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!

www.myalex.com/bcm/2024
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 contributes to the 401(a) Retirement Plan each pay period for eligible employees. Your participation in this plan is automatic. The College’s 401(a) Retirement Contribution consists of two components: a fixed contribution and a matching contribution. BCM’s fixed contribution is 4% of your base annual salary. The Match Contribution matches half of your 403(b) Employee Deferral (Page 7), up to a 4% match. The combination of these components provides you with an immediate annual contribution to, up to annual IRS limits. You have the choice to invest this retirement contribution with Fidelity Investments or TIAA. Postdoctoral Appointments are not eligible for the 401(a) Retirement Plan.

Adoption Assistance BCM provides adoption assistance matching the first $3,000 per child for expenses related to adoption agency and placement fees, attorney fees and court costs associated with adoption or guardianship, including applicable fee income (rounded up to the nearest $1,000) to a maximum of $30,000. Life insurance benefits are payable as a result of death from most causes.

Basic Accidental Death & Dismemberment Insurance (AD&D) BCM provides one times your base annual salary including applicable fee income up to a maximum of $100,000. AD&D benefits are paid if you die, sustain a dismembering injury, or lose the use of limbs, sight, or hearing as a result of an accident.

Bright Horizons Care Advantage Bright Horizons provides backup care for healthy dependent children and adults, and elders. Twenty days of center-based or in-home backup care are available per employee, per academic year (July 1 – June 30) for healthy dependent children, and mildly ill or recuperating dependent children and adults. BCM provides 20 days of center-based or in-home backup care for healthy dependent children and mildly ill or recuperating dependents. BCM will provide replacement of your salary as a result of death from most causes.

Tuition Assistance BCM’s Tuition Assistance Plan encourages and supports employees pursuing educational opportunities. Tuition Assistance is paid as a direct deposit. BCM offers tuition assistance for employees with at least one year of service up to $2,500 per calendar year for courses taken at a higher educational institution that is accredited by the United States Department of Education. Courses must be towards a degree and/or must be related to BCM business such as certifications to enhance job performance.

Vacation Pay (Faculty - Assistant Professor or Above) Vacation days are paid as a bank of days based on your classification with BCM. Faculty who are Junior Faculty in the first year of employment are eligible for a vacation bank of days prorated proportionally for their entire first year of employment. Faculty who are Assistant Professor or above in the first year of employment are eligible for a vacation bank of days prorated proportionally for their entire first year of employment.

Employee Assistance Program (EAP) EAP provides professional, confidential counseling to you and your family members for a wide range of issues including emotional distress, smoking, alcohol/drug abuse, and interpersonal and family problems.

Financial Coaching 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 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 monthly base salary, with applicable income 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. BCM makes a contribution for employees working a minimum of 20 hours per week who are age 45 and older. This contribution plus earnings accumulate tax-free, are paid out tax free and are invested with TIAA. Also, a health insurance program that integrates with Medicare is available through the College’s Medicare Supplement carrier, 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.

HealthCare CHOICES & COSTS Baylor College of Medicine’s Comprehensive Medical Plan offers three medical options, each are administered by UnitedHealthcare (UHC) and use the Choice or Choice Plus network of health care providers. Baylor offers an enhanced custom network made up of certain Baylor/St. Luke’s physicians and BCN physicians and adds enhanced BCN network providers. The following costs are based on the Human Resources - Benefits intranet page. The Affordable Care Act requires a social security number for ALL dependents enrolled in the medical plans offered by BCM.

Premium PPO Option See rates in table below below.

Value EPO Option See rates in table below.

Value Savings Option See rates in magenta in table below.

HealthSavings PPO Option See rates in blue in table below.

Medical Plans

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Baylor Pays in Monthly Cost</th>
<th>You Pay in Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premium PPO</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$115.14</td>
<td>$230.27</td>
</tr>
<tr>
<td>Individual + Spouse</td>
<td>$310.73</td>
<td>$621.47</td>
</tr>
<tr>
<td>Individual + Child(ren)</td>
<td>$275.86</td>
<td>$551.71</td>
</tr>
<tr>
<td>Individual + Family</td>
<td>$452.86</td>
<td>$905.72</td>
</tr>
<tr>
<td><strong>Value PPO</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$177.76</td>
<td>$355.52</td>
</tr>
<tr>
<td>Individual + Spouse</td>
<td>$387.62</td>
<td>$775.24</td>
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<tr>
<td>Individual + Child(ren)</td>
<td>$359.08</td>
<td>$718.16</td>
</tr>
<tr>
<td>Individual + Family</td>
<td>$540.16</td>
<td>$1,080.32</td>
</tr>
<tr>
<td><strong>HealthSavings PPO</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$29.71</td>
<td>$59.41</td>
</tr>
<tr>
<td>Individual + Spouse</td>
<td>$121.63</td>
<td>$242.25</td>
</tr>
<tr>
<td>Individual + Child(ren)</td>
<td>$170.50</td>
<td>$341.00</td>
</tr>
<tr>
<td>Individual + Family</td>
<td>$176.50</td>
<td>$352.99</td>
</tr>
</tbody>
</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 BCM-Intranet@bcm.edu for details if you have additional questions.**
**MEDICAL PLAN OPTIONS COMPARISON CHART**

**Baylor Custom Network (BCN) = Baylor St. Luke’s**

**UHC Network = UnitedHealthcare Network**

<table>
<thead>
<tr>
<th>Plan Features (In-Network)</th>
<th>Premium PPO</th>
<th>Value PPO</th>
<th>Health &amp; Savings PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ANNUAL DEDUCTIBLE FOR EMPLOYEE ONLY COVERAGE</strong></td>
<td>$400</td>
<td>$1,600</td>
<td>$750</td>
</tr>
<tr>
<td><strong>ANNUAL DEDUCTIBLE FOR EMPLOYEE PLUS DEPENDENT COVERAGE</strong></td>
<td>$600 per person</td>
<td>$2,400 per family</td>
<td>$1,600 per person</td>
</tr>
</tbody>
</table>

**PRESCRIPTION DRUGS - RETAIL**

**Plan Features (In-Network)**

<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>Preventative</td>
<td>100%*</td>
<td>100%*</td>
<td></td>
</tr>
<tr>
<td>Tier 1 (generic)</td>
<td>$10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 2 (preferred)</td>
<td>30% of negotiated cost with $80 maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 3 (non-preferred)</td>
<td>40% of negotiated cost with $120 maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialty (30-day supply)</td>
<td>Tier 1 (generic) - $500 copay</td>
<td>Tier 2 (preferred) - $150 copay</td>
<td>Tier 3 (non-preferred) - $225 copay</td>
</tr>
</tbody>
</table>

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

- Preventative: 100%*
- Tier 1 (generic): $20
- Tier 2 (preferred): 30% of negotiated cost with $100 maximum
- Tier 3 (non-preferred): 40% of negotiated cost with $200 maximum

**Out-of-network not applicable for Preventative. Out-of-network not covered under all Tiers.**

*Specific drugs are paid at 100% per the Affordable Care Act and Internal Revenue Service and are available for review on the HRI-Benefits intranet page.

**HEALTHCARE CHOICES & COSTS**

**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

**Service Category**

<table>
<thead>
<tr>
<th>Description of Services</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative</td>
<td>0% / 100%</td>
<td>20% / 80%</td>
</tr>
<tr>
<td>Basic</td>
<td>10% / 90%</td>
<td>30% / 70%</td>
</tr>
<tr>
<td>Major</td>
<td>20% / 80%</td>
<td>50% / 50%</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>40% / 60%</td>
<td>50% / 50%</td>
</tr>
</tbody>
</table>

**You Pay**

- Semi-Monthly: $4.59
- Monthly*: $9.03

**Baylor Pays**

- Semi-Monthly: $41.32
- Monthly*: $74.59

**Total Monthly Cost**

- Dental PPO: $117.71

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*All plans require pre-authorization for all-out-of-network Inpatient hospitalizations, Inpatient chemical dependency/mental health stays, outpatient surgical procedures, home health care services, and skilled nursing services. All durable medical equipment over $500 regardless of network status must be pre-authorized. Failure to pre-authorize as stated will result in a $500 penalty. Call UnitedHealthcare at 1-877-886-201 or 1-877-232-4671 at least 48 hours prior to the request.

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

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All plans require pre-authorization for all-out-of-network Inpatient hospitalizations, Inpatient chemical dependency/mental health stays, outpatient surgical procedures, home health care services, and skilled nursing services. All durable medical equipment over $500 regardless of network status must be pre-authorized. Failure to pre-authorize as stated will result in a $500 penalty. Call UnitedHealthcare at 1-877-886-201 or 1-877-232-4671 at least 48 hours prior to the request.

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

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May be subject to deductible and coinsurance for ancillary services.

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*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 713.798.0000 or ask-insurance@bcm.edu if you have additional questions.
HEALTHCARE CHOICES & COSTS

Vision Care Plan
Administered by Eyemed, which provides a network of thousands of optometrists, opticians, and ophthalmologists. You can seek vision care services in the vision network, inside or outside the network. Provider information is available at www.evedevisioncare.com. Employees may receive enhanced benefits for exams and frames by using Plus Providers within the current network.

Service | Your Cost | Out-of-Network Reimbursement
--- | --- | ---
Exam with dilation as necessary (once annually) | $10 Copay | $45
Frames (once every 12 months) | $140 allowance; 80% of balance over $140 | $70
Standard Plastic Single Vision | $10 Copay | $30
Standard Color | $10 Copay | $30
Trifocal | $12 Copay | $65
Standard Progressive | $10 Copay | $80
Hyperopic Progressive | $12 Copay | $80

Contact Lenses
Standard Exam (fit & follow-up) | Paid in full; includes fit and two follow-up visits | $40
Premium Exam (fit & follow-up) | 10% off retail price, then apply $40 allowance | $40
Conventional Lenses (once every 12 months) | $140 allowance; 85% of balance over $140 | $80
Disposable Lenses (once every 12 months) | $140 allowance; plus balance over $140 | $105
Medically Necessary (once every 12 months) | Paid in full | $200

LASIK/PRK Vision Correction
15% off retail price or 5% off promotional pricing | N/A

HSA CHOICES
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.

- **HSAs** are triple tax advantage. 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 & Savings PPO and the HSA account, you can withdraw funds from your HSA to pay for single coverage and $1,200 for those with dependent coverage. (Amount prorated based on enrollment in the Health & Savings PPO and active HSA)
- For 2024, you can contribute into your HSA up to the IRS maximum of $4,150/single coverage or $8,300 for employees with dependent coverage.

RETRIEVAL 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. Since you are automatically enrolled in the 401(a) Plan, an account is set up in your name. The BCM contribution is a fixed percent of your base annual salary up to the annual IRS limit. Postdoctoral Appointments are not eligible for the 401(a) Retirement Plan.

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 for the Plan with Fidelity Investments or TIAA. You may increase/decrease contributions at any time, up to the maximum allowed by law.

Your contributions, plus earnings, accumulate tax-free and are paid to you when you retire. You may choose to make withdrawals from your account at any time, up to the maximum allowed by law.

For more information, contact HR-Benefits at 713.798.1500 or ask-insurance@bcm.edu.

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 tax-deferred basis. You can also choose to allocate both contributions on an after-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 for the Plan with Fidelity Investments or TIAA. You may increase/decrease contributions at any time, up to the maximum allowed by law.

Your contributions, plus earnings, accumulate tax-free and are paid to you when you retire. You may choose to make withdrawals from your account at any time, up to the maximum allowed by law.

For more information, contact HR-Benefits at 713.798.1500 or ask-insurance@bcm.edu.

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 2024 and you have until March 31, 2025, 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.

Healthcare 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 Health & Savings PPO.
- Set money aside for future medical and dental, vision care copays, and certain over-the-counter health care expenses not covered by a medical, dental, and/or vision plan.
- Health Care FSA maximum of $3,200 on a pre-tax basis.
- Some eligible FSA expenses include your deductible, adult or children's orthodontics, vision care, copays for prescription drugs and certain over-the-counter drugs as defined in the Patient Protection and Affordable Care Act.
- After you have made your initial contribution, if you wish you may log onto www.myuhc.com and enroll for automatic reimbursement.

You Pay | Baylor Pays | Total Monthly Cost
--- | --- | ---

Individual Only
- $4.54
- $9.08
Individual + 1 Dependent**
- $8.62
- $17.23
Individual + Family**
- $12.70
- $25.40

Baylor Pays | Semi-Monthly | Monthly* | N/A | Monthly* | N/A | Monthly* | N/A
--- | --- | --- | --- | --- | --- | --- | ---
- $10 Copay; 80% of Charge less $120 allowance | $80
- $40 Copay | $80
- $55 Copay | $80
- $10 Copay; 80% of Charge less $120 allowance | $80

Ayo Financial Coaching
Ayo Goldman Sachs is a national leader in financial counseling.
- A unique 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

HealthCare Spending Card
- Standard Plastic Single Vision $10 Copay $30
- Standard Color $10 Copay $30
- Trifocal $10 Copay $65
- Standard Progressive $10 Copay $80
- Hyperopic Progressive $10 Copay $80

Ayo Financial Coaching
- Tax planning
- Investment education
- Retirement planning
- Estate planning
- Debt Management (student loans, mortgages, credit)

The Ayco Company, L.P. ("Ayco"), 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.

RBC 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 Eminent) 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 and older. The funds are vested after you have five (5) 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. Since you are automatically enrolled in the 401(a) Plan, an account is set up in your name. The BCM contribution is a fixed percent of your base annual salary up to the annual IRS limit. Postdoctoral Appointments are not eligible for the 401(a) Retirement Plan.
SUPPLEMENTAL LIFE INSURANCE CHOICES

**Supplemental Life Insurance**
See rates in table below
Life insurance coverage in addition to the Basic Life insurance benefit provided by BCM is at no cost to you (two times your base annual salary to a maximum of $500,000).

- Choices are 1x, 2x, 3x, or 4x your base annual salary including applicable fice 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 by the result to calculate your monthly premium.

($40,000 x 2 = $80,000) / 1,000 x $0.054 = $4.32/month.

**Dependent Life Insurance**
See rates in table below
Life insurance coverage for your dependents — spouse/domestic partner and/or child(ren)

- 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.

**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.

**LOOKING FOR AN EASY WAY TO MONITOR HEART HEALTH?**
Your benefits include access to HelloHeart. Employees and dependents with high blood pressure and/or taking blood pressure medication are eligible to enroll. When you sign up, you’ll receive a free FDA-approved Bluetooth blood pressure monitor as part of your comprehensive heart health program.

<table>
<thead>
<tr>
<th>YOUR AGE</th>
<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>SUPPLEMENTAL LIFE</strong></td>
<td><strong>Cost For $1,000 Coverage</strong></td>
<td>$0.038</td>
<td>$0.043</td>
<td>$0.054</td>
<td>$0.081</td>
<td>$0.141</td>
<td>$0.250</td>
<td>$0.578</td>
<td>$0.534</td>
<td>$1.015</td>
</tr>
<tr>
<td><strong>Dependent Life-Spouse:</strong></td>
<td>Monthly Cost For $25,000 of Coverage</td>
<td>$0.95</td>
<td>$1.08</td>
<td>$1.35</td>
<td>$2.03</td>
<td>$3.53</td>
<td>$5.75</td>
<td>$9.45</td>
<td>$13.35</td>
<td>$25.38</td>
</tr>
<tr>
<td><strong>Dependent Life-Child:</strong></td>
<td>Monthly Cost For $50,000 of Coverage</td>
<td>$1.90</td>
<td>$2.15</td>
<td>$2.70</td>
<td>$4.05</td>
<td>$7.05</td>
<td>$11.50</td>
<td>$18.70</td>
<td>$26.70</td>
<td>$50.75</td>
</tr>
<tr>
<td><strong>Dependent Life-Child:</strong></td>
<td>Monthly Cost For $100,000 of coverage</td>
<td>$1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**PARTNER PROGRAMS**
- **Real Appeal**
- **WW**
- **BCM Well-Being 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!

**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.

**BEWELL TOGETHER**
Your spouse or domestic partner is invited to participate in the BCM BeWell portal, Vitality! Together, you can complete healthy activities that fit your lifestyle, earn points for each activity achieved and get rewarded!

Register today at www.powerofvitality.com

**Voluntary Individual Short Term Disability (STD)**
- 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
  - $1.13 per $10 of covered weekly salary for ages 17-49
  - $1.51 per $10 of covered weekly salary for ages 50-79
- Premiums are not subject to pre-tax treatment and STD 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 $17.90 per month ($8.26 per bi-weekly payroll deduction).
- More detailed information is available at legalplan.com/bcm.
- For enrollment/cancellation or more information call 888.416.4313 (press #1).

**PARTNER PROGRAMS**
- **Camp Gladiator**
- **Fitness Center Discounts**
- **Reason2Race**
- **Maternity Management**

**SUPPLEMENTAL ACCIDENTAL DEATH AND 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 to a maximum of $500,000).

- Choices are 1x, 2x, 3x, or 4x your base annual salary including applicable fice 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.
- These premiums are not subject to pre-tax treatment.

<table>
<thead>
<tr>
<th>FAMILY COVERAGE</th>
<th>WITH CHILDREN</th>
<th>WITHOUT CHILDREN</th>
</tr>
</thead>
<tbody>
<tr>
<td>SPOUSE/DOMESTIC PARTNER</td>
<td>50% of Employee Coverage</td>
<td>60% of Employee Coverage</td>
</tr>
<tr>
<td>CHILDREN</td>
<td>$50,000 Each Child</td>
<td>N/A</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>OPTION</th>
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<tr>
<td>$100,000</td>
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<td>$18.00</td>
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<tr>
<td>$1,000,000</td>
<td>$20.00</td>
</tr>
</tbody>
</table>

**EMPLOYEE ONLY**
- Flat Monthly Rate
- Employee only

**EMPLOYEE+ FAMILY**
- Flat Monthly Rate
- Employee and eligible dependents

**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.

**LOOKING FOR AN EASY WAY TO MONITOR HEART HEALTH?**
Your benefits include access to HelloHeart. Employees and dependents with high blood pressure and/or taking blood pressure medication are eligible to enroll. When you sign up, you’ll receive a free FDA-approved Bluetooth blood pressure monitor as part of your comprehensive heart health program.

**Voluntary Individual Short Term Disability (STD)**
- 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
  - $1.13 per $10 of covered weekly salary for ages 17-49
  - $1.51 per $10 of covered weekly salary for ages 50-79
- Premiums are not subject to pre-tax treatment and STD 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 $17.90 per month ($8.26 per bi-weekly payroll deduction).
- More detailed information is available at legalplan.com/bcm.
- For enrollment/cancellation or more information call 888.416.4313 (press #1).
WORK-LIFE PROGRAMS

Bright Horizons

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

Benefits-eligible employees can access up to 20 days/child or adult family member per calendar 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

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

Dependent 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 adopt child
• a child placed with you for adoption or foster care or,
• a child for whom you are the legal guardian.

Dependent 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) 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/bcm or call 877.738.7874 for more information and to get a no-obligation quote.

*Discount applies to basic medical or wellness plans only.

Employee Assistance Program (EAP)

Optum 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 1.800.622.7276.

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/perks-and-discounts/SitePageModern/2281/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 pa@bcm.edu or ask-worklife@bcm.edu.

BCM EMPLOYEE DISCOUNTS

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.

Worker’s 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.

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

BCM WELL-BEING
wellness@bcm.edu

IN PERSON
Fannin 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/taxagendomin/9506/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 InTouch, 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. If BCM reserves the right to change or terminate these benefit plans at any time.