Hello, I’m Alex

Alex is your virtual BCM Benefits Counselor! He is the host of an interactive conversation that guides you through the process of learning about your benefits. The experience is:

- Highly interactive, engaging, made by video game developers
- Funny and Alex speaks in plain English—no insurance jargon
- Personalized and customized for each employee
- Like a real conversation—with a benefits expert
- Can be accessed anytime, anywhere there is an internet connection
- Totally anonymous

Alex will assist you with everything from learning about a best-fit medical plan option to calculating life insurance you might need. Don’t know what FSA, HSA or LTD means? After five minutes, you’ll be out of the dark. Dental insurance? 403(b)? Disability? Alex can help!

IMPORTANT: Alex just teaches you about your benefits — he does NOT enroll you!

YOU MUST LOG ON TO EMPLOYEE SELF SERVICE (ESS) TO ENROLL!

www.myalex.com/bcm/2022
The following Core Benefits are provided to eligible employees at no cost. Additional information about these benefits is located on the BCM InTouch intranet > Services/Resources > Business Administrative > Human Resources > Benefits > Benefit Programs > Benefits at a Glance page.

**401(a) Retirement Plan (Faculty/Staff)** BCM funds the 401(a) Retirement Plan each pay period for employees who are eligible for retirement benefits. Your participation in this plan is automatic. The contributions to your account are a fixed percent of your base annual salary, up to a compensation limit of $505,000. This contribution limit changes annually. You have the choice to invest this retirement contribution with Fidelity Investments. International Allocations are not eligible for the 401(a) Retirement Plan.

**Adoption Assistance** BCM provides adoption assistance reimbursement not to exceed $3,000 per child for expenses related to adoption agency and placement fees, attorney fees and court costs, insurance premiums, relocation costs, and/or other expenses related to international adoption and reasonable and necessary travel expenses. There is a lifetime maximum of two (2) adoptions per household.

**Basic Life Insurance** BCM provides two times your base annual salary including applicable fee income (rounded up to the nearest $1,000) to a maximum of $500,000. Life insurance benefits are payable to your beneficiary should the accident result in your death.

**Basic Accidental Death & Dismemberment Insurance (AD&D)** BCM provides one time your base annual salary including applicable fee income (rounded up to the nearest $1,000) to a maximum of $1,000,000. AD&D benefits are payable to your beneficiary should the accident result in the loss of limbs, sight, or hearing as the result of an accident.

**Business Travel Accident Insurance** BCM provides coverage for you in the event of an accident while you are traveling or more consecutive fiscal years of appointment, receive 33 days of vacation annually beginning on July 1 of each year and prorated accordingly (i.e. if a Junior Faculty starts in January then 11 days are received); Senior Faculty, defined as those who have five or more consecutive fiscal years of appointment, receive 22 days of vacation annually beginning on July 1 of each year.

**Employee Assistance Program (EAP)** The EAP provides counseling and referral services to you and your family members for a wide range of issues including emotional distress, marital problems, alcohol/drug abuse, and interpersonal and family problems.

**Financial Counseling by Ayco** Ayco provides services through financial counseling to help employees develop a comprehensive financial plan and goals.

**Healthcare Savings Plan (Emeriti)** BCM offers the Retirement Healthcare Savings Plan to ensure that healthcare is affordable and available throughout your retirement years. The contribution limit is a maximum of 20 hours per week who are age 40 and older. The contributions plus earnings accumulate tax-free, are paid out tax-free and are invested with TIAA. Also, a health insurance program that complements the TIAA and is available through Emeriti, and underwritten by Aetna, for retirees, spouses and eligible dependents.

**Sick Pay (Faculty/Staff)** BCM provides replacement of your salary in the event of short-term illness or injury of yourself or an immediate family member. Sick pay accumulates based on your length of service and job classification with BCM. No more than 10 days per calendar year can be used for an immediate family member.

**Postdoctoral Appointment** You are eligible for 24 days of sick time each appointment year or reappointment year. At reappointment, you may carry over up to 10 sick days from the previous year. If the appointment or reappointment is for less than one year, your sick time will be prorated based on the length of your appointment.

**Bright Horizons Care Advantage** Bright Horizons provides backup care for healthy dependent children and mildly ill or recuperating children, adults, and elders. Twenty days of center-based or in home care are available per employee, per calendar year (July 1 – June 30) for a small copay. Bright Horizons provides center-based backup childcare for healthy dependent children between the ages of 6 weeks through 12 years when regular childcare arrangements break down.

**Business Travel Accident Insurance** BCM provides coverage for you in the event of an accident while you are traveling anywhere in the world on official BCM business. Benefits are payable to your beneficiary should the accident result in your death.

**Employee Assistance Program (EAP)** The EAP provides counseling and referral services to you and your family members for a wide range of issues including emotional distress, marital problems, alcohol/drug abuse, and interpersonal and family problems.

**Financial Counseling by Ayco** Ayco provides services through financial counseling to help employees develop a comprehensive financial plan and goals.

**Holiday Pay** BCM observes seven (7) official paid holidays and four (4) paid floating time off (FTO) days each calendar year.

**Long Term Disability (LTD)** BCM’s disability coverage should you become seriously ill or sustain a serious injury requiring your absence from work for more than 180 days. If your claim is approved, LTD benefits provide 60 percent of your base monthly earnings including applicable fee income up to a maximum monthly benefit of $32,000.

**Retirement Healthcare Savings Plan (Emeriti)** BCM offers the Retirement Healthcare Savings plan to ensure that healthcare is affordable and available throughout your retirement years. The contribution limit is a maximum of 20 hours per week who are age 40 and older. The contributions plus earnings accumulate tax-free, are paid out tax-free and are invested with TIAA. Also, a health insurance program that complements the TIAA and is available through Emeriti, and underwritten by Aetna, for retirees, spouses and eligible dependents.

**Sick Pay (Faculty/Staff)** BCM provides replacement of your salary in the event of short-term illness or injury of yourself or an immediate family member. Sick pay accumulates based on your length of service and job classification with BCM. No more than 10 days per calendar year can be used for an immediate family member.

**Postdoctoral Appointment** You are eligible for 24 days of sick time each appointment year or reappointment year. At reappointment, you may carry over up to 10 sick days from the previous year. If the appointment or reappointment is for less than one year, your sick time will be prorated based on the length of your appointment.

**Vacation Pay** (Faculty – Assistant Professor or Above) Vacation days are given as a bank of days based on your classification with BCM. Junior Faculty, defined in the Faculty Vacation policy as those who have less than five (5) consecutive fiscal years of appointment, receive 22 days of vacation annually beginning on July 1 of each year and prorated accordingly (i.e. if a Junior Faculty starts in January then 11 days are received); Senior Faculty, defined as those who have five or more consecutive fiscal years of appointment, receive 22 days of vacation annually beginning on July 1 of each year.

**Faculty (Instructors)** Full-time instructors accrue at a rate of 1.67 hours per month. Instructors are eligible to take vacation beginning after completion of 60 full-time days of employment.

**Staff (The)** The accrual rate for employees eligible for staff benefits is based on the annual anniversary date but is equal to ten (10) days during the first year of employment. Staff are eligible to take vacation beginning after completion of 60 full-time days of employment.

**Postdoctoral Appointment** You are eligible for fifteen (15) days of vacation time each appointment year or reappointment year. If the appointment or reappointment is for less than one year, your vacation time will be prorated based on the length of your appointment. Vacation does not forward each appointment year.

**Wellness - BCM BeWell** BCM’s award-winning wellness program, BCM BeWell, offers employees educational opportunities, healthy eating and fitness center discounts, fun and exciting challenges, biometric screenings, an interactive wellness portal, and much more!
**MEDICAL PLAN OPTIONS COMPARISON CHART**

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>Premium PPO</th>
<th>Value PPO</th>
<th>Health&amp;Savings PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network ONLY</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>ANNUAL DEDUCTIBLE FOR EMPLOYEE ONLY</td>
<td>$400</td>
<td>$1,600</td>
<td>$400</td>
</tr>
<tr>
<td>ANNUAL DEDUCTIBLE FOR EMPLOYEE PLUS DEPENDENT COVERAGE</td>
<td>$400 + $80 per person</td>
<td>$1,600 + $800 per family</td>
<td>$400 + $800 per family</td>
</tr>
<tr>
<td>CONSUMER - BSLMG NETWORK</td>
<td>Company: 85% Employee: 15%</td>
<td>Company: 60% Employee: 40%</td>
<td>Company: 80% Employee: 20%</td>
</tr>
<tr>
<td>CONSUMER - UHC NETWORK</td>
<td>Company: 80% Employee: 20%</td>
<td>Company: 60% Employee: 40%</td>
<td>Company: 60% Employee: 40%</td>
</tr>
<tr>
<td>ANNUAL OUT-OF-POCKET MAXIMUM</td>
<td>$4,004/Person</td>
<td>$12,000/Person</td>
<td>$12,000/Person</td>
</tr>
</tbody>
</table>

**LIFETIME MAXIMUM**

<table>
<thead>
<tr>
<th>Preventative Care</th>
<th>In-Network Out-of-Network</th>
<th>In-Network ONLY Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital - BSLMG Network</td>
<td>85% after deductible 60% after deductible 75% after deductible 80% after deductible 40% after deductible</td>
<td></td>
</tr>
<tr>
<td>Hospital - UHC Network</td>
<td>80% after deductible 60% after deductible 70% after deductible 75% after deductible 40% after deductible</td>
<td></td>
</tr>
<tr>
<td>Surgery - BSLMG Network</td>
<td>85% after deductible 60% after deductible 75% after deductible 80% after deductible 40% after deductible</td>
<td></td>
</tr>
<tr>
<td>Surgery - UHC Network</td>
<td>80% after deductible 60% after deductible 70% after deductible 75% after deductible 40% after deductible</td>
<td></td>
</tr>
<tr>
<td>Semi-private room &amp; hospital services - BSLMG Network</td>
<td>85% after deductible 60% after deductible 75% after deductible 80% after deductible 40% after deductible</td>
<td></td>
</tr>
<tr>
<td>Semi-private room &amp; hospital services - UHC Network</td>
<td>80% after deductible 60% after deductible 70% after deductible 75% after deductible 40% after deductible</td>
<td></td>
</tr>
</tbody>
</table>

**Outpatient Services:**

| Outpatient Surgery - BSLMG Network | 85% after deductible 60% after deductible 75% after deductible 80% after deductible 40% after deductible |
| Outpatient Surgery - UHC Network | 80% after deductible 60% after deductible 70% after deductible 75% after deductible 40% after deductible |
| Diagnostic Lab - Outpatient Facility | 80% after deductible 60% after deductible 70% after deductible 75% after deductible 40% after deductible |

Office Visits: Note - Visits to Virtual Office visits have the same applicable coinsurance or copay as in-person office visits.

Primary Care/Health: BSLMG Network
100% after $15 copay 60% after deductible 100% after $25 copay 80% after deductible 40% after deductible

Primary Care/Health Virtual Office Visit - UHC Network
100% after $20 copay 60% after deductible 100% after $30 copay 80% after deductible 40% after deductible

Specialist - BSLMG Network
100% after $25 copay 60% after deductible 100% after $40 copay 80% after deductible 40% after deductible

Specialist - UHC Network
100% after $40 copay 60% after deductible 100% after $60 copay 80% after deductible 40% after deductible

Emergency Services:

| Emergency Care - BSLMG Network | 85% after $100 copay and deductible 75% after $100 copay and deductible 75% after deductible |
| Emergency Care - UHC Network | 80% after $50 copay and deductible 70% after $100 copay and deductible 75% after deductible |
| Urgent Care | 80% after $50 copay and deductible 70% after $100 copay and deductible 75% after deductible |

**PRESCRIPTION DRUGS - RETAIL**

**Dental PPO Plan**

BCM’s Comprehensive Medical Plan offers one dental plan administered by UnitedHealthcare (UHC). You can choose to seek dental treatment in the UHC dental network, Dental Options PPO, or outside the network. A higher level of dental benefit coverage is provided when you use UHC dental network providers. Your annual deductible and copayments are affected by whether or not you use a network or out-of-network provider. Network provider information is available at www.myuhc.com

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Annual Deductible for Basic &amp; Major Services</th>
<th>Annual Maximum Benefit for Basic &amp; Major Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Preventative Services</td>
<td>$50/participant</td>
<td>$100/participant</td>
</tr>
<tr>
<td>Basic Services</td>
<td>$50/participant</td>
<td>$100/participant</td>
</tr>
<tr>
<td>Major Services</td>
<td>$100/participant</td>
<td>$200/participant</td>
</tr>
</tbody>
</table>

**Health Care Choices & Costs**

**Plan Features (In Network)**

<table>
<thead>
<tr>
<th>Tier</th>
<th>(generic)</th>
<th>(preferred)</th>
<th>(non-preferred)</th>
<th>(preferred)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$10</td>
<td>30%</td>
<td>40%</td>
<td>50%</td>
</tr>
<tr>
<td>2</td>
<td>$20</td>
<td>40%</td>
<td>50%</td>
<td>60%</td>
</tr>
<tr>
<td>3</td>
<td>$30</td>
<td>50%</td>
<td>60%</td>
<td>70%</td>
</tr>
</tbody>
</table>

**MAIL ORDER** (90-day mail-order prescriptions can be picked up at your local CVS pharmacy.)

<table>
<thead>
<tr>
<th>Preventative Services</th>
<th>(generic)</th>
<th>(preferred)</th>
<th>(non-preferred)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$10</td>
<td>30%</td>
<td>40%</td>
</tr>
<tr>
<td>2</td>
<td>$20</td>
<td>40%</td>
<td>50%</td>
</tr>
</tbody>
</table>

**Dental**

**You Pay:**

<table>
<thead>
<tr>
<th>Bi-Weekly</th>
<th>Monthly</th>
<th>Baylor Pays:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bi-Weekly</td>
<td>$3.99</td>
<td>$8.64</td>
</tr>
<tr>
<td>Monthly</td>
<td>$17.65</td>
<td>$38.84</td>
</tr>
<tr>
<td>Baylor Pays:</td>
<td>$80.23</td>
<td>$162.11</td>
</tr>
</tbody>
</table>

**HELPFUL HINTS**

- *You are providing coverage for your domestic partner also in a non-taxable dependent. The portion of the premium relating to your domestic partner will be deducted on an after-tax basis and the remaining balance of the premium will be paid on a pre-tax basis. Contact HR-Benefits at 713.798.1050 or ask-insurance@bcm.edu if you have additional questions.*
HEALTH CARE CHOICES & COSTS

Vision Care Plan The Voluntary Vision Care Program is administered by EyeMed. Vision care services are provided at Baylor's Alkek Eye Center, LensCrafters, Pearle Vision, Sears Optical, and Target Optical. In addition, EyeMed provides a network of thousands of optometrists, opticians, and ophthalmologists. You can seek vision care services in the network or outside the network. Provider information is available to you online at www.eyemedvisioncare.com (Network-Insight).

<table>
<thead>
<tr>
<th>Service</th>
<th>Your Cost</th>
<th>Out-of-Network Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>$30 copay</td>
<td>$80</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$40 copay</td>
<td>$80</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$55 copay</td>
<td>$80</td>
</tr>
<tr>
<td>Tier 4</td>
<td>$10 copay, 80% of charge less $320 allowance</td>
<td>$80</td>
</tr>
</tbody>
</table>

FSA CHOICES

Flexible Spending Accounts (FSAs) UnitedHealthcare is the administrator for FSAs. FSAs are subject to Internal Revenue Service rules and regulations. You must plan carefully when using an FSA because if you don’t use the money in your FSA, you lose it. Expenses must be incurred in 2022 and you have until March 31, 2023 to file for reimbursement. When submitting an FSA claim, keep proof of claim submission including fax confirmation sheet or proof of mailing from the U.S. Postal Service.

Health Care FSA

- Not required to be enrolled in a medical plan to participate. If enrolled in a medical plan, however, must not be enrolled in a high-deductible plan, such as the HealthShrink PPO.
- Set money aside before federal income and FICA taxes are withheld for reimbursement of out-of-pocket health care expenses not covered by a medical, dental, or vision plan.
- Health Care FSA maximum of $2,850 on a pre-tax basis.
- Some eligible FSA expenses include your deductible, adult or children’s orthodontics, Lasik surgery, copays for office visits or prescription drugs, and certain over-the-counter drugs as defined in the Patient Protection and Affordable Care Act.

Dependent Care FSA

- Automatic reimbursement for Health Care FSA expenses is not available on FSA. After you’ve made your initial contribution, you can submit a claim at www.myuch.com and enroll for automatic reimbursement.
- Dependence Care FSA
- Set money aside before federal income and FICA taxes are withheld for reimbursement of child care and elder care expenses.
- Dependence Care FSA maximum is $5,000 per family on a pre-tax basis.
- To be eligible for Dependent Care FSA reimbursement, you must be dependent upon a care provider in order to go to work.

Health Care Spending Card (also used for Dependent Care expenses, if applicable) The Health Care Spending Card is a financial debit card linked to your Health Care or Dependent Care Flexible Spending Account (FSA). It is provided to all employees participating in the Health Care or Dependent Care FSA. Use your card to quickly and conveniently draw from your tax-advantaged FSA account(s) to pay for eligible expenses such as expenses at the doctor’s office, copays for prescription drugs and emergency room, deductibles for medical and dental, vision care copays, and some dependent care facilities.

HSA CHOICES

Health Savings Accounts (HSAs) If you select the Health&Shrink PPO as your medical option, which is a high deductible health plan (HDHP), you are eligible to open a Health Savings Account (HSA). If you elect an HSA, you will not be able to participate in the Health Care Flexible Spending Account.

- HSAs are triple tax-advantaged. Contributions are pre-tax, earnings are tax-free and distributions for qualified medical expenses are tax-free.
- The HSA account belongs to you, so you decide how to spend it.
- Money left in your account carries over from year to year.
- The HSA account is yours even if you leave BCM or retire.
- You can withdraw money tax free for qualified health expenses or you can watch your money grow tax free to pay future expenses.
- If you participate in the Health&Shrink PPO and the HSA affiliated with BCM, BCM will contribute $600 to employees with single coverage and $1,200 for those with dependent coverage. (Amount prorated based on enrollment in the Health&Savings PPO and active HSA)
- For 2022, you can contribute into your HSA up to the IRS maximum of $3,650/single coverage or $7,300 for employees with dependent coverage.

RETIREE CHOICES

401(a) Retirement Plan (Faculty/Staff) BCM funds the 401(a) Retirement Plan as a core benefit for eligible employees. Your participation in this plan and the amount funded is based on your base annual salary including applicable fee income. You may invest this retirement contribution with Fidelity Investments and/or TIAA. After three years of service with BCM, you are 100% vested in your 401(a) account balance.

- Your contributions are automatically invested in the Fidelity State Street Target Retirement Funds, but you may elect to invest other funds chosen by BCM for the Plan with Fidelity Investment/TIAA. You may increase/decrease contributions at any time, up to the maximum allowed by law.
- Your savings and investment earnings grow tax-free until you request a distribution of your funds.
- You are always 100% vested in the money that you contribute to the 403(b) plan. The full value of your 403(b) Tax-Deferred Investment Account balance is payable when you retire, if you become disabled or die before retirement, or when you terminate your employment.

403(b) Tax-Deferred Investment Plan You are automatically enrolled at 5% of your salary in this voluntary plan that allows you to save for retirement on a tax-deferred basis. You can also choose to make Roth contributions on an after-tax basis.

- Your contributions are automatically invested in the Fidelity State Street Target Retirement Funds, but you may elect to invest other funds chosen by BCM for the Plan with Fidelity Investment/TIAA. You may increase/decrease contributions at any time, up to the maximum allowed by law.
- Your savings and investment earnings grow tax-free until you request a distribution of your funds.

- You are always 100% vested in the money that you contribute to the 403(b) plan. The full value of your 403(b) Tax-Deferred Investment Account balance is payable when you retire, if you become disabled or die before retirement, or when you terminate your employment.

457(b) Deferred Compensation Plan If you meet the eligibility requirements set forth by the College, you may be eligible to participate in the 457(b) Plan. This plan allows you to defer compensation in addition to the 403(b) Tax-Deferred Investment Plan, up to contribution limits that are established by the Internal Revenue Service. Your contributions can be invested with Fidelity Investments and/or TIAA. Contact ask-retirement@bcm.edu for eligibility and enrollment information.

Ayco Financial Counseling

Ayco is a national leader in financial counseling.

- A unique approach to comprehensive financial counseling
- Pairing a digital platform with unlimited phone-based financial coaching
- Financial coaches help you develop a comprehensive financial plan focused on your goals and priorities
- Coaches can help with all areas of your financial life, including:
  - Tax planning
  - Estate planning
  - Investment education
  - Debt Management (student loans, mortgages, credit)

BCM Retirement Healthcare Savings Plan:

Are You Saving Enough? Studies estimate that health care expenses for a married couple in retirement are estimated to be $250,000. The Retirement Healthcare Savings Plan (formerly Emeriti) provides group retiree health insurance that complements Medicare and offers an optional retirement savings plan. Please contact your BCM retirement contact for more information.
SUPPLEMENTAL LIFE INSURANCE CHOICES

Supplemental Life Insurance
See rates in gray in table below.
Life insurance coverage in addition to the Basic Life insurance benefit provided by BCM at no cost to you (two times your base annual salary to a maximum of $500,000).
- Choices are 1, 2, 3, or 4 or your base annual salary including applicable fee income up to a maximum of $500,000.
- Cost is based on your age.
- Rates are based on monthly cost per $1,000 of coverage with a $500,000 maximum (or $1 million maximum benefit when combined with Basic Life).
- These premiums are not subject to pre-tax treatment.
- Premiums may increase and coverage level may change during the calendar year due to change in age or salary.
- Example: If you earn $40,000 and are 37 years of age and you elect Supplemental Life coverage at two times your base annual salary, your amount of supplemental coverage is $80,000 and your age factor is $0.054 per $1,000 of coverage. Divide $80,000 by 1,000 and multiply the result by $0.054 to calculate your monthly premium.
- Insurance carrier to change coverage level and you may need to purchase dependent life.

**YOUR AGE**

<table>
<thead>
<tr>
<th>Under 30</th>
<th>30-34</th>
<th>35-39</th>
<th>40-44</th>
<th>45-49</th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>70+</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>30%</strong></td>
<td>$0.03</td>
<td>$0.04</td>
<td>$0.05</td>
<td>$0.06</td>
<td>$0.07</td>
<td>$0.08</td>
<td>$0.09</td>
<td>$0.10</td>
<td>$0.11</td>
</tr>
<tr>
<td><strong>50%</strong></td>
<td>$0.06</td>
<td>$0.07</td>
<td>$0.08</td>
<td>$0.09</td>
<td>$0.10</td>
<td>$0.11</td>
<td>$0.12</td>
<td>$0.13</td>
<td>$0.14</td>
</tr>
</tbody>
</table>

Dependent Life Insurance
See rates in gray in table below.
Life insurance coverage for your dependents — spouse/domestic partner and/or children
- Spouse/ Domestic Partner: $25,000 or $50,000
- Child: $10,000 for each eligible dependent child (through age 25); only one parent can cover child if both are BCM benefits eligible employees.
- Cost is based on your age for Spouse/Domestic Partner.
- $1/month for child
- Rates are a flat monthly rate, and not subject to pre-tax treatment.
- If you and your spouse are both BCM benefits eligible employees, you can’t enroll your spouse for dependent life.

**MONTHLY COST FOR $10,000 OF COVERAGE**

- Child: $10,000 for each eligible dependent child

**SUPPLEMENTAL AD&D AND VOLUNTARY PROGRAMS CHOICES & COSTS**

**Supplemental Accidental Death & Dismemberment Insurance (AD&D)**
Supplemental AD&D insurance coverage is in addition to the Basic AD&D insurance benefit provided by BCM at no cost to you (two times your base annual salary).
- Choices are available in increments of $100,000 up to a maximum election of $1,000,000.
- Coverage can be elected for yourself only or you and your eligible dependents.
- Cost is based on your age.
- These premiums are not subject to pre-tax treatment.

**MONTHLY COST FOR $25,000 OF COVERAGE**

- Spouse: $2,500 for each eligible dependent child

**Voluntary Individual Short Term Disability (iSTD)**
- An individual insurance product through Unum Insurance Company.
- Convenient payroll deductions are offered.
- Coverage up to 60% of your weekly salary up to a maximum of $3,000 per month.
- Cost is 100% employee-paid and premium amount is based on your age:
  - Under 30: $1.18 per $10 of covered weekly salary for ages 17–49
  - 40 to 49: $1.51 per $10 of covered weekly salary for ages 50–79
- Premiums are not subject to pre-tax treatment and iSTD benefits received are tax free.
- If your salary increases during the year, it is your responsibility to contact the insurance carrier to change coverage level and you may need to purchase additional coverage in order to maintain a benefit equal to 60% of your income during the next annual Open Enrollment.
- Enrollment, coverage change, cancellation is required by telephone at 877.317.8451.

**Voluntary Group Legal Services**
- Legal services are offered at a low monthly fee for you and your eligible dependents through LegalEASE.
- Provides access to experienced attorneys to assist you by telephone or in person.
- Examples of some covered services are wills, codicils, living wills, powers of attorney, living trusts, divorce, bankruptcy, child support, consumer protection, identity theft defense, traffic ticket dismissal, and more.
- Cost is $179.00 per month ($8.26 per bi-weekly payroll deduction).
- More detailed information is available at www.legalaseplan.com/bcm.
- For enrollment/cancellation or more information call 888.416.4313 (press #1).

BCM BeWell - A Multidimensional Program Designed for YOU!

BCM BeWell works to educate and inspire a culture of healthy living and wellness throughout the college.

Our mission is to meet you where you are in your health and well-being journey. Through our extensive network of tools and resources, we are dedicated to helping you make healthy choices and help you Live Well, Work Well, and BeWell.

Financial One-on-One
Finances can be tricky if you do not have the right tools. BCM BeWell will continue setting employees up for success by offering 200 BCM BEWELL POINTS for meeting with a Fidelity or TIAA representative and 250 BCM BEWELL Points for meeting with an Ayco coach and completing a financial assessment.

BCM BeWell Biometric Screening
BCM BeWell is continuing to emphasize the importance of being proactive in managing your health. This free service offers a comprehensive report including physical measurements and results of a blood draw to determine one’s fasting blood glucose levels, blood pressure, total cholesterol, and more.

Partner Programs
- Camp Gladiator
- Fitness Center
- Discounts
- Reazon2Race

Maternity Programs
- MFM
- Partners
- Maternity
- Management
- Real Appeal
- WW
- BCM Wellness Center

Real Appeal is an online weight-loss program available at no cost if you, your spouse or adult dependent are enrolled in a Baylor health plan option offered through UnitedHealthcare. The step-by-step online program offers a coach who will lead online meetings to help you lose weight by building healthy habits over time. You will receive tools to track food, activity and weight loss progress in addition to recipes, workout videos and more.

Baylor College of Medicine
www.powerofvitality.com
**WORK-LIFE PROGRAMS**

**Bright Horizons**

**BACK-UP CHILD AND ADULT/ELDER CARE** High-quality, low-copy replacement care for your child in your home or in a center; in home care for qualified dependents anywhere in the U.S. any time you need an extra hand.

Benefits-eligible employees can access up to 20 days/child or adult family member per academic year (July 1 – June 30) of family care when regular arrangements fall through. Get immediate access to care support at subsidized rates, center-based child care is $15/child or $25/family; in-home care for children or adult/elder dependents is $6/hour.

**NANNIES, ELDER CARE, PET CARE, AND MORE** Free access to a database of nannies and sitters for evening and weekend care, elder care resources, and pet sitters. Also get preferred enrollment access and discounts for regular center-based child care.

**COLLEGE COACH** Through interactive online webinars, this program helps you and your children prepare, develop and adopt constructive learning and working habits for a lifetime of success in school. This program also provides access to webinars to help parents save for college and counseling services for high school students applying to and selecting colleges.

**BRIGHT HORIZONS DEPENDENT ELIGIBILITY INFORMATION**

**Dependents under Age 26**
- A dependent under age 26, for purposes of the Bright Horizons Program, is defined as:
  - your natural child or your domestic partner's child
  - your stepchild
  - your legally adopted child
  - a child placed with you for adoption or foster care or,
  - a child for whom you are the legal guardian.

**Dependents Age 26 and older**
- A dependent age 26 or older, for purposes of the Bright Horizons Program, is defined as:
  - your adult child (who is permanently physically or mentally disabled and who remains permanently disabled and dependent upon you for support)
  - your spouse/domestic partner or,
  - your adult/elder relatives such as parents, parents-in-law, grandparents and siblings.

**REGISTER AT NO COST**
https://clients.brighthorizons.com/bcm • USERNAME: BCM | PASSWORD: Benefits4You (case sensitive)

**OR CALL** 877.BH.CARES (242.2737) for Back-Up Care assistance

**TUITION ASSISTANCE** Baylor’s Tuition Assistance Plan encourages and supports employees pursuing educational opportunities. Reimbursement is tax-free and is processed through Payroll as a direct deposit. Baylor offers tuition assistance for employees with at least one year of continuous service up to $2,500 per calendar year for courses taken at a higher education institution that is accredited by the United States Department of Education. Courses must be towards a degree and/or must be related to Baylor business such as certifications to enhance job performance. For questions, contact the Human Resources - Benefits office at 713.798.1500 or ask-tuitionassistance@bcm.edu.

**Pet Insurance**

For about $1 a day, your pets can have nose-to-tail coverage for everything from shots to surgeries. Plus, you're free to use any vet, anywhere. Plans are available for dogs, cats, and exotic pets.

As a Baylor employee, you are eligible for a five percent discount on coverage for your pets.* Premiums are paid through payroll deduction. You may enroll, change plans, or discontinue coverage at any time during the year.

Visit www.petinsurance.com/bcm or call 877.738.7874 for more information and to get a no-obligation quote.

*Discount applies to base medical or wellness plans only.

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**Baylor College of Medicine**

**DISCOUNTS**

- The Office of Communications and the Office of Human Resources have secured discounts for the Baylor College of Medicine community. A range of ongoing offerings, grouped by categories for convenience, is available in the right-hand navigation of the BCM Employee Discounts site (https://intouch.bcm.edu/sites/perks-and-discounts/PerksPageModern/2280/perks-and-discounts). Providers include
  - AAA Texas
  - AT&T/Verizon
  - Bank of America
  - Dell Computers
  - Dignity Memorial Funeral Services
  - Honey Baked Ham
  - Kidventure
  - Moody Gardens
  - The Houston Zoo, and many more.

- In addition, a number of short-term, seasonal or one off, specials will be posted when available.

- If you have questions, please email pal@bcm.edu or ask-worklife@bcm.edu.

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**CONTACT US**

**HUMAN RESOURCES - BENEFITS OFFICE**

713.798.1500
Dial 7 to speak with the next available benefits representative

**GENERAL BENEFITS**
ask-insurance@bcm.edu

**RETIREMENT**
asl-retirement@bcm.edu

**WELLNESS**
wellness@bcm.edu

**IN PERSON**
O’Quinn Medical Tower
6624 Fannin St., Suite 1800
Houston, TX 77030

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The materials provided during Open Enrollment serve as a summary of information and outlines material modifications to the benefit programs described in the official Summary Plan Descriptions, Summary of Benefit Coverage, Certificates of Coverage and other plan documents. If there is a conflict between any written or oral statement, the plan documents will govern in all cases. These documents and other federally required notices can be found on BCM InTouch at https://intouch.bcm.edu/sites/benefits/sitepagemodern/69306/benefits. The information contained in these documents supersedes and replaces all previous material you may have received. It is important that you are familiar with these documents because they advise you of the details of the coverage and your rights and obligations as an active or terminated employee. These documents also provide information regarding benefit coverage during leaves of absence, documentation required when you have a change in status, as well as various other examples and administrative information. If you are unable to access the BCM Intranet, the Human Resources - Benefits Office can send a hardcopy document to you via intra-institutional mail or regular mail to your home address of record at your request. BCM reserves the right to change or terminate these benefit plans at any time.