



2019 Annual Enrollment

SEE WHAT'S INSIDE

- Health Plan Changes
- Resources for Your Well-Being
- Lower Optional Life Insurance Premiums



Benefits Enrollment Oct. 29 – Nov. 9

Annual Benefits Enrollment is your opportunity to review your benefit options for the coming year. You can decide to keep the coverage you currently have or make changes, such as switching to another medical plan option, adding a dependent to your coverage, or start participating in other optional benefits like Identity Theft Protection or Pet Insurance. This brochure describes changes to BMC benefits in 2019, including reminders about programs and tools available to you.

The Big News: Not much is changing for 2019!

Although not much is changing with your BMC benefits this year, your family and your health status may have changed, and now is the time to start planning your Annual Enrollment decisions.

- In 2019, your national medical plan options will include the Blue Cross Blue Shield of Texas (BCBSTX) Health Savings Account (HSA) and the Preferred Provider Organization (PPO) plans, just like in 2018. If you live in California, your options also include the Kaiser Health Maintenance Organization (HMO).
- If you enroll in the Health Savings Account (HSA) medical plan, you will receive BMC's 2019 contributions to your HSA.
- If you enroll in any BMC medical plan, you can receive a discount on your medical premiums when you participate in the wellness program and make healthy habits part of everyday life.

Health Plans

- Good news! Due to our combined efforts to control costs, paycheck contributions for both BCBSTX plans will remain the same as in 2018. This tells us that those who enrolled in these plans did an excellent job of sharing in the responsibility of managing their costs and their health over the past year.
- If you are covered under the Kaiser HMO medical plan (California only), your paycheck cost will increase by about \$4 to \$18, depending on who you cover. This modest increase is based on plan utilization over the last year and medical inflation.
- Deductibles, coinsurance, and annual maximums for all medical plan options are not changing.
- BCBSTX will issue new ID cards for 2019. Watch your home mail in late December for your new card(s).
- HSA Plan: Express Scripts is updating the preventive medication list for 2019. Drug lists can and do change annually, so it's always good to check the list before you fill a prescription. To review the updated list, visit express-scripts.com or call Express Scripts Member Services at **1-877-577-2523**.
- Paycheck costs for Vision Plan coverage will increase by 2%.

Myth:
**The HSA Plan
is Too Expensive**

No matter who you cover, the HSA Plan is about one-third the cost of the PPO. See if the HSA is right for you. We put your HSA myths to the test at mybmcbenefits.com/mythsmashers

MYTHSMASHERS

Save More in 2019

The IRS has increased the HSA contribution limit for those with HSA Plan medical coverage. Starting in January 2019, contribution limits are:

- **Up to \$3,500 for individual coverage** (\$50 more than last year), and
- **Up to \$7,000 for family coverage** (\$100 more than last year).

The limits include what BMC contributes and what you (or anyone else) contribute to your account. Also, if your spouse has his/her own HSA, your combined contribution totals are subject to the family contribution limit.



BMC contributes to your HSA:

- **Up to \$750** toward your individual maximum contribution
- **Up to \$1,500** toward your family maximum contribution
- Company contributions are made semi-annually, half in January and the other half in July.

Increased FSA Limit

You can contribute up to \$2,650 (up from \$2,600) in your Health Care Flexible Spending Account (HCFSAs). Remember, you can roll forward up to \$500 in your HCFSAs at the end of the year.

Save Well at BMC

The BMC 401(k) Plan is a powerful way to help you build a healthy financial future. If you contribute 5% of your pay each paycheck, BMC will contribute 5%. If you are saving, we challenge you to consider saving a bit more in 2019. A little extra could potentially go a long way toward helping you achieve a more financially secure future.

Annual Enrollment is mainly focused on your health and welfare benefits. But while you're making important decisions about your health, take a few extra minutes to give your BMC 401(k) account an annual checkup, too. Now is also a good time to confirm your beneficiaries. Visit [netbenefits.com](https://www.netbenefits.com) to enroll in the 401(k) or change your contribution rate and check that your beneficiaries are up to date.

Know Your Benefits.

While changes to your 2019 benefits are minor, be sure to understand them so you can make the best decisions.



Medical Extras Help Make a Difference – for You and BMC

Whether it's a small health issue or a serious diagnosis, your BMC benefits offer resources. Use these resources to help you shop smart for health care services and make informed decisions about your health.



Healthcare Bluebook: Saving money on medical services and earning rewards is a click away with Healthcare Bluebook's Go Green to Get Green rewards program. When you visit healthcarebluebook.com/cc/bmc and choose a “green provider” — who charges the fair market price or less for certain medical procedures, like MRIs — HCBB will send you a check for \$25, \$50, or \$100.



Blue Distinction Centers: Need assurance that you are choosing a quality facility to have your procedure? Blue Distinction Centers (BDCs) are health care facilities that have a proven record of providing effective care, with lower rates of surgical complications and readmissions. This successful approach to high-cost medical procedures continues to help you save money and receive better care. Visit bcbstx.com to find a BDC near you.



Telehealth: If you are covered under a BCBSTX medical plan, you can see a doctor without leaving home. Telehealth through MDLIVE connects you with a doctor anywhere, anytime for a \$44 copay. Doctors can diagnose and prescribe medication to treat routine illnesses through online video or phone. MDLIVE also offers behavioral health therapy services and psychiatry. Visit mybmcbenefits.com and read the BMC Benefits Guide for details about telehealth. Before you need to use MDLIVE, register at mdlive.com/bcbstx.



Best Doctors: When you're not sure about a medical diagnosis or treatment plan, have your medical case reviewed by the best specialists in the world, without ever having to leave home. No matter where you are in your diagnosis or treatment plan, Best Doctors can help you, your covered spouse/domestic partner, and other dependents. Visit members.bestdoctors.com or call **1-866-904-0910**.



Chronic Condition Support: Better management of chronic illnesses means more efficient and effective care: fewer complications, fewer emergency room visits, and fewer hospital stays. If you are covered under a BCBSTX medical plan and have a chronic condition, a specially trained BCBSTX nurse is available to support you and your doctor in managing your care. Find out more by calling BCBSTX at **1-800-521-2227**.



Destination bWell: If you are covered under a BMC medical plan and participate in the BMC wellness program — bWell — you could receive up to \$600 in 2020 medical premium discounts or in cash rewards! Even if you aren't covered under a BMC medical plan, you can participate in bWell. bWell empowers you with the education, tools, support, and services to manage the four key dimensions of your well-being: physical, emotional, financial, and social.

More Good News! Pay Less for Extra Life Insurance

Beginning January 1, 2019, paycheck contributions for Supplemental Life Insurance will decrease by up to 30%, depending on your age. Annual enrollment is a good opportunity to evaluate your life insurance needs and decide if you should elect more coverage. Evidence of insurability is required if you elect more than \$500,000 of coverage.

When you view your paycheck premiums in the Benefits Enrollment section of Your Benefits Resources, your cost will reflect the lower insurance premium rates applicable to your age and smoking status.

New Claims Administrator

Earlier this year, Lincoln National Insurance acquired Liberty Life Assurance, the claims administrator for BMC life insurance benefits. The ownership change does not affect your life insurance benefits. However, if you submit a claim or make an inquiry to the company, you may receive correspondence from either company during the ownership transition.

Visit **mybmcbenefits.com**
today to learn more and enroll
October 29 to November 9
on **mybmc rewards.com!**



What Happens if You Don't Enroll?

If you don't enroll, Flexible Spending Account (Health Care/Dependent Care/Limited Purpose) or HSA elections will **not** automatically carry over into 2019. You must re-elect your contribution during Annual Enrollment if you want to participate in 2019. All of your other 2018 benefit elections will carry over to 2019.

Do I Need to Enroll?

Not sure if you need to enroll? Use this checklist for help. **If you check ANY of these boxes, you need to enroll.**

I Want To:

- Opt out of BMC's medical plans.**
- Change my medical plan.**
- Contribute to a Health Savings Account (with HSA medical plan only)**
To contribute to an HSA, you must elect your contribution amount each year.
- Participate in a Flexible Spending Account (FSA)**
To participate in an FSA, you must enroll each year. This includes:
 - Health Care FSA
 - Dependent Care FSA
 - Limited Purpose FSA (with the HSA medical plan only)
- Add or remove a dependent.** Please note: You are required to submit supporting documents verifying any dependent you are adding (marriage certificate, birth certificate, etc.) or your dependent(s) will not be covered.
- Increase or decrease coverage.** For example, increase from Employee + Spouse coverage to Family coverage.
- Add, increase, or decrease Supplemental Life Insurance coverage.**
- Add or remove a Voluntary Benefit:**
 - Identity Theft Protection
 - Pet Insurance
 - Group Legal



Preparing for Annual Enrollment

1. **Get more information.** Visit mybmcbenefits.com starting October 22 to find details about our 2019 benefits.
2. **Attend a webinar.** Attend one of the Annual Enrollment webinars to learn more about our 2019 benefits or to ask questions.
3. **Enroll.** Visit mybmcrewards.com between Oct. 29 and Nov. 9, or talk to a Benefits Center representative at 1-877-262-4849. You can enroll by phone weekdays between 8 a.m. and 9 p.m. EST.
4. **Confirm.** Review, print, and save your confirmation page after you complete your enrollment.



As part of BMC's commitment to you and your health, the company pays almost **80% of the costs** of coverage for you and your family.

2019 Annual Enrollment: Oct. 29 – Nov. 9, 2018

When Annual Enrollment ends on Nov. 9, you cannot make any changes to your benefits until next year's Annual Enrollment, unless you have a qualifying event, like marriage, a new baby, or divorce.

This information is only a summary. The provisions of the benefit plan documents, the current BMC Software, Inc. (the Company) policies, and the insurance policies as applicable will determine your actual benefits. If there is a conflict between this document and the plan/company policies or documents, the plan/company policies or documents will govern. The Plan Administrator has the final discretionary authority to determine all issues arising under the benefit plans it administers, including issues of interpretation, eligibility, benefits, and factual determination. If there is a conflict between this brochure and a determination or interpretation made by the Plan Administrator, the interpretation adopted by the Plan Administrator will govern.



Attn: Corporate Benefits
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**Enroll for your 2019 benefits
October 29 – November 9, 2018.**