



BENEFITS THAT FIT

*your health*

2014 Annual Enrollment

**U.S. Employee Benefits Meeting**







# Annual Enrollment: Nov. 4 – 15

## Agenda

- What's New & Different for 2014
- What's Not Changing
- Monthly Costs
- Enrollment
- Information and Resources



# What's New & Different for 2014



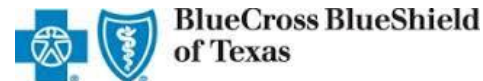
# New Partners

From...

To...

HSA/ PPO Medical  
Plans

aetna™



Dental Plan

aetna™

MetLife

Employee Assistance  
Program (EAP)

aetna™



Telemedicine

New for 2014





# Why New Partners?

- Help you and BMC save money
- Enhanced customer service
  - Benefit Value Advisors — personalized help estimating costs and finding providers if you need surgery or other expensive procedures
- Tools to help you maximize your health coverage
  - Transparency tool
  - 24/7 Nurseline
- Learn more about new BCBSTX tools and resources at [mybmcbenefits.com](http://mybmcbenefits.com)



# Move to Blue Cross Blue Shield of Texas

- In the HSA or PPO today...
  - Your coverage automatically switches to BCBSTX on Jan. 1
  - Most Aetna providers are in BCBSTX network
  - For employees in the Houston area, Kelsey-Seybold will now be in-network





# Move to Blue Cross Blue Shield of Texas

- In the HSA or PPO today...
  - Find providers under **Health and Insurance—TAKE ACTION— Find a Doctor** when you enroll
  - Transition-of-care benefits:
    - Allows you to continue the treatment with your out-of-network provider at in-network rates
    - Available for certain conditions, such as high-risk pregnancy, or surgeries
  - Learn more about transition-of-care benefits at [mybmcbenefits.com](http://mybmcbenefits.com)



# Move to Blue Cross Blue Shield of Texas

- In the HSA or PPO today...
  - New combined medical/Rx ID card will be mailed in December
  - You'll receive two cards if you cover dependents
  - Only employee name appears on card; dependent name(s) not listed
  - Go to [www.bcbstx.com](http://www.bcbstx.com) and download additional cards





# PPO Plan Changes

- Annual deductibles, out-of-pocket maximums, emergency room copayment increasing (changes in red)

Plan Features	In Network	Out of Network
<b>Deductible</b>	<b>\$750 individual</b> <b>\$1,500 family</b>	<b>\$2,250 individual</b> <b>\$4,500 family</b>
<b>Out-of-Pocket Maximum</b>	<b>\$3,000 individual</b> <b>\$6,000 family</b>	<b>\$9,000 individual</b> <b>\$18,000 family</b>
<b>Emergency Room</b>	85% after deductible and <b>\$250 copay</b>	85% after deductible and <b>\$250 copay</b>



# PPO Plan Changes

- Coinsurance limits for brand-name prescription drugs increasing (changes in red)

	Retail 30-day	Mail Order 90-Day
<b>Generic</b>	\$4	\$10
<b>Preferred Brand Name</b>	20% coinsurance (\$40 min/\$85 max copay)	20% coinsurance (\$80 min/\$170 max copay)
<b>Non-Preferred Brand Name</b>	50% coinsurance (\$80 min/\$170 max copay)	50% coinsurance (\$160 min/\$200 max copay)



# BCBSTX Plans Compared

	BCBSTX HSA		BCBSTX PPO
<b>1. Medical Plan Cost</b>			
Paycheck Costs	\$		\$\$\$
In-Network Deductible (Individual/Family)	\$1,500/\$3,000		\$750/\$1,500
<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.
	<b>PLUS</b>		<b>PLUS</b>
Health Savings Account (HSA) (Individual/Family)	Up to \$3,300/\$6,550 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





# Pharmacy Changes

- Express Scripts adding more medicines to pre-approval list
  - New categories requiring prior authorization include: cholesterol lowering agents (Crestor), antipsychotics (newly prescribed), narcotics, diabetes, fibvates
  - Examples include: Abilify, Invega, Oxycontin, Oramorph SR, Byetta, Bydureon, Antava, Fenoglide
  - Visit [mybmcbenefits.com](http://mybmcbenefits.com) for details



# Move to Magellan for EAP

- Automatically switches from Aetna to Magellan on Jan. 1
- Services provided at no cost to you and your eligible family members
- Call 1-800-327-1393 to talk with a counselor 24/7



# Move to MetLife for Dental

- Automatically switches from Aetna to MetLife on Jan. 1
- Find MetLife providers at [metlife.com/mybenefits](http://metlife.com/mybenefits)
- MetLife does not issue identification cards
- Call MetLife at 1-800-942-0854 with questions





# Dental Plan Changes

- Annual dental benefit maximum increasing from \$1,500 to \$2,000
- Also raising the orthodontia maximum to \$2,000, a benefit increase of \$500 to cover eligible adult and child orthodontia





# Telemedicine Through Teladoc®

- Alternative to expensive and time-consuming urgent care and emergency room visits
- 24/7 access to U.S. board-certified physicians by telephone for \$40 per consultation
- Call Teladoc for cold and flu symptoms, bronchitis, respiratory infection, sinus problems, allergies and more
- Visit [Teladoc.com](http://Teladoc.com) or call 1-800-835-2362 (Teladoc)



# Health Savings Account

- **IRS contribution limits increasing for 2014**
  - Individual: \$3,300 (\$50 increase)
  - Family: \$6,550 (\$100 increase)
  - Catch-up: \$1,000 if you are at least age 55 (no change)
  - Limits include your contributions and BMC's
  - Use the Health Savings Account Estimator on Your Benefits Resources (YBR) when you enroll





# Flexible Spending Accounts

- For 2014, 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
- 2014 claims must be submitted by March 31, 2015



# Health Care Reform Update

- Affordable Care Act (ACA) requires all Americans to have health insurance by January 1
  - If enrolled in a BMC medical plan, you are following the new rules of the ACA
  - Please review *Health Insurance Marketplace Coverage* notice mailed to your home address in October
  - Learn more, read FAQs at [mybmcbenefits.com](http://mybmcbenefits.com)



# Health Care Reform Update

- BMC will continue to:
  - Revise our medical plans to comply with requirements
  - Assess the cost impact of mandated changes and make adjustments if needed
- For a more detailed look at the Affordable Care Act, go to [HealthCare.gov](http://HealthCare.gov)





# What's Not Changing



# What's Not Changing

- **Kaiser** for HMO Medical Plan
- **Express Scripts** for Prescription Drugs
- **Vision Services Plan (VSP)** for Vision Plan
- **Your Spending Account™** for Flexible Spending Accounts and Health Saving Account
- **UMB Bank** as custodian for Health Savings Account



# What's Not Changing

- **Liberty Mutual** for Life, AD&D, Disability
- **Work/Life Benefits**
  - Group Prepaid Legal
  - Tuition Reimbursement
  - Adoption Assistance
  - Fitness Reimbursement
  - BMC Scholarship Program





# Monthly Costs





# Monthly Costs

- Medical cost increases due to:
  - Trends in health care costs, plan usage, and compliance with Health Care Reform
- BMC absorbing cost increases for HSA and PPO medical plans; no increase in monthly costs you pay
- HMO monthly costs increasing 8%



# Monthly Costs

- Dental Plan coverage costs are also higher for 2014 but BMC will cover the increase
  - No monthly cost increase for employees for the third year in a row!
- Vision Plan monthly cost increasing 4%
- Decrease in cost for Supplemental Life and AD&D insurance; no benefit changes



# Cost of Medical Coverage

## 2014 Paycheck Contributions (With \$600 Wellness Discount)

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

Coverage level	Cost each paycheck					
	BCBSTX HSA		BCBSTX PPO		Kaiser HMO	
	Normal Contribution	\$600 Wellness Discount	Normal Contribution	\$600 Wellness Discount	Normal Contribution	\$600 Wellness Discount
You Only	\$27.48	\$2.48	\$95.40	\$70.40	\$53.96	\$28.96
You + Spouse	\$98.35	\$73.35	\$244.92	\$219.92	\$155.81	\$130.81
You + Child(ren)	\$68.65	\$43.65	\$184.05	\$159.05	\$106.25	\$81.25
You + Family	\$133.73	\$108.73	\$357.80	\$332.80	\$228.45	\$203.45



# Cost of Medical Coverage

## 2014 Paycheck Contributions (With \$300 Wellness Discount)

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

Coverage level	Cost each paycheck					
	BCBSTX HSA		BCBSTX PPO		Kaiser HMO	
	Normal Contribution	\$300 Wellness Discount	Normal Contribution	\$300 Wellness Discount	Normal Contribution	\$300 Wellness Discount
You Only	\$27.48	<b>\$14.98</b>	\$95.40	<b>\$82.90</b>	\$53.96	<b>\$41.46</b>
You + Spouse	\$98.35	<b>\$85.85</b>	\$244.92	<b>\$232.42</b>	\$155.81	<b>\$143.31</b>
You + Child(ren)	\$68.65	<b>\$56.15</b>	\$184.05	<b>\$171.55</b>	\$106.25	<b>\$93.75</b>
You + Family	\$133.73	<b>\$121.23</b>	\$357.80	<b>\$345.30</b>	\$228.45	<b>\$215.95</b>





# Wellness Program



- Provides annual discounts on medical premiums to encourage healthy lifestyles
- Free, confidential services
- Contact Healthways at:
  - [www.mybmcwellness.com](http://www.mybmcwellness.com)
  - 1-866-336-8226



# Wellness Program



- Premium discounts continue in 2014 with program participation
- Multiple ways to participate and pay less for medical coverage in 2015
- Look for information in the first quarter with details about the 2014 program



# Wellness Program



- Recruiting Wellness Ambassadors for BMC locations
- Earn premium discounts and help co-workers with program questions, wellness activities
- Interested? Please read the October *Benefits eNews* for position details and how to apply



# Enrollment





# Three Reasons to Enroll

1

**Your health care needs change from year to year**

2

**You want to have a Flexible Spending Account (FSA)**

3

**You want to contribute to a Health Savings Account**



# How to Enroll

- Know your user ID and password
- **mybmcrewards.com** (select **Enroll Now!**)
- Log on to enroll between **Nov 4 and 15**
- **1-877-262-4849**
  - 8 a.m. to 9 p.m., Eastern time, Monday through Friday

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

The screenshot shows the 'My BMC Compensation & Benefits' website. At the top, there's a navigation bar with 'Compensation', 'Financial Security', 'Health and Welfare', and 'Other Valuable Benefits'. A prominent red 'Enroll Now!' button is visible, with the text 'Enroll in your benefits before your enrollment period ends.' Below this, a 'Your Total Rewards' section features a pie chart showing the distribution of benefits: Compensation (blue), Financial Security (green), Health and Welfare (orange), and Other Valuable Benefits (white). A legend below the chart identifies these categories. To the right, there are several utility buttons: 'Go To Your Benefits Resources™', 'Visit My Spending Accounts', 'Access Fidelity NetBenefits®', and 'Access Your Paycheck Details'. A 'Welcome to BMC's New Benefits Site!' message is displayed, along with a 'BMC's Wellness Partner—Healthways' section. A poll asks 'Did you find the information you were looking for on the site?' with 'Yes' and 'No' options and a 'Vote' button. At the bottom, there's a 'View Your Current Total Rewards Statement' button.



# Enrollment Steps

- Understand the changes
- Model the right plan for you
- Make informed decisions
- Use YBR tools to help you choose
- Use prescription drug estimating tool at [express-scripts.com/bmcsoftware](http://express-scripts.com/bmcsoftware)

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



# Annual Enrollment Information and Resources





# AE Information and Resources

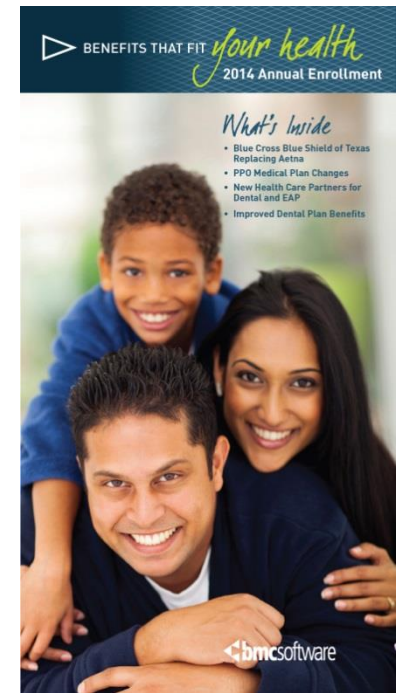
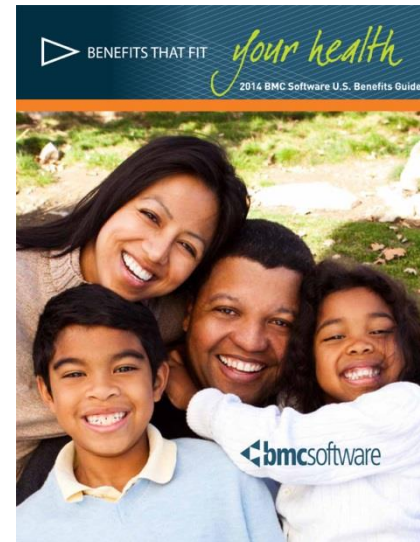
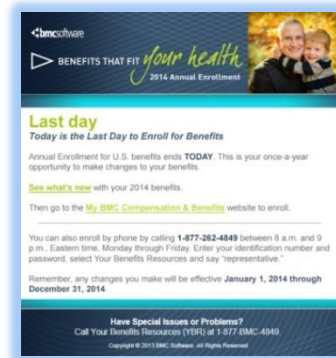
- [mybmcbenefits.com](http://mybmcbenefits.com) – Starting **Oct. 25**
  - 2014 details
  - Information about transitioning to new partners
  - Enrollment tips
- [mybmc rewards.com](http://mybmc rewards.com) – Starting **Nov. 4**
  - Plan and cost information
  - Tools to help you decide
  - Enroll, update dependents and beneficiaries

The screenshot shows the BMC Software 2014 Annual Enrollment website. At the top, it features the BMC Software logo and the text "BENEFITS THAT FIT your health 2014 Annual Enrollment" next to a family photo. A prominent green banner reads "2014 ANNUAL ENROLLMENT NOV. 4-15" with a "CLICK TO ENROLL" button. Below this, there are several content blocks: "READ THE LATEST BENEFITS" with an "e-News" icon; "WHAT'S NEW FOR 2014" with a question mark icon and sub-sections for "WHAT IS AN HSA?", "STRETCHING YOUR HEALTH CARE DOLLAR", and "401(K) PLAN"; "GET THE DETAILS" with a magnifying glass icon; "RESOURCES" with a question mark icon; and "BENEFIT PRESENTATIONS" with a presentation screen icon. A "2013 BENEFITS" section is also visible. At the bottom, there is a "Have Questions?" section with a list of steps to reach a Benefits Representative.



# Information and Resources

- Enrollment brochure mailed to your home
- Updated Benefits Guide at [mybmcbenefits.com](http://mybmcbenefits.com)
- Emails at work





# If You Don't Enroll by Nov.15

- Coverage will remain the same
- If enrolled in the Kaiser HMO, you will pay increased monthly costs in 2014
- You will not be enrolled in FSAs
- You won't be making contributions to your HSA; BMC contributions continue
- Other plan elections will carry over — dental, vision, life and disability, and group legal



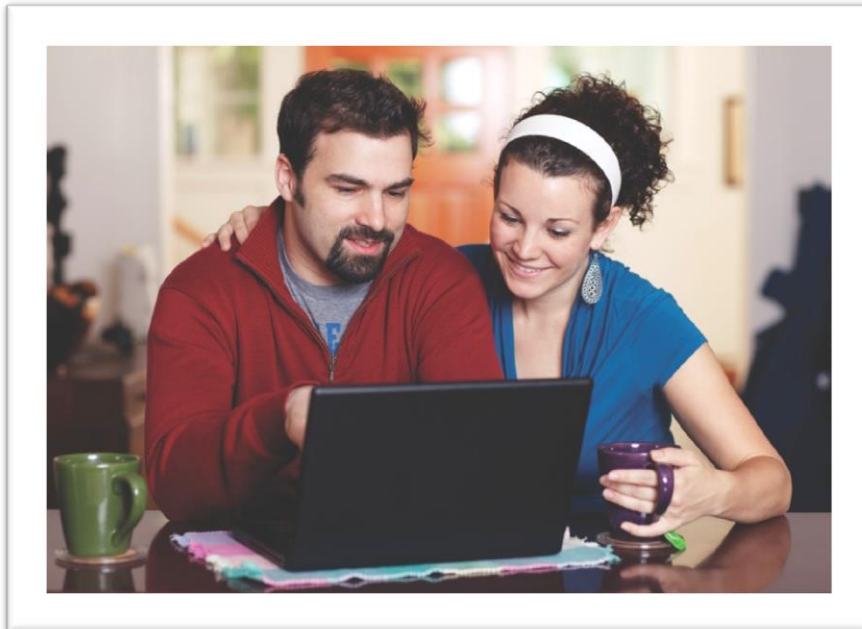


**Annual Enrollment: Nov. 4 – 15**

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

**[mybmcrewards.com](http://mybmcrewards.com)**

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







**Thank You!**



# Questions?

