



# 2021 Annual Enrollment

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**U.S. Employees**

Benefits Meeting



## Today's Topics

- PPO vs. HDHP
- HSA overview
- Enrollment – November 2 to 13
- Q&A

# 2021

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## Partners for Good Health

## Health Care Benefits Strategy

- Continue to focus on improving employee health to help control our costs
- Invest in tools, resources that help you make good decisions when using health care and how to keep healthy or improve your health
- Help you become a more informed consumer to make the most of the money both you and BMC spend on health care
- Continue to invest in your health and well-being 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 Blue Cross Blue Shield is the administrator and BMC pays the claims
- BMC pays almost 80% of your health care costs and you pay the rest through your paycheck deductions
- Reflects the good work of our employees to build and maintain healthy habits



## 2021 Medical Plan Rates

Coverage Level	2021 Contributions Per Pay Period		
	HSA	PPO	HMO (California)
You	\$40.17	\$136.67	\$73.94
You + Spouse	\$151.05	\$354.17	\$211.52
You + Child(ren)	\$105.44	\$266.14	\$145.82
You + Family	\$205.40	\$517.40	\$308.65



2020 and 2021 Rates can be found on [mybmcbenefits.com](https://mybmcbenefits.com).

## HSA Plan Summary

	In-Network	Out-of-Network
Deductible	\$1,850 (single) \$3,700 (all other levels)	\$3,700 (single) \$7,400 (all other levels)
Out-of-Pocket Maximum	\$3,700 (single) \$7,400 (all other levels)	\$7,400 (single) \$14,800 (all other levels)

## PPO Plan Summary

	In-Network	Out-of-Network
Deductible	\$875 (single) \$1,750 (all other levels)	\$2,625 (single) \$5,250 (all other levels)
Out-of-Pocket Maximum	\$3,700 (single) \$7,400 (all other levels)	\$11,100 (single) \$22,200 (all other levels)

## 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		Matching funds BMC provides if you contribute	Amount you pay to meet the deductible	Plan pays this amount for care after deductible
<b>PPO</b>	\$12,418	:	\$1,750	=	\$0	\$14,168	85%
<b>HSA</b>	\$4,930	:	\$3,700	=	\$1,000	\$8,630	85%

It all adds up to \$5,538 in savings in 2021 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.

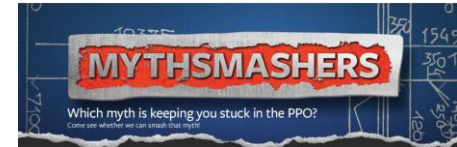


## HSA Matching Program

	If your base salary is \$75,000 or less		If your base salary is more than \$75,000	
	Employee-Only Coverage	Other Coverage Levels	Employee-Only Coverage	Other Coverage Levels
<b>BMC Flat Seed</b>	\$200 in January and July for a total of \$400		\$0	\$0
<b>BMC matches your contributions (dollar-for-dollar)</b>	Up to \$350	Up to \$1,100	Up to \$500	Up to \$1,000
	BMC will match your HSA contributions each pay period in 2021			
<b>Your contribution limit</b>	Up to \$2,850	Up to \$5,700	Up to \$3,100	Up to \$6,200
<b>Total 2021 contribution allowed by the IRS (yours and BMC's)</b>	\$3,600	\$7,200	\$3,600	\$7,200
If you are age 55 or older anytime during 2021, you can contribute an additional \$1,000 to your HSA.				

## 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](https://mybmcbenefits.com/MythSmashers)
- Need additional incentive to participate in the HSA?  
Watch the HSA triple threat video: [mybmcbenefits.com/benetube/videos/35-triple-threat-HSA](https://mybmcbenefits.com/benetube/videos/35-triple-threat-HSA)

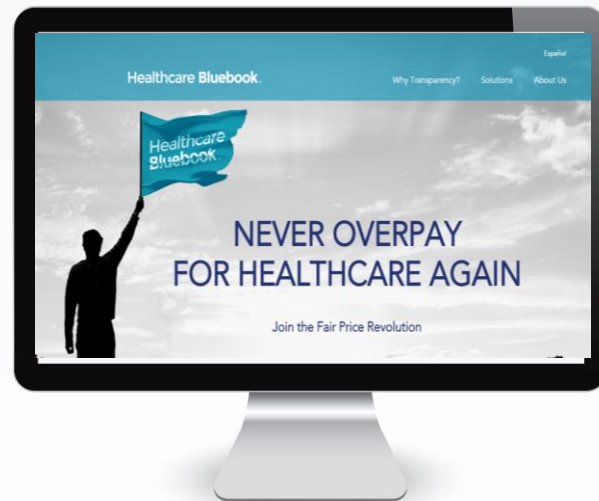


## Good Health, Smart Savings

- Participate in Totally bWell, work on your well-being and earn medical premium discounts or rewards
- Explore your treatment options with Healthcare Bluebook and Teladoc Medical Experts
- Use digital tools and resources for specific health needs – diabetes, pre-diabetes and heart conditions, pregnancy, and weight loss
- Take advantage of the HSA and FSAs to pay for out-of-pocket expenses with before-tax dollars

## Healthcare Bluebook

- Review quality data of local providers
- Compare costs of medical procedures, diagnostic tests, lab tests and more
- Get cash when you choose a “green” provider
- Available at [healthcarebluebook.com/cc/bmc](https://healthcarebluebook.com/cc/bmc)



## Teladoc Medical Experts

- Review your medical diagnosis and treatment plan and offer a second opinion
- Specialize in your condition
- Provide advice after a serious accident or medical event
- Available at [teladoc.com/medical-experts/](https://teladoc.com/medical-experts/)

## We Support Your Good Health

If enrolled in a BCBSTX medical plan option, you can access these digital resources for specific health concerns

- Livongo Diabetes Management
- Omada Health provides support and tools to build healthy habits that stick
- Ovia Health maternity and family apps
- Naturally Slim online weight-loss program
- Airrosti for musculoskeletal therapy

## Deciding Where to Go For Care

Type of Care	Service Features	Cost
Virtual Visits	<ul style="list-style-type: none"> <li>MDLIVE doctors available to BCBS members 24/7 for non-emergency issues (HSA Plan: \$44; PPO Plan: \$25)</li> </ul>	\$
Doctor's Office	<ul style="list-style-type: none"> <li>Generally best place for non-emergency care</li> </ul>	\$
Retail Health Clinic	<ul style="list-style-type: none"> <li>Lower out-of-pocket costs than urgent care</li> <li>Treatment for minor medical issues, e.g., cough, rashes, burns,</li> </ul>	\$
Urgent Care Center	<ul style="list-style-type: none"> <li>Used when your doctor's office is closed</li> <li>You don't consider your issue an emergency</li> </ul>	\$\$
Hospital ER	<ul style="list-style-type: none"> <li>Available 24/7; Pay more if you receive care from out-of-network providers</li> </ul>	\$\$\$
Freestanding ER	<ul style="list-style-type: none"> <li>Available 24/7; Often out-of-network, charge a facility fee and you may get charged more than your health plan's fee schedule</li> </ul>	\$\$\$\$

## BMC Benefits Program Website



**bwell** New to BMC? Take the Benefits Tour

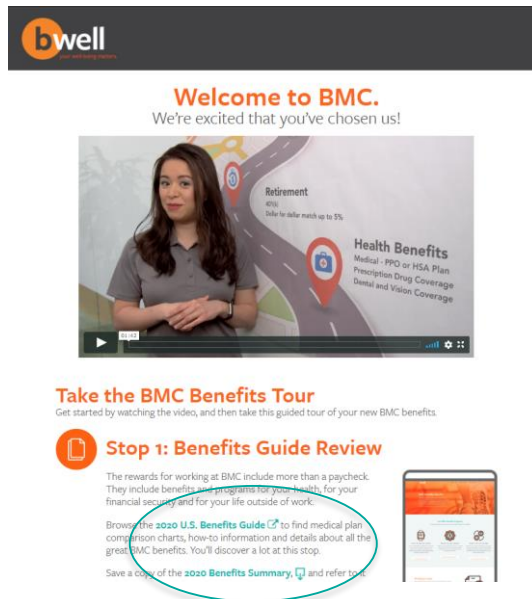
Have questions or need Coronavirus (COVID-19) Resources?

eNewsletter | benetube | Benefit Presentations

bWell Program | US Benefits Guide | Resources

The Big Picture: See the total value of working at BMC.

Stay Updated: Sign up to receive text alerts. Never miss an important benefit update.



**bwell**

Welcome to BMC.  
We're excited that you've chosen us!

Retirement: 401k, 401k-to-401k match up to 5%

Health Benefits: Medical - PPO or HSA Plan, Prescription Drug Coverage, Dental and Vision Coverage

**Take the BMC Benefits Tour**  
Get started by watching the video, and then take this guided tour of your new BMC benefits.

**Stop 1: Benefits Guide Review**  
The rewards for working at BMC include more than a paycheck. They include benefits and programs for your health, for your financial security and for your life outside of work. Browse the [2020 U.S. Benefits Guide](#) to find medical plan comparison charts, how-to information and details about all the great BMC benefits. You'll discover a lot at this stop. Save a copy of the [2020 Benefits Summary](#) and refer to it.

[mybmcbenefits.com](https://mybmcbenefits.com)



## Benefits Transition Hub

[mybmcbenefits.com/transitionhub](https://mybmcbenefits.com/transitionhub)



Available October 26



# 2021

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## 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 contribute to your HSA and receive BMC matching contributions
- You want save on taxes with Health Saving Account or Flexible Spending Accounts contributions

## If You Don't Enroll

- Enrollment for all plans, including medical, is required
- If you don't go online to enroll before Nov. 13, your 2021 benefits will be limited to:
  - ✓ Basic Life Insurance
  - ✓ Short-Term Disability
  - ✓ Basic Long-Term Disability
  - ✓ Business Travel Accident
  - ✓ Employee Assistance Program

## Information and Resources

- [mybmcbenefits.com](https://mybmcbenefits.com) – **Starting October 26**
  - Benefits changes for 2021
  - Benefits Guides 2020 and 2021
  - MythSmashers
- [mybmcrewards.com](https://mybmcrewards.com) – **Starting November 2**
  - Invitation to enroll will be sent to your BMC email address
  - Plan and cost information
  - Decision tools, e.g., help choosing medical plan; FSA contribution rate
  - Enroll, update dependents and beneficiaries

## Information and Resources

- [mybmcbenefits.com/transitionhub](https://mybmcbenefits.com/transitionhub) – Starting October 26
  - Key dates for benefits transitions
  - Extensive questions and answers about benefits
  - Guidance on current CPW benefits to December 31, 2020

## Enrollment Steps

- Enroll online by November 13
  - Choose your plan and coverage level
  - Elect your HSA and/or FSA contributions; your 2020 elections do not carry over to 2021 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.

## How to Enroll

- Know your user ID and password
- Visit [mybmcrewards.com](https://mybmcrewards.com) starting Nov. 2 – Select *Enroll Now!*
- When ready, 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.
- Call 1-877-262-4849 (8 a.m. to 9 p.m., Eastern Time, weekdays)





# Thank You

Available Oct. 26:

[mybmcbenefits.com/annual-enrollment-2021](https://mybmcbenefits.com/annual-enrollment-2021)

[mybmcbenefits.com/transitionhub](https://mybmcbenefits.com/transitionhub)

Available Nov. 2:

[mybmcrewards.com](https://mybmcrewards.com)

