupted
- BMC pays the majority of the cost of coverage up to 10 days of care per employee per year
- When you use services, the copays are:
 - \$15 per child or \$25 per family for center-based care
 - \$6 per hour (4-hour minimum) for in-home care
- Includes family support benefits — tuition discounts at child care centers, help connecting to babysitters, nannies, pet sitters, school tutors and housekeepers
- Website/phone will be released on www.mybmcbenefits.com in December

What's Changing – Identity Theft



- Privacy Armor® — Identity Theft Protection from InfoArmor
- Provides preventive and full-service restoration services
- Benefit pays up to \$1 million to recover out-of-pocket losses from fraudulent activity
- Credit monitoring, monthly credit score, annual credit report, black market website surveillance, social media monitoring, medical records monitoring and more
- Insurance for pre-existing thefts
- Monthly cost: \$9.95 for single coverage, \$17.95 for family coverage
- Learn more at myprivacyarmor.com

What's Changing – Volunteer Time Off



- BMC Cares volunteer program launched in September
- Provides two paid volunteer days each year, in addition to regular Paid Time Off (PTO)
- Encourages you to volunteer in your local communities through company-sponsored projects
- Visit the [BMC Cares](#) page to find opportunities
- Review the [PTO Policy](#) to learn more

Join the bWell Rocks Tour

- Current phase: September 2017 to July 2018
- Improve your physical, emotional and financial wellness
- Earn rewards, pay less for medical next year, win a VIP concert experience
- Learn more at mybmcbenefits.com/bwell-2018



2018

Benefits Not Changing

Great benefits that aren't changing for 2018.

What's Not Changing

- Everything else!
 - Medical, prescription drug, dental and vision copays, deductibles, coinsurance, and out-of-pocket maximums
 - Life and AD&D insurance
 - Global travel coverage
 - Compliance with the Affordable Care Act (ACA)
 - No new medical ID cards unless you change plans or are in the PPO plan (MD Live copay change triggers new ID card)

2018

Enrollment

Why Enroll

- Your health care needs change from year to year
- You're ready to move from the PPO to the HSA plan
- You want to enroll in Identity Theft Protection
- You want to contribute to accounts that can help you save:
Health Saving Account or Flexible Spending Account

Information and Resources

- mybmcbenefits.com – Starting October 26
 - Great information about all your benefits
 - Annual Enrollment feature
 - New Interactive Benefits Guide
 - MythSmashers
- mybmcrewards.com – Starting October 30
 - Alight Solutions – formerly Aon Hewitt; same services & resources
 - Plan and cost information
 - Decision tools
 - Enroll, **update dependents and beneficiaries**

Enrollment Steps

- Enroll online by November 10
 - Choose your plan and coverage level
 - Elect your HSA and/or FSA contributions; your 2017 elections do not carry over to 2018 unless you change them
 - Click on “Complete Enrollment” to submit your elections
- Print a confirmation of enrollment and keep it for your records
- Carefully review the confirmation statement you receive in Dec.



2018 Annual Enrollment
Oct. 30 – Nov. 10

Thank You

Bring IT to Life.™