

▷ BENEFITS THAT FIT *your health*  
2013 Annual Enrollment

**U.S. Employee Benefits Meetings**





# Annual Enrollment: Nov. 5 – Nov. 16

## Agenda

- 2013 Benefits Changes
- Benefits Not Changing
- Enrollment
- Information and Where to Get It



# Benefits That Fit

- BMC provides
  - Benefits that offer quality, efficiency and affordability
  - Tools and information to use your benefits wisely
- You do your part by
  - Understanding changes
  - Making informed decisions
  - Enrolling



# 2013 Benefits Changes



# Cost of Health Care Coverage

- Medical plan premiums will increase
- You will save on your premium if you earned the wellness discount
- BMC paying for Dental Plan premium increases



# Cost of Medical Coverage

## 2013 Paycheck Contributions (With Wellness Discount)

You can pay less for medical when with the BMC Wellness Program discount

Coverage level	Cost each paycheck					
	Aetna HSA		Aetna PPO		Kaiser HMO	
	Normal Contribution	Wellness Discount	Normal Contribution	Wellness Discount	Normal Contribution	Wellness Discount
You Only	\$27.48	\$2.48	\$95.40	\$70.40	\$49.78	\$24.78
You + Spouse	\$98.35	\$73.35	\$244.92	\$219.92	\$143.74	\$118.74
You + Child(ren)	\$68.65	\$43.65	\$184.05	\$159.05	\$98.02	\$73.02
You + Family	\$133.73	\$108.73	\$357.80	\$332.80	\$210.76	\$185.76



# Cost of Medical Coverage

## 2013 Paycheck Contributions (With New Hire Wellness Discount)

You can pay less for medical when with the BMC Wellness Program discount

Coverage level	Cost each paycheck					
	Aetna HSA		Aetna PPO		Kaiser HMO	
	Normal Contribution	New Hire Wellness Discount	Normal Contribution	New Hire Wellness Discount	Normal Contribution	New Hire Wellness Discount
You Only	\$27.48	<b>\$14.98</b>	\$95.40	<b>\$82.90</b>	\$49.78	<b>\$37.28</b>
You + Spouse	\$98.35	<b>\$85.85</b>	\$244.92	<b>\$232.42</b>	\$143.74	<b>\$131.24</b>
You + Child(ren)	\$68.65	<b>\$56.15</b>	\$184.05	<b>\$171.55</b>	\$98.02	<b>\$85.52</b>
You + Family	\$133.73	<b>\$121.23</b>	\$357.80	<b>\$345.30</b>	\$210.76	<b>\$198.26</b>



# Did You Qualify for the Discount?

- You will receive \$25 per paycheck (up to \$600) if you took action by July 31, 2012:
  - Got a health screening
  - Completed the Well Being Assessment™
- Not sure if you earned the discount?
  - Shown on YBR when you enroll
  - Look for two stars in the Rewards Center at **mybmcwellness.com**





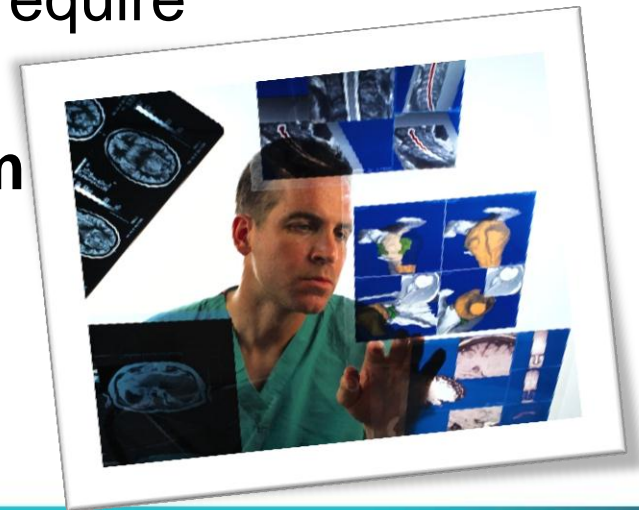
# Did You Qualify for the Discount?

- You will receive \$12.50 per paycheck (up to \$300) if you:
  - Were hired between May 1 and October 15, 2012
  - Completed the Well Being Assessment™ by October 31, 2012



# Aetna PPO & HSA Plan Changes

- Prior authorization of high-tech radiology
  - CT scans, MRIs and other high-tech diagnostic tests (except in emergencies)
  - Low resolution diagnostic tests – mammograms, sonograms and x-rays will not require prior authorization
  - Details at [mybmcbenefits.com](http://mybmcbenefits.com) after **November 1**





# Aetna PPO & HSA Plan Changes

- Prescription Drugs: Medication Management
  - Ensures meds are prescribed correctly, filled safely and provided in the most cost-effective way
  - Programs include **step therapy, quantity management, and prior authorization**
  - See *FAQs about Medication Management* at **mybmcbenefits.com**
  - If you are impacted by these programs, Express Scripts/Medco will send you a letter in November

Make sure your personal information is up to date on Employee Direct Access



# Medication Management

- Step Therapy (Aetna plans only)
  - Means taking the most cost-effective and safest medication first, and then moving to more costly medication
  - Lower-cost alternatives must be tried before the non-preferred drug will be covered
  - Examples: Aciphex<sup>®</sup>, Protonix<sup>®</sup>, and Travatan<sup>®</sup>



# Medication Management

- **Quantity Management (Aetna Plans Only)**
  - Limits the supply of certain medications to daily dose
  - U.S. Food and Drug Administration (FDA) considers safe and effective and drug manufacturer's guidelines
  - New categories on 1/1/2013: migraine management, sleep hypnotic agents and certain specialty drugs
  - Current categories: narcotic analgesics, anti-influenza agents, erectile dysfunction agents



# Medication Management

- **Prior Authorization (Aetna Plans Only)**
  - Applies to high-cost (usually injectable drugs to treat serious illnesses (such as rheumatoid arthritis)
  - Your doctor must provide the diagnosis, specific drug number, dosage and approximate treatment duration
  - Examples: dermatological agents, androgens and anabolic steroids and other high-cost specialty drugs
  - Current categories requiring prior authorization include anorexients, growth hormones and other dermatological agents



# Health Care Reform

- 2013 changes:

- Additional women's preventive health care services covered at 100%
  - Examples include single-source brand-name birth control and doctor office visits for administration of contraceptive devices and female sterilization
- Health Care Flexible Spending Account maximum annual contribution reduced to \$2,500 (from \$10,000)
- W-2 forms will list the value of your 2012 medical plan; does not impact how much tax you owe





# Dependent Eligibility Rules

- 2013 changes include:
  - New dependent eligibility rules effective Jan. 1
  - **Lawful spouse (including common-law):**  
expanded to include same-sex spouse or civil union partnership under state law
  - **Same-or opposite-gender domestic partners:**  
immediate eligibility if partnership registered with state/local government or if in long-term relationship for at least 12 months (currently 6 months)





# Dependent Eligibility Rules

- 2013 changes include:
  - **Children:** defined as “Children under the age of 26 regardless of whether they are married or a full-time student, including natural or legally adopted children, foster children, step-children, or children in your court-ordered custody or for whom you are the legal guardian”
    - No longer includes “any other child who lives with you in a parent-child relationship, or whose parent is covered as a dependent under the plan”



# Dependent Eligibility Rules

- 2013 changes include:
  - No action required now; dependents can be covered until December 31, 2013, then they become eligible for COBRA
  - Option to enroll them in individual COBRA coverage for up to 36 months and pay full premium



# Wellness Program



- Provides annual discounts on medical premiums to encourage healthy lifestyles
- Free, confidential services include:
  - Well Being Assessment™ and biometric health screenings
  - Personal health coaching
  - Smoking cessation coaching and online tools
  - Well Being Connect™ online tools designed to inspire health and well-being



# Wellness Program 2013

## Step 1

<ul style="list-style-type: none"><li>Well-Being Assessment (WBA)™</li><li>Biometric Screening</li></ul>	=	\$300
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## Step 2

<ul style="list-style-type: none"><li>Spouse WBA &amp; Biometric Screening</li><li>Report wellness activities</li><li>OR</li><li>Work with a Healthways Coach</li></ul>	=	Additional \$300
		\$600



# Dental Plan

- 2013 benefit changes include:
  - New Dental Care Rewards Program
    - annual benefit maximum increases by \$100 each year you and/or your enrolled dependents receive preventive care (check-up, cleanings or x-rays)
  - Remain enrolled, receive preventive care for the next three years and benefits increase in 2014, 2015 and 2016
  - BMC covering dental rate increases





# Flexible Spending Accounts

- For 2013, before-tax contributions are:
  - \$240 to \$2,500 in the Health Care FSA
  - \$240 to \$2,500 in the Limited Use FSA
  - \$240 to \$5,000 in the Dependent Care FSA
- Enrollment required every year
- 2013 claims must be submitted by March 31, 2014



# Benefits Not Changing



# Benefits Not Changing

- Vision Plan
- Employee Assistance Program
- Life and AD&D
- Disability
- Work/Life Benefits
  - Group Prepaid Legal
  - Tuition Reimbursement
  - Adoption Assistance
  - Fitness Reimbursement
  - BMC Scholarship Program







# Vision Plan

- In-network and out-of-network benefits cover:
  - Annual exam
  - Lenses
  - Frames
  - Contact Lenses
- Vision Service Plan (VSP) administers the vision benefits
- No increase to vision premiums for 2013





# Employee Assistance Program

- **Benefits cover:**
  - Up to 6 counseling sessions per incident per year for you and your dependents
  - Available even if you aren't enrolled in BMC medical plan or other benefits
  - Aetna administers the EAP benefits





# Life and AD&D

- Basic employee life insurance (2 times annual base salary) at no cost to you
- Supplemental life and AD&D also available for purchase  
See details in the *U.S. BMC Software Benefits Guide* at **mybmcbenefits.com**
- Administrator: Liberty Mutual



# Life and AD&D

- **Employee Business Travel Accident**  
(2 times annual base salary) at no cost to you; Administrator: AC Newman & Co.
- **Global Emergency Services**  
(Travel assistance when on BMC business more than 100 miles from home) at no cost to you; Administrator: Assist America



# Disability Benefits

- **Short-term disability**
  - 100% of base salary weeks 1 to 3; 75% of base salary weeks 4 to 6; 66 $\frac{2}{3}$  of base salary weeks 7 to 26
- **Long-term disability**
  - 60% of total cash compensation (base salary, bonus and commission)
- **Supplemental long-term disability**
  - Purchase an additional 15% of total pay (base salary, bonus and commission) resulting in 75% of total pay



# Work/Life Benefits

- **Group prepaid legal** – provides access to Hyatt Legal attorneys for services such as wills and estate planning, real estate ownership, family law and more
- **Tuition Reimbursement** – provides up to \$5,500 per year for college-level studies (undergraduate and graduate) to active, full-time employees.
- **Adoption Assistance** – provides up to \$5,000 for eligible expenses per successful adoption to help offset costs





# Work/Life Benefits



- **Fitness Reimbursement Program** – provides up to \$225 per year to help pay for fitness activities outside your home
- **BMC Scholarships** – provide college scholarships to sons and daughters of BMC employees of up to \$2,500 per year



# Enrollment





# How to Enroll

- Know your user ID and password
- Log on to enroll between **November 5** and **November 16**
- **[yourbenefitsresources.com/bmc](http://yourbenefitsresources.com/bmc)**
  - Available 24 hours a day, seven days a week during annual enrollment and throughout the year
- **1-877-262-4849**
  - Help using the website, enrolling, answering questions
  - Hours are 8 a.m. to 9 p.m., Eastern time, Monday through Friday



# New YBR Welcome Page

- Helps you quickly get to the information you need
- Click on **Your Benefits Resources** to enroll



The screenshot shows the 'Welcome to BMC Benefits That Fit!' page. At the top, there is a header with the BMC logo and the text 'BENEFITS THAT FIT your life'. Below the header, there is a 'Log Off' button. The main content area is titled 'Welcome to BMC Benefits That Fit!' and includes a 'Need Help?' section with a contact number (1-877-BMC-4849). There are three main sections: 'Your Benefits Resources (YBR)', 'Your Spending Account (YSA)', and 'Wellness'. Each section has a list of links and a brief description. A 'Find It By Phone' button is also visible on the right side of the page.



# New YBR Telephone Menu

- Your Benefits Resources (with ID/Password)
- Your Benefits Resources (without ID/Password)
- Your Spending Account (YSA)
- Savings & Investments (Fidelity)
- Wellness and Other Programs
- All Other Questions



- Employee Assistance Program
- Healthways Wellness
- Aetna Nurse Hotline
- Aetna Customer Service
- Kaiser Nurse Hotline
- Kaiser Customer Service
- Vision Plan
- Emergency Travel Assistance
- Hyatt Legal Plan



# Enrollment Steps

- Understand the changes
- Make informed decisions
- Estimate and compare your total medical costs – your costs plus your out-of-pocket costs for services under each Aetna option
  - Use YBR tools to help you choose
  - Use prescription drug estimating tool at [www.medco.com/bmcsoftware](http://www.medco.com/bmcsoftware)

Make sure your personal information is up to date on Employee Direct Access



# Aetna Medical Plan Choices

	Aetna HSA		Aetna PPO
<b>1. Medical Plan Cost</b>			
Paycheck Costs	\$		\$\$\$
In-Network Deductible (Individual/Family)	\$1,500/\$3,000		\$500/\$1,000
<b>2. Health Care Savings</b>			
Flexible Spending Account (FSA)	Limited Use FSA; up to \$2,500. Use it or lose it.		Health Care FSA; up to \$2,500. Use it or lose it.
	+		+
Health Savings Account (HSA) (Individual/Family)	Up to \$3,250/\$6,450 Use it and keep it.		Not available
<b>3. Cash from BMC</b>			
Base Salary (Individual/Family)	<\$75,000/year \$750/\$1,500	>\$75,000/year \$500/\$1,000	Not available



# Information and Where To Get It



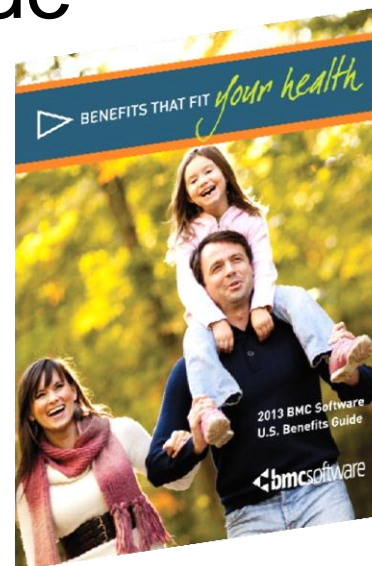
# Information and Where to Get It

- [mybmcbenefits.com](http://mybmcbenefits.com) – Starting **Nov. 1**
  - Details about changes
  - FAQs about Medication Management programs
  - Enrollment tips
- **Your Benefits Resources™** – Starting **Nov. 5**
  - Plan and cost information
  - Tools to help you decide
  - Enroll, update dependents and beneficiaries



# Information and Where to Get It

- Enrollment brochure mailed to your home, sent to your work email
- Updated Benefits Guide
- Emails at work







# Information and Where to Get It

- Site provides easy access to enrollment information
  - Quick Response (QR) code on printed piece takes you to page
  - View from home; no need to log on to YBR until you enroll



[www.mybmcbenefits.com](http://www.mybmcbenefits.com)



## If You Don't Enroll by Nov.16

- Coverage will remain the same
- You may pay more for medical in 2013
- You will not be enrolled in FSAs
- You won't be making contributions to your HSA
- Other plan elections will carry over—  
dental, vision, life and disability, and group  
legal



# Annual Enrollment: Nov. 5 – Nov. 16



**Your annual opportunity  
to make changes to  
your benefits**

**[yourbenefitsresources.com/bmc](http://yourbenefitsresources.com/bmc)**

**Call the Benefits Center at  
1-877-262-4849**



# It's Your Move

Take a moment to choose the  
benefits that **fit YOU!**



# Questions?

