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!

www.myalex.com/bcm/2023
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 contribution rate to your account is a fixed percent of your base annual salary, up to a compensation limit of $330,000. This contribution limit changes annually. You have the choice to invest this retirement contribution with Fidelity Investments or TIAA. As a BCM employee, you are not eligible for the 401(a) Retirement Plan.

**Adoption Assistance** BCM provides adoption assistance reimbursement not exceed $3,000 per child for expenses related to adoption agency and placement fees, attorney fees and court costs, immutability proceedings, travel costs related to 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 as a lump sum to your beneficiary.

**Basic Accidental Death & Dismemberment Insurance (AD&D)** BCM provides one times 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 as a lump sum to your beneficiary.

**Employee Assistance Program (EAP)** Provides professional, confidential counseling 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 coaching 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 provides 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 all 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 contributions are fixed percent of your base annual salary, up to a compensation limit 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 integrates Medicare where available 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.

**Tuition Assistance** BCM’s Tuition Assistance Plan encourages and supports employees pursuing educational opportunities.

**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 Vacancy policy as those who have less than five 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 33 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 more than five 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 33 days of vacation annually beginning on July 1 of each year.

**Healthcare Choices & Costs**

**Health Plan Options**

**Premium PPO Option** See rates in table below:

- The Premium PPO option utilizes a network of physicians at negotiated rates. You can go to any physician or medical facility for services in the Premium PPO regardless of whether they are in or out of network. Your annual deductible, co-payment levels, and annual out-of-pocket maximum will be affected by whether or not you use a network physician or medical facility.
- Medical and prescription drug copays, coinsurance and deductible payments apply toward the out-of-pocket maximum. For example, if you are required to pay 20% of the network medical expense, that dollar amount will go toward satisfying your annual out-of-pocket maximum.

**Value EPO Option** See rates in table below:

- The Value EPO Option provides coverage for only those expenses provided exclusively by BCM or Network providers. If you seek treatment from an out-of-network provider, no benefits will be paid (unless it is a life threatening emergency).
- There is a deductible if you use a network facility or hospital. The deductible does not apply to physician office visits, but a copay is required.
- Medical and prescription drug copays, coinsurance and deductible payments apply toward the out-of-pocket maximum. For example, if you pay 25% of the network medical expense, that dollar amount will go toward satisfying your annual out-of-pocket maximum.

**Health Savings PPO Option** See rates in table below:

- The Health Savings PPO option utilizes a network of physicians at negotiated rates. You can go to any physician or medical facility that services the Health Savings PPO regardless of whether they are in or out of network. Your annual deductible and annual out-of-pocket maximum will be affected by whether or not you use network providers.
- This is a high deductible health plan (HDHP). You must satisfy your deductible before plan payments begin, including prescription drugs.
- All participants in the Health Savings PPO option are eligible to open a Health Savings account (HSA). The HSA is a personal bank account and it is the responsibility of the account holder to manage their eligibility to contribute to the HSA.
- Health Savings accounts and distributions are tax deferred and tax-free. Your HSA balance carries forward from year to year.
- You are not eligible to contribute to an HSA at any time that you:
  - are enrolled in any part of Medicare (including Part A, which is automatic with Social Security retirement income benefits)
  - received Veterans Administration (VA) benefits within the past three months
  - receive health benefits under TRICARE

Please refer to the Medical and Prescription Summary Plan Description and Summary of Benefit Coverage documents for detailed information regarding expenses covered under the Baylor College of Medicine Comprehensive Medical Plan. Documents can be found on the Human Resources - Benefits Intranet page.

**Medical Plans**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Bi-Weekly</th>
<th>Monthly</th>
<th>Total</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premium PPO</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual Only</td>
<td>$100.26</td>
<td>$217.24</td>
<td></td>
<td>$677.29</td>
</tr>
<tr>
<td>Individual + Spouse**</td>
<td>$270.60</td>
<td>$606.28</td>
<td></td>
<td>$1244.33</td>
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<tr>
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<td>$349.36</td>
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<td>$1882.95</td>
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<td><strong>Value EPO</strong></td>
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<tr>
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<td>$695.51</td>
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<td>$297.76</td>
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<td>$1185.63</td>
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<tr>
<td>Individual + Family*</td>
<td>$225.61</td>
<td>$488.33</td>
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<td>$2169.34</td>
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<td><strong>Health &amp; Savings PPO</strong></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Individual Only</td>
<td>$25.37</td>
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<td></td>
<td>$618.95</td>
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<tr>
<td>Individual + Spouse**</td>
<td>$105.91</td>
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<td></td>
<td>$1184.14</td>
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<tr>
<td>Individual + Child(ren)</td>
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<td>$1015.94</td>
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<tr>
<td>Individual + Family*</td>
<td>$150.70</td>
<td>$333.10</td>
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<td>$1668.14</td>
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</table>

*If you are providing coverage for your domestic partner who is not a tax 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 713.798.1500 or ask-insurance@bcm.edu if you have additional questions.

Network provider information is available online at mybcm.com, or you can call 1.877.BMARYL0 (1.877.229.5673).
## MEDICAL PLAN OPTIONS COMPARISON CHART

### Baylor Custom Network (BCN) = Baylor St. Luke’s
### UHC Network = UnitedHealthcare Network

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>Premium PPO</th>
<th>Value EPO</th>
<th>Health&amp;Savings PPO</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network ONLY</td>
</tr>
<tr>
<td>ANNUAL DEDUCTIBLE FOR EMPLOYEE ONLY COVERAGE</td>
<td>$400</td>
<td>$1,600</td>
<td>$750</td>
</tr>
<tr>
<td>ANNUAL DEDUCTIBLE FOR EMPLOYEE PLUS DEPENDENT COVERAGE</td>
<td>$400 per person</td>
<td>$1,600 per person</td>
<td>$800 per family</td>
</tr>
<tr>
<td>CONCESSIONS - BCN NETWORK</td>
<td>Company: 85%</td>
<td>Employee: 15%</td>
<td>Company: 60%</td>
</tr>
<tr>
<td>CONCESSIONS - UHC NETWORK</td>
<td>Company: 75%</td>
<td>Employee: 25%</td>
<td>Company: 80%</td>
</tr>
<tr>
<td>ANNUAL OUT-OF-POCKET MAXIMUM Includes deductible, coinsurance, medical and prescription copays.</td>
<td>$4,000/Person</td>
<td>$12,000/Person</td>
<td>$8,000/Family</td>
</tr>
<tr>
<td>LIFETIME MAXIMUM Preventive Care Including but not limited to: Annual Physical, Well-Child Exam, Well-Woman Exam, Mammograms, Prostate Screening</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Inpatient Services:

- Hospital - BCN Network
  - 85% after deductible
  - 60% after deductible
  - 75% after deductible
  - 80% after deductible
  - 40% after deductible
- Hospital - UHC Network
  - 75% after deductible
  - 50% after deductible
  - 65% after deductible
  - 70% after deductible
  - 40% after deductible
- Surgery - BCN Network
  - 80% after deductible
  - 60% after deductible
  - 75% after deductible
  - 80% after deductible
  - 40% after deductible
- Surgery - UHC Network
  - 75% after deductible
  - 50% after deductible
  - 65% after deductible
  - 70% after deductible
  - 40% after deductible
- Semi-private and hospital services - BCN Network
  - 85% after deductible
  - 60% after deductible
  - 75% after deductible
  - 80% after deductible
  - 40% after deductible
- Semi-private room & hospital services - UHC Network
  - 75% after deductible
  - 50% after deductible
  - 65% after deductible
  - 70% after deductible
  - 40% after deductible

### Outpatient Services:

- Outpatient Surgery - BCN Network
  - 85% after deductible
  - 60% after deductible
  - 75% after deductible
  - 80% after deductible
  - 40% after deductible
- Outpatient Surgery - UHC Network
  - 75% after deductible
  - 50% after deductible
  - 65% after deductible
  - 70% after deductible
  - 40% after deductible
- Diagnostic Lab - Outpatient Facility
  - 85% after deductible
  - 60% after deductible
  - 75% after deductible
  - 80% after deductible
  - 40% after deductible
- Office Visits - Non-Virtual/Office visits have the same allowable coinsurance or copay as in-patient office visits:
  - Primary Care/Mental Health - BCN Network
    - 100% after $10 copay
    - 60% after deductible
    - 100% after $15 copay
    - 60% after deductible
    - 80% after deductible
    - 40% after deductible
  - Primary Care/Mental Health - Virtual Office Visit - UHC Network
    - 100% after $30 copay
    - 60% after deductible
    - 100% after $45 copay
    - 60% after deductible
    - 80% after deductible
    - 40% after deductible
  - Specialty - BCN Network
    - 100% after $15 copay
    - 60% after deductible
    - 100% after $30 copay
    - 60% after deductible
    - 80% after deductible
    - 40% after deductible
  - Specialty - UHC Network
    - 100% after $50 copay
    - 60% after deductible
    - 100% after $65 copay
    - 60% after deductible
    - 80% after deductible
    - 40% after deductible

### Emergency Services:

- Emergency Care - BCN Network
  - 85% after $100 copay and deductible
  - 75% after $100 copay and deductible
  - 75% after deductible
- Emergency Care - UHC Network
  - 75% after $100 copay and deductible
  - 65% after $100 copay and deductible
  - 75% after deductible
- Urgent Care
  - 100% after $50 copay and deductible
  - 65% after $100 copay and deductible
  - 75% after deductible

### Specialty (30-day supply)

- Tier 1 (general) - $150 copay
- Tier 2 (preferred) - $250 copay
- Tier 3 (non-preferred) - $225 copay

### Mail Order (90-day mail order prescriptions can be picked up at your local CVS pharmacy.)

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible for Basic &amp; Major Services</td>
<td>$50/participant</td>
<td>$100/participant</td>
</tr>
<tr>
<td>Annual Maximum Benefit for Basic &amp; Major Services</td>
<td>$3,000/participant</td>
<td>$2,000/participant</td>
</tr>
</tbody>
</table>

### 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

### Prescription Drugs - Retail

**Preventive Services**

- You pay: 0%
- Plan pays: 100%
- Two oral exams and cleanings per year
- Smoking - limited to two vapes per calendar year
- Two periodontal prophylaxis per year
- Two fluoride treatments per year
- One panoramic mouth x-ray every 3 years
- Sealants every 1 year for children under age 16

**Basic Services**

- You pay: 10%
- Plan pays: 90%
- You pay: 30%
- Plan pays: 70%
- Emergency palliative treatment
- Fillings
- Fixed space maintainers

**Major Services**

- You pay: 20%
- Plan pays: 80%
- You pay: 50%
- Plan pays: 50%
- Inlays & Onlays
- Dentures
- Crowns
- Root Canals
- Bridgework
- Oral Surgery
- Anesthesia
- TMJ Treatment
- *Oral Surgery - includes extractions and/or subject to $5,000 lifetime maximum

**Orthodontia Children through age 18**

- You pay: 40%
- Plan pays: 60%
- Lifetime maximum: $2,500 per participant
- Lifetime maximum: $1,500 per participant
- Appliances and services to correct the positioning of teeth
- Benefit available for children through age 18 only

### Dental PPO

**You Pay**

- Bi-Weekly:
  - $4.67
  - $18.29
  - $13.98
  - $3.96

- Monthly:
  - $8.81
  - $31.62
  - $40.31
  - $73.57

- Baylor Pays:
  - $37.43
  - $71.33
  - $64.13
  - $92.86

- Total Monthly Cost:
  - $46.24
  - $110.95
  - $92.44
  - $106.43

*If you are providing coverage for your domestic partner and/or any additional dependent at a non-dependent co-pay, 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-benefits@bcm.edu if you have additional questions.*

1. All plans require pre-authorization for all out-of-network inpatient hospitalizations, outpatient chemical dependencies/mental health stays, outpatient surgical procedures, home health care services, and skilled nursing services. All deductible medical equipment over $5,000 regardless of network status must be pre-authorized. Failure to pre-authorize as stated will result in a $500 penalty. Call UnitedHealthcare at 1-877-737-9370 (1-877-737-9372) at least 48 hours prior to the procedure.

2. Refer to the BSMLG Network list located on the Human Resources - Benefits intranet page for more information about the providers and facilities included in the custom network.

*May be subject to deductible and coinsurance for ancillary services.*
## Vision Care Plan
The Voluntary Vision Care Program is administered by EyeMed. Vision care services are provided at Baylor’s Aikik Eye Center, LenSxCraters, Peak Vision, Sears Optical, and Target Optical. In addition, EyeMed provides a network of thousands of optometrists, opticians, and opthalmologists. 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).

### Flexible Spending Accounts (FSAs)
UnifiedHealthcare is the administrator for FSAs. FSAs are subject to Internal Revenue Service rules and are funded carefully when using an FSA because if you don’t use the money in your FSA, you lose it. Expenses must be incurred in 2023 and you have until March 31, 2024 to file for reimbursement. When submitting an FSA claim for reimbursement, 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 an HSA.
- Some eligible FSA expenses include your deductible, adult or dependent care expenses, and some out-of-pocket health care expenses not covered by a medical, dental, or vision plan.
- The Health Care FSA maximum is $5,000 per family on a pre-tax basis.
- The remaining balance of the premium will be paid on a pre-tax basis.

### Dental 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 an HSA.
- Some eligible FSA expenses include your deductible, adult or dependent care expenses, and some out-of-pocket health care expenses not covered by a medical, dental, or vision plan.
- The Dental Care FSA maximum is $1,500 per family on a pre-tax basis.

### Health Savings Accounts (HSAs)
If you select the Health & Savings 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.

- **HSA Contributions:** Contributions are pre-tax, earnings and distributions for qualified medical expenses are tax-free.
- **HSA Limitations:** Contributions are limited to what qualifies as an HSA expense. If you are over a certain age, there is a minimum contribution required, but you may not contribute to your HSA.

### Retirement 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. You may increase/decrease your elective contribution to avoid penalties for exceeding the maximum contribution limit.

#### 403(b) Tax-Deferred Investment Plan
You are automatically enrolled at 3% of your salary in this voluntary plan that allows you to save for retirement on a pre-tax basis. Your contributions are automatically invested in the State Street Target Retirement Funds through Fidelity, but you may elect to invest other funds chosen by BCM with Fidelity Investments and/or TIAA. After three years of service with BCM, you are 100% vested in your 403(b) account balance.

#### 403(b) Tax-Deferred Investment Plan
You are automatically enrolled at 3% of your salary in this voluntary plan that allows you to save for retirement on a pre-tax basis. Your contributions are automatically invested in the State Street Target Retirement Funds through Fidelity, but you may elect to invest other funds chosen by BCM with Fidelity Investments and/or TIAA. After three years of service with BCM, you are 100% vested in your 403(b) account balance.

#### 547(b) Deferred Compensation Plan
If you meet the eligibility requirements set forth by the College, you may be eligible to participate in the 547(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
- Partnership with 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
- Retirement planning
- Loans, mortgages, credit

The Ayco Company, L.P. (“Ayco”), is a subsidiary of The Goldman Sachs Group, Inc., and an affiliate of Goldman Sachs & Co. LLC, a worldwide, full-service investment banking, broker-dealer and asset management organization.

### 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 Enmerit) provides group retiree health insurance that integrates with Medicare and a tax-advantaged reimbursement benefit for eligible employees and their dependents. BCM makes a contribution for eligible employees working a minimum of 20 hours a week who are age 40 or older. The funds are vested after you have five or more years of service with BCM. You can also choose to make after-tax contributions to the plan. Both contributions, plus earnings, accumulate tax-free and are paid out tax-free.
### SUPPLEMENTAL LIFE INSURANCE CHOICES

**Supplemental Life Insurance**

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).

- **Coverage** is provided by BCM at no cost to you.
- **Supplemental AD&D insurance** is in addition to the Basic AD&D Insurance (AD&D).

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

**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 1.13% of covered weekly salary for ages 17–49.
- **$1.51** per $10 of covered weekly salary for ages 50–79.

**Supplemental Life Insurance**

See rates in gray in table below.

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<thead>
<tr>
<th>Coverage</th>
<th>Employee Only</th>
<th>Employee + Family</th>
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</thead>
<tbody>
<tr>
<td>$100,000</td>
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<td>$200,000</td>
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<tr>
<td>$1,000,000</td>
<td>$11.31</td>
<td>$46.40</td>
</tr>
</tbody>
</table>

**Cost is based on your age.**

**Voluntary Group Legal Services**

- Legal services are offered at a low monthly fee for you and your eligible dependents through LegalLease.
- Provides access to experienced attorneys to assist you by telephone or in person.
- Examples of services include 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 per month ($8.26 per bi-weekly payroll deduction).

**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.

**Real Appeal** works to educate and inspire a culture of healthy living and wellness throughout the college.

### BCM WEB Well Being

**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.

**BCM BeWell Biometric Screening**

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.

### BCM BeWell – A Multidimensional Program Designed for YOU!

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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 prefered 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

Bright Horizons back-up and elder care services are intended for use during scheduled work hours when you are expected to be working.

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, birds 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/bcmedu or call 877.738.7874 for more information and to get a no obligations quote.

Employee Assistance Program (EAP)

EAP, a core benefit, helps find solutions to family problems, marital problems, parenting problems, illness/death of loved ones, alcohol or drug problems, interpersonal problems, and stress, depression, or anxiety problems. Up to three free sessions per person per problem are provided. Contact the EAP at 713.500.3008.

BCM EMPLOYEE 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 perseks-and-discounts/SitePageModern/2280/perseks-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 pa@bcm.edu or ask-worklife@bcm.edu.

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
ask-retirement@bcm.edu
WELLNESS
wellness@bcm.edu
IN PERSON
O’Quinn Medical Tower
6624 Fannin St., Suite 1800
Houston, TX 77030

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/benefits/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.

STATUTORY (REQUIRED) BENEFITS

Social Security
Social Security is financed by FICA payroll taxes and is paid by both you and BCM. The maximum is adjusted annually.

Unemployment Compensation
Your employer reports your wages to the Texas Workforce Commission. If you become unemployed, you may be eligible for unemployment benefit payments. The Texas Workforce Commission determines your eligibility for benefits as well as the amount to which you are entitled. Baylor pays the full cost of this insurance protection.

Workers’ Compensation
This insured program provides benefits in the event you become injured or ill during the course of your work. You are covered by Workers’ Compensation from the date you are hired for medical, disability, dismemberment, occupational diseases, and death benefits. The cost of this program is paid by BCM.