



Annual Enrollment 2012

November 2011





Today's Topics

- Enrollment
- What's Changing
- How to Enroll
- Communication
- Questions?





Annual Enrollment

Your annual opportunity to make changes to your benefits



Call the Benefits Center at
1-877-BMC-4849

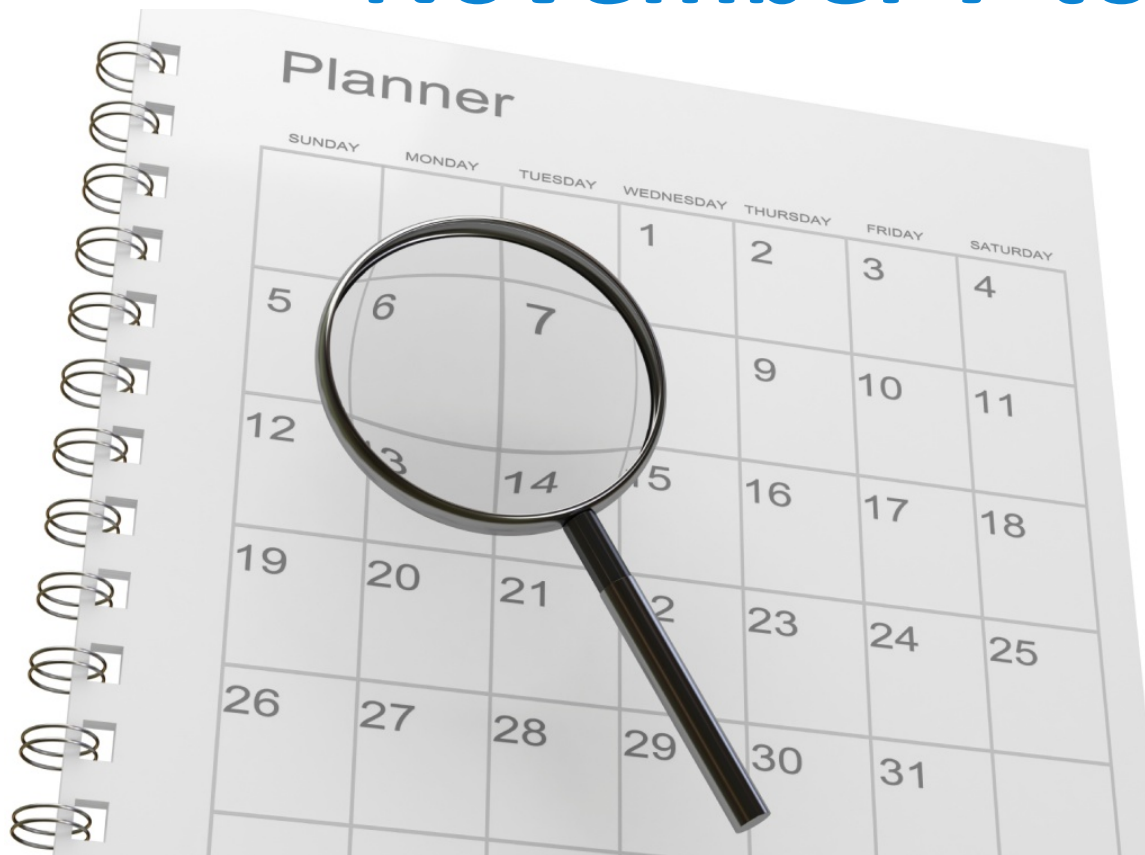
1. Enter your ID and password
2. Select **Health & Insurance**
3. Say “representative”

Go to yourbenefitsresources.com/bmc



Your Enrollment Period

November 7 to 18





What's Changing





What's Changing? Benefit Costs

Paycheck Contributions

- Medical contributions increasing
- Vision contributions increasing slightly
- Dental contributions not increasing



What's Changing? Benefit Costs

2012 Medical Paycheck Contributions

Coverage level	Cost each paycheck		
	Aetna HSA	Aetna PPO	Kaiser HMO
You Only	\$21.37	\$76.09	\$39.89
You + Spouse	\$86.41	\$212.98	\$130.47
You + Child(ren)	\$56.37	\$152.18	\$86.92
You + Family	\$119.79	\$308.55	\$194.29



What's Changing? Benefit Costs

2012 Dental and Vision Paycheck Contributions

Coverage level	Dental Cost each paycheck	Vision Cost each paycheck
You Only	\$9.40	\$3.95
You + Spouse	\$25.87	\$7.90
You + Child(ren)	\$17.87	\$7.11
You + Family	\$29.62	\$11.46



What's Changing? Aetna HSA

BMC is offering the same medical plans in 2012; some changes to Aetna HSA:

- Aetna PPO - No changes
- Kaiser HMO - No changes
- Aetna HSA - **CHANGES**



What's Changing? Aetna HSA

- Increases to the annual in-network deductible and out-of-pocket maximum

Aetna HSA Medical Plan	In-Network			
	Individual		Family	
	2011	2012	2011	2012
Annual Deductible	\$1,250	\$1,500	\$2,500	\$3,000
Annual Out-of-Pocket Maximum	\$2,000	\$3,000	\$4,000	\$6,000

Watch the [“What is an HSA?”](#) video to learn more about the Aetna HSA Medical Plan



What's Changing? Aetna HSA

- Certain preventive prescription drugs paid 85% by plan
 - You'll only pay 15% even if you haven't satisfied the plan deductible
 - Eligible preventive medicines include insulin and blood pressure medication
 - See [Medco Preventive Drug list](#) posted on YBR under **Plan Information**



What's *NOT* Changing? Aetna HSA

BMC's seed money contributions to the Health Savings Account will remain the same

If Your Base Salary is...	And You Choose...	
	Employee Only	Other Coverage
	BMC's 2012 Contribution is...	
\$75,000 or less	\$750	\$1,500
More than \$75,000	\$500	\$1,000



What's Changing? Wellness 2011

- Current wellness program ends with 2011 incentives for employees enrolled in Aetna HSA plan
 - **ACTION:**
Complete activities by December 1, 2011 to receive 2011 incentives
- No health risk assessment during annual enrollment





What's Changing? Wellness 2012

- Enhanced focus on wellbeing and wellness for 2012
- Introducing new wellness vendor and program
- Starting in 2013, lower medical premiums if you participate in wellness activities
- Watch for more information soon!

Healthy Rewards!



- Complete new online health risk assessment and health screenings in 2012
- Earn up to **\$600** off your medical coverage contributions for 2013



What's Changing? Introducing YSA

- Your Spending Account [™] (YSA) new administrator for HSA, FSAs, Tuition, Fitness Reimbursement and Adoption Assistance
- Access YSA website from Your Benefits Resources at yourbenefitsresources.com/bmc or by calling 1-877-BMC-4849
- One stop for forms, claims and information starting January 1, 2012



What's Changing? HSA

- New **HSA** administrator - *Your Spending Account™* (YSA)
 - **WATCH FOR:** New YSA Visa® debit card mailed in January if you enroll/remain enrolled in Aetna HSA Medical Plan
- New HSA custodian - UMB Bank
 - **ACTION:** You must go to YBR during enrollment and certify your new account with UMB before you can make a 2012 deposit or receive BMC contributions



What's Changing? HSA

- Increased federal limits on total Health Savings Account contributions

2012 maximum	Coverage or age
\$3,100	Employee-only coverage
\$6,250	All other coverage
\$1,000	If age 55 or older in 2012

- Limits include company and your HSA contributions



What's Changing? HSA

ACTION: If you have an HSA with JPMorgan

- Certify your new UMB account on YBR during enrollment
- You can transfer your JPMorgan HSA balance to UMB in January, after your UMB account has been established
- You have until **Feb. 28, 2012** to transfer your account from JPMorgan to UMB before you start incurring monthly administrative fees
- Use the [Health Savings Account Transfer to UMB from Other Trustee](#) form, available at mybmcbenefits.com



What's Changing? FSAs

- New **FSA** administrator - *Your Spending Account™* (YSA)
 - **WATCH FOR:** New YSA Visa® debit card
 - Mailed in **December** if you contribute to the Health Care FSA
 - Mailed in **January** if you contribute to the Limited Use FSA/Health Savings Account
- Access YSA through Your Benefits Resources



What's Changing? FSAs

	Description	Max. Annual Contribution
Health Care FSA <i>(If enrolled in the PPO or HMO)</i>	<ul style="list-style-type: none">– Set aside before-tax money to pay for eligible health care expenses– Use account to pay for expenses not paid by your medical plan	\$10,000
Limited Use FSA <i>(If enrolled in the Aetna HSA Plan)</i>	<ul style="list-style-type: none">– Set aside before-tax money to pay for eligible dental and vision expenses– Use account to pay for expenses not paid by your dental, vision plan	\$2,500 NEW LIMIT!
Dependent Care FSA <i>(Open to everyone)</i>	<ul style="list-style-type: none">– Set aside before-tax money to pay for eligible dependent day care (children and adult) expenses. Not for dependent medical expenses.	\$5,000

ACTION: Health Care FSA limit will decrease in 2013. If you've been putting off expensive health investments—laser eye surgery or braces—consider contributing FSA dollars in 2012 to fund more of your costs with before-tax dollars



What's Changing? **NEW** YSA Card

Debit card (YSA card)

- Can be used to pay for eligible health care expenses (excludes dependent care)
- Eligible expenses are automatically deducted from your Health Care FSA, Limited Use FSA or Health Savings Account





What's Changing? YSA Card

Paying for HSA and Limited Use FSA Expenses

When you use YSA card to pay for...	Funds are taken from your...
Dental and vision care expenses*	Limited Use FSA
Medical services, prescription drugs	Health Savings Account

You can begin paying for eligible medical services and prescription drugs with your Limited Use FSA **once you reach the HSA deductible for the year and call 1-877-BMC-4849 and speak with a representative of Your Spending Account*



How Smart is the YSA Card?

- Convenient method to pay out of pocket health, prescription, dental and vision expenses
- Approximately 20% to 25% of all debit card swipes require receipt substantiation
- If card doesn't know what type of service is rendered
 - You will be asked to substantiate certain types of expenses (provide itemized receipts) after you have paid for the service using the debit card



What's Changing? FSAs/HSA

NEW!

Your Spending Account website

- Submit and review claims
- Learn about benefits and eligible expenses
- Check current account balances
- Go to YBR , select **Other Benefits**, then **Your Spending Account**

Your Profile | Contact Us | Secure Mailbox | Close Window

Your Spending Account PremierCo

Home Health Care Dependent Care Commuter Education Other Accounts Knowledge Center

Welcome to Your Spending Account

Recent Activity

Date Processed	Status	Provider	Transaction Date	Amount
03-23-2011	Part approved, need documentation by 04-20-2011	CORNER DRUG STORE	03-20-2011	\$45.00
03-19-2011	Receipts due by 04-16-2011	DR. LESLIE ANDERSON	03-16-2011	\$15.00
02-16-2011	More Documentation required by 03-13-2011	DR. STEVEN BREAKER	02-13-2010	\$40.00
04-03-2011	Partially Paid	SUNNYSIDE DAY CARE CENTER	03-31-2011	\$1,000.00

View More Requests: Health Care | Dependent Care | Education

Balances

Plan Balances

Plan Available Balance Election Amount Available Balance

Take Action

- Submit Claim
- Request Reimbursement
- View Claims
- View Reimbursement Requests
- Check Eligible Expenses
- View Your Documentation
- Enroll for Commuter
- Request an Additional Card
- Edit Your Profile

Did You Know?

Avoid Sending Receipts
See a new way to buy prescriptions and over-the-counter items at Walgreens when using your YSA card.

Sign Up for Direct Deposit
Receive your reimbursements faster by signing up for direct deposit.

Access Your Spending Account from yourbenefitsresources.com/bmc



What's Changing? FSA and HSA

Administration changes summary

Account	From	To
Flexible Spending Accounts administration	Aetna	Your Spending Account™
Health Savings Account administration	Aetna	Your Spending Account™
Health Savings Account bank	JPMorgan Chase Bank	UMB Bank

ACTION: You have until March 31, 2012 to submit your 2011 Flexible Spending Account claims to Aetna



What's Changing? Other Benefits

- Your Spending Account will administer these Work/Life programs starting January 1, 2012
 - **Tuition Assistance:** Up to \$5,500 per year for a job-related degree program
 - **Adoption Assistance:** Up to \$5,000 to help offset legal and other adoption-related expenses
 - **Fitness Reimbursement:** Up to \$225 per year to pay for fitness activities outside your home
- Fitness reimbursement program extended to Houston and Austin employees
- Forms, program information available on the Your Spending Account website starting January 1, 2012



What's Changing? EAP

- Changing Employee Assistance Program (EAP) administrators from Magellan to Aetna for improved coordination with health plan
- No benefit changes
 - 6 free counseling sessions per calendar year for each problem or issue
 - Available to you, your dependents even if not enrolled in a BMC medical plan
- Call Aetna EAP for providers at 1-800-955-6422
- Go to mylifevalues.com for information, discounts, and other resources [ID: BMC, Password: EAP]



What's Changing? Long-term Care

- John Hancock will no longer accept new entrants into the Group Long-term Care Insurance after December 31, 2011
- If you are interested in this coverage, your application must be postmarked prior to December 31, 2011
- Employees currently enrolled will continue to have the same coverage



Dates to Remember

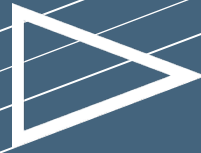
Annual Enrollment	November 7 to 18
Deadline to complete activities to receive 2011 incentives if enrolled in Aetna HSA	December 1, 2011
Benefits effective date; new payroll deductions begin	January 1, 2012
Deadline to transfer Health Savings Account from JPMorgan to UMB and avoid monthly fees	February 28, 2012
Deadline for submitting 2011 FSA claims to Aetna	March 31, 2012



If You Don't Enroll by November

18

- Coverage will remain the same
- You will pay increased premiums for medical and vision coverage in 2012
- You will not be enrolled in the Flexible Spending Accounts
- You will not be enrolled in a Health Savings Account with UMB Bank
- Other plan elections will carry over—dental, vision, life and disability, and group legal



How to Enroll





How to Enroll

- Know your user ID and password
- Log on to enroll between **November 7** and **November 18**
- yourbenefitsresources.com/bmc
 - Available 24 hours a day, seven days a week during annual enrollment and throughout the year
- **1-877-BMC-4849**
 - Help using the website, enrolling, answering questions
 - Hours are 8 a.m. to 9 p.m., Eastern time, Monday through Friday



Before You Enroll Page

The screenshot shows a web page for 'Annual Enrollment' with a deadline of November 18. The page features a navigation bar with links for 'Your Profile', 'Secure Mailbox', 'Feedback', 'Contact Us', and 'Log Off'. The main header includes the 'BENEFITS THAT FIT your life' slogan and the 'bmcsoftware' logo. A secondary navigation bar contains 'Home', 'Health and Insurance', 'Life Events', 'Other Benefits', and 'Knowledge Center', along with a 'Print' button. The main content area is titled 'Annual Enrollment' and includes a 'Related Info' section for 'Coverage as of Today for You and Your Dependents'. The central focus is a 'Before You Enroll in Your Benefits' section, which is accompanied by a sunflower image. This section contains a numbered list of steps: 1. Learn What's New and Changing, 2. Review Your Healthcare Costs, 3. Compare Plan Details, 4. Find a Provider, 5. Consider a Flexible Spending Account, and 6. Enroll in Your Benefits. Step 2 is expanded to show three sub-steps: 'Compare Medical Costs for Next Year', 'Review Out-of-Pocket Costs', and 'Estimate Your Medical Costs', each with a brief explanatory text.

Your Profile | Secure Mailbox | Feedback | Contact Us | Log Off

BENEFITS THAT FIT *your life* bmcsoftware

Home | Health and Insurance | Life Events | Other Benefits | Knowledge Center | Print

Annual Enrollment Deadline November 18

Related Info
Coverage as of Today for You and Your Dependents

Before You Enroll in Your Benefits

- 1 Learn What's New and Changing
- 2 Review Your Healthcare Costs
 - Compare Medical Costs for Next Year
Cost is a big part of choosing a medical plan. First, think about what you'll pay for medical coverage next year.
 - Review Out-of-Pocket Costs
Next, look at how much you've spent out-of-pocket for health care this year based on your claims (through Sat Jan 01 00:00:00 CST 2011).
 - Estimate Your Medical Costs
Then, estimate and compare what you might pay out-of-pocket for medical services next year.
- 3 Compare Plan Details
- 4 Find a Provider
- 5 Consider a Flexible Spending Account
- 6 Enroll in Your Benefits



Medical Plan Choices

Your Profile | Secure Mailbox | Feedback | Contact Us | Log Off

BENEFITS THAT FIT *your life*

Home | Health and Insurance | Life Events | Other Benefits | Knowledge Center | Print

Your Benefit Choices

Coverage effective 01-01-2012

Medical	Medical			
Dental				
Vision				
Employee Assistance Program				
Long-Term Disability				
Short-Term Disability				
Basic Life Insurance				
Optional Life Insurance				
Spouse Life Insurance				
Child Life Insurance				
Optional AD&D				
Health Care Spending Account				
Dependent Care Spending Account				

Choose Your Option
The price shown for each option is the Pay Period amount.

Option	You Only	You + Spouse	You + Child(ren)	You + Family
<input type="radio"/> No Coverage	\$0.00	\$0.00	\$0.00	\$0.00
<input type="radio"/> Aetna PPO	\$76.09	\$212.98	\$152.18	\$308.55
<input checked="" type="radio"/> Aetna HSA <small>LEARN MORE</small>	\$21.37	\$86.41	\$56.37	\$119.79
<input type="radio"/> Kaiser N. California HMO	\$39.89	\$130.47	\$86.92	\$194.29

Choose Who's Covered

Dependent Name	Birth Date

[Add a Dependent](#)

Finished With Your Choices?

[OK and View Choices](#) [OK and Continue](#)

Related Info
[View your current Medical coverage](#)

Tools and Calculators

- [Compare Medical Options](#)
- [Estimate and Compare Medical Expenses by Option](#)
- [Health Care Cost Summary](#)
- [Find a Doctor or Hospital](#)



Certify Your New HSA with UMB

AD&D	<p>I have reviewed all applicable information and agree to be bound by the terms and conditions (PDF, 140 KB) and adoption agreement (PDF, 12 KB) governing my HSA. I understand the terms and conditions are available to me anytime at the Your Spending Account™ website.</p> <ul style="list-style-type: none"> I authorize UMB Bank, my employer, and those acting on behalf of either party to exchange information (including my account number) in connection with the establishment and maintenance of my HSA. I understand my monthly account statements will be made available to me electronically. I agree to notify UMB Bank if I wish to have statements mailed to my home address. I certify that the information provided is true and complete. <p>PER THE USA PATRIOT ACT: To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open the account, UMB Bank will ask for your name, street address, date of birth, and other information that will allow us to identify you. UMB Bank may also ask to see your driver's license or other identifying documents.</p> <ul style="list-style-type: none"> When enrolling at annual enrollment, seed money is funded to your health savings account in semiannual installments; 50% in January, 50% in July. If you are electing into the HSA prior to July 1, the seed money is funded to your health savings account in two installments; 50% at hire, 50% in July. If you are a new hire on or after July 1, you will receive 50% of the annual seed money contribution as soon as administratively possible following your enrollment. <p>To accept and agree to the above affirmation, enter the annual amount you want to contribute.</p> <p>Enter 0 if you don't want to contribute.</p> <table border="0"> <tr> <td>Employer Contribution</td> <td>\$0.00</td> </tr> <tr> <td>Contribution Amount (\$0 - \$6,250)</td> <td>\$ 5,000.00 Estimate how much to contribute</td> </tr> <tr> <td colspan="2" style="text-align: center;">Add It Up</td> </tr> <tr> <td>Total Contribution</td> <td>\$5,000.00</td> </tr> </table> <p>I agree to the HSA's terms and conditions</p> <p><input checked="" type="radio"/> YES <input type="radio"/> NO</p> <p>Finished With Your Choices?</p> <p>OK and View Choices OK and Continue</p>	Employer Contribution	\$0.00	Contribution Amount (\$0 - \$6,250)	\$ 5,000.00 Estimate how much to contribute	Add It Up		Total Contribution	\$5,000.00
Employer Contribution		\$0.00							
Contribution Amount (\$0 - \$6,250)		\$ 5,000.00 Estimate how much to contribute							
Add It Up									
Total Contribution	\$5,000.00								
Health Care Spending Account									
Dependent Care Spending Account									
Group Legal									





BENEFITS THAT FIT



It's Time to Enroll

Enrollment Deadline: November 18

yourbenefitsresources.com/bmc

Choose the benefits that fit YOU!



Keeping You Informed

- Changes brochure mailed to your home, sent to your work email
- Email reminders
- Web page provides easy access to Annual Enrollment information
 - Quick Response (QR) codes on printed piece take you to page
 - View from home; no need to log on to YBR until you enroll
 - Content will be posted on YBR under **Plan Information** after enrollment

The screenshot shows the 2012 Annual Enrollment web page. At the top, it features the BMC Software logo and the text "BENEFITS THAT FIT your health 2012 Annual Enrollment" with a photo of a man carrying a child. Below this is a navigation bar with "2012 ANNUAL ENROLLMENT November 7-18" and a yellow "ENROLL NOW" button. The main content area is divided into several sections: "Your Enrollment Checklist" with a list of 7 items, "YOUR 2012 BENEFITS" with a checkmark icon, "WHAT IS AN HSA?" with a video icon, "GET THE DETAILS" with a magnifying glass icon, "RESOURCES" with a link icon, and "FORMS" with a download icon. A footer contains the phone number "1-877-BMC-4849" and a copyright notice.

mybmcbenefits.com



Questions?

