

# Benefits Cost & Coverage **INFORMATION GUIDE**

A comparison of benefit coverage and cost supplement information.

INFORMATION FOR  
**RESIDENTS AND CLINICAL  
POSTDOCTORAL FELLOWS**



**2026**

# BENEFITS ENROLLMENT

The table below outlines when you can enroll, add/remove dependents, or make changes to your benefit plans. Most benefit plans and options are listed below; however, this list may not be all-inclusive.

|   |  |   |  |
|---|--|---|--|
| <b>Automatic Enrollment</b>                         | Automatically enrolled upon hire                               | <ul style="list-style-type: none"><li>Basic Life Insurance</li><li>Basic Accidental Death &amp; Dismemberment Insurance (AD&amp;D)</li><li>Medical Plan (Individual Coverage)</li><li>Dental Plan (Individual Coverage)</li></ul>                                     | <ul style="list-style-type: none"><li>Short Term Disability</li><li>Long Term Disability</li><li>Statutory Benefits</li><li>403(b) Tax Deferred Investment Plan</li></ul>  |
| <b>New Hire Enrollment</b>                          | Within 31 days of start date                                   |   |  |
| <b>Annual Open Enrollment</b>                       | Held in October each year                                      | <ul style="list-style-type: none"><li>Medical Plan (Dependent Coverage)</li><li>Dental Plan (Dependent Coverage)</li><li>Vision Care Plan</li></ul>   | <ul style="list-style-type: none"><li>Supplemental Accidental Death &amp; Dismemberment Insurance (AD&amp;D)</li><li>Supplemental Life Insurance</li><li>Dependent Life Insurance</li></ul>  |
| <b>Qualifying Life Events</b>                       | Within 31 days of event  | <ul style="list-style-type: none"><li>Flexible Spending Account(s) (FSAs)</li></ul>   |  |
| <b>Anytime Enrollment, Registration, or Changes</b> | Enroll, register, or make changes any time throughout the year | <ul style="list-style-type: none"><li>403(b) Tax Deferred Investment Plan</li><li>Ayco Financial Coaching</li><li>BCM BeWell</li><li>Voluntary Group Legal Services</li><li>House Staff Psychiatric Counseling Services</li><li>Employee Assistance Program</li></ul> | <ul style="list-style-type: none"><li>Bright Horizons Family Solutions</li><li>Pet Insurance</li><li>WeightWatchers</li><li>Real Appeal</li><li>One Pass Select</li><li>HelloHeart from CVS Caremark</li><li>Fertility and Family Planning Support</li></ul> |

## Open Enrollment

Medical, Dental, and Vision Care coverage selections roll over year to year if no changes are made. FSA and HSA participation does not roll over year to year and require re-enrollment each year during Open Enrollment.

## Qualifying Life Events

Qualifying life events require supporting documentation to verify any changes. Some events include marriage, divorce, birth or adoption, and death.

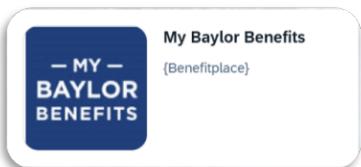
## Dependent (Spouse/Domestic Partner/Child) is also a BCM Employee

Employees whose dependent is also a benefit eligible employee at Baylor cannot cover each other on most benefit plans. Children may be covered as dependents by either spouse, but not both. If applicable, both employees may each take 30 days (6 weeks) of Paternal Paid Time Off (PPTO) for childbirth, adoption, or foster child placement (PPTO may be taken by each parent only once every 12 months).

## How to Enroll

### Medical, Dental, and Vision Care Plans, FSAs, Supplemental AD&D and Life Insurance, Dependent Life Insurance

- Access SuccessFactors by visiting [bcm.edu/hr-solutions](http://bcm.edu/hr-solutions) (employee access only – Baylor login required).
  - To access SuccessFactors, you may be prompted for your Baylor single sign-on (SSO) login.
    - This is your Enterprise Credential Account (ECA), which may be your initials (abc@bcm.edu), a mixture of your first and last names (lastname@bcm.edu), or, for newer employees, your u-number (u123456@bcm.edu).
    - If you are not on the Baylor network, you may be prompted for multifactor authentication via SMS or the Microsoft Authenticator app.
- On the SuccessFactors home dashboard, under the Organizational Updates section, click the My Baylor Benefits tile to access Benefitplace.

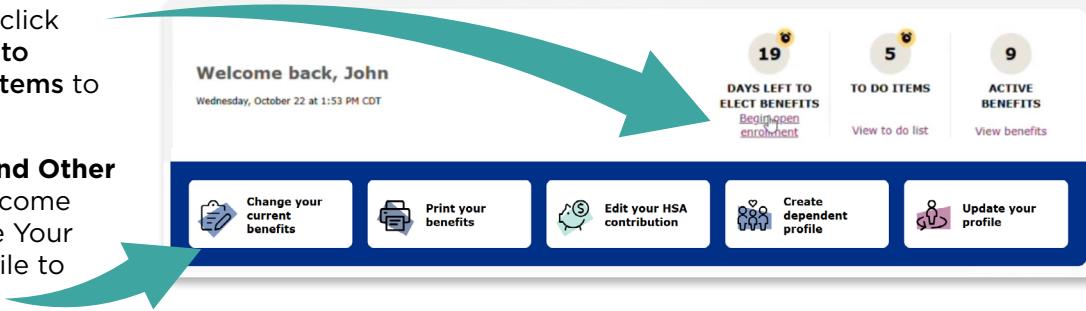


3. Once in Benefitplace, you will see your home dashboard.

- **New Hires and Open Enrollment:**

In the Welcome section, click the link below **Days Left to Elect Benefits** or **To Do Items** to continue.

- **Qualifying Life Events and Other Changes:** Below the Welcome section, click the Change Your Current Benefits action tile to continue.



4. Benefitplace will walk you through a series of prompts to help you select your benefits.



Alex is an excellent tool for navigating the benefit options available to you. Alex is funny, interactive, and accessible 24-7. This tool explains your benefits without the insurance jargon and provides personalized guidance while keeping your information completely anonymous.

**IMPORTANT:** Alex only explains benefits but does NOT enroll you in any benefit plans. You must enroll in My Baylor Benefits (Benefitplace).

## 403(b) Tax Deferred Investment Plan

1. Log into [netbenefits.com/bcm](http://netbenefits.com/bcm) to change your 403(b) contribution amounts or change investment providers.

- **First-time access:** registration is required. Click the Register link at the top of the page and follow the prompts to set up your account.

## BCM BeWell Participation and Portal Registration

All benefit eligible employees may participate in BeWell and the wellness portal, regardless of whether they are enrolled in a BCM medical plan. Participating employees can earn prizes, and those enrolled in a BCM medical plan can earn points toward reducing their annual medical plan premium.

### Portal Access (New Participants)

Action must be taken within 31 days of your initial hire date or qualifying life event, or during the annual Open Enrollment period. If no action is taken, you will not be able to access the wellness portal.

1. Log into the My Baylor Benefits (Benefitplace) platform and follow the instructions to enroll in or waive medical coverage.
  - Benefit eligible employees who do not wish to enroll in a BCM medical plan are not required to waive coverage in My Baylor Benefits (Benefitplace). However, to participate in BeWell, employees must take action in My Baylor Benefits (Benefitplace), including waiving coverage if they are not enrolling in a BCM medical plan.
2. Visit [bcm.edu/wellness-portal](http://bcm.edu/wellness-portal) on your desktop or mobile device.
3. To access your account, enter the following information on the login screen:

### EMPLOYEES

**Username:** 8-digit SuccessFactors Employee ID

**Password:** Employee's date of birth (mmddyyyy)

### ELIGIBLE SPOUSES/DOMESTIC PARTNERS

**Username:** Employee's 8-digit SuccessFactors ID + Spouse's date of birth

**Example:** 2000XXXX01011970 (no plus sign)

**Password:** Spouse's date of birth (mmddyyyy)

**Your 8-digit employee ID is in SuccessFactors:**

Click **View My Profile** from the quick actions menu on the SuccessFactors home dashboard.

Your Employee ID is listed under **Basic Information** in the **User Info** section.

If your employee ID is less than eight digits long, add zeroes to the beginning of the number.

# HEALTHCARE CHOICES & COSTS

## ResidentCare PPO Medical Plan

Baylor offers a single medical plan option for Residents and Clinical Postdoctoral Fellows, administered by UnitedHealthcare (UHC). Employees also have access to the Baylor Custom Network (BCN), comprised of Baylor and St. Luke's physicians and facilities, with lower copays and higher coinsurance levels. View the [BCN list](#) on InTouch (employee access only – Baylor login required).

**The Affordable Care Act requires a Social Security number for ALL dependents enrolled in BCM's medical plans.**

### Medical Plan Overview

- Individual coverage is paid by the College at no cost to you
- UHC's Choice Plus network
- Seek care in-network or out-of-network for covered services
  - *In-network vs. out-of-network impacts annual deductible, copayment levels, and annual out-of-pocket maximum*

For detailed information about the ResidentCare PPO plan, refer to the Summary Plan Description and Summary of Benefit Coverage, available on the Benefits [Notices and Forms page](#) on InTouch (employee access only – Baylor login required). Visit [myuhc.com](#) or call 1-877-BAYLOR1 (1-877-229-5671) for UHC network provider information.

### Medical Plan Premiums

| ResidentCare PPO |                         | You Pay                      |          | Baylor Pays | Total Monthly Cost |
|------------------|-------------------------|------------------------------|----------|-------------|--------------------|
|                  |                         | Per Paycheck<br>Semi-Monthly | Monthly  | Monthly     |                    |
|                  | Individual Only         | \$0.00                       | \$0.00   | \$727.35    | \$727.35           |
|                  | Individual + Spouse     | \$229.61                     | \$459.22 | \$1,675.90  | \$2,135.11         |
|                  | Individual + Child(ren) | \$170.60                     | \$341.20 | \$1,459.84  | \$1,801.03         |
|                  | Individual + Family     | \$305.25                     | \$610.50 | \$2,143.21  | \$2,753.70         |

*Covering a domestic partner who is not a tax dependent: The premium for your individual coverage will be deducted on a pre-tax basis; however, the portion of the premium that covers your domestic partner will be deducted after tax.*

### Medical Plan Glossary

**Coinurance:** the percentage of the expenses that you pay.

**Convenience Care Facility:** healthcare clinics located in retail stores, supermarkets, and pharmacies that treat minor illnesses and provide preventive health care services (i.e., CVS Minute Clinic, Walgreens Healthcare Clinic, etc.).

**Copay:** The fee that you pay for specific services in the plan. Covered services provided at an in-network physicians' office (Primary Care and Specialists), in-network Urgent Care or Convenience Care facilities, in-network Emergency Room treatment, and virtual visits for non-emergency conditions (excluding behavioral health) are subject to a copay.

**Deductible:** The amount you pay before the plan begins to pay. Applies to services provided by an in-network facility or hospital, but does not apply to physicians' office visits. Copays do not apply toward the deductible.

**Emergency Care:** Care provided due to acute life-threatening situations, including excessive bleeding, chest pains, and loss of consciousness.

**In-Network:** Services you receive from physicians/hospitals within the UHC Choice Plus or BCN networks (fees have been discounted).

**Newborn Care:** Claims for a newborn experiencing health issues (including jaundice). The newborn child must be added to the plan as a dependent (within 60 days of birth) before any claims are processed.

**Out-of-Network:** Services you receive from a physician or hospital outside the network (you pay retail for these services). Charges are subject to negotiated rates and a larger deductible.

**Out-of-Pocket Maximum:** The maximum amount you pay before the Plan begins to pay 100% of claims for the remainder of the calendar year. Medical and prescription drug copays, coinsurance, and deductible payments apply toward your annual out-of-pocket maximum.

**Primary Care Physician (PCP):** A doctor who provides the first contact for a person with an undiagnosed health concern and continuing care of varied medical conditions (Family Practice, General Practice, Internal Medicine, and Pediatrics).

**Urgent Care Facility:** A facility used to treat patients who have an injury or illness that requires immediate care but is not serious enough to warrant a visit to an emergency room.

# Medical Plan Options Comparison Chart

Baylor Custom Network (BCN) = Baylor / St. Luke's  
UHC Network = UnitedHealthcare Network

| Services   | In-Network   | Out-of-Network  |  |  |
|--|--|---|--|--|
| <b>ANNUAL MAXIMUM</b>  |  | No annual maximum   |  |  |
| <b>ANNUAL DEDUCTIBLE</b>   | \$150 per person/\$450 per family  | \$350 per person/\$1,050 per family   |  |  |
| <b>ANNUAL OUT-OF-POCKET MAX</b><br>Includes deductible, medical & Rx copays  | \$1,500 per person/\$4,500 per family  | \$7,500 per person/\$22,500 per family  |  |  |
| <b>AMBULANCE SERVICE</b>   | Plan pays 90%  | Plan pays 90%   |  |  |
| <b>ANCILLARY SERVICES</b><br>Radiology, Pathology, Anesthesiology, Laboratory, X-Ray   | Plan pays 90% after deductible   | Plan pays 50% after deductible  |  |  |
| <b>CHIROPRACTIC MANIPULATION</b>   | Plan pays 90% after deductible   | Plan pays 50% after deductible  |  |  |
|  | Limited to 35 visits per calendar year   |   |  |  |
| <b>NEW - VIRTUAL OFFICE VISITS WILL HAVE THE SAME COPAY AS IN-PERSON OFFICE VISITS.</b>  |  |   |  |  |
| <b>OFFICE VISIT - BCN NETWORK<sup>1</sup></b>  | \$15 copay   | N/A   |  |  |
| <b>OFFICE/VIRTUAL OFFICE VISIT - UHC NETWORK</b>   | \$25 copay   | Plan pays 50% after deductible  |  |  |
| <b>SPECIALIST - BCN NETWORK<sup>1</sup></b>  | \$15 copay   | N/A   |  |  |
| <b>SPECIALIST - UHC NETWORK</b>  | \$25 copay   | Plan pays 50% after deductible  |  |  |
| <b>DURABLE MEDICAL EQUIPMENT<sup>2</sup></b>   | Plan pays 90% after deductible   | Plan pays 50% after deductible  |  |  |
|  | Pre-authorization required for any item more than \$1,000.   |   |  |  |
| <b>EMERGENCY ROOM CARE - BCN NETWORK<sup>1</sup></b>   | Plan pays 95% after you pay \$75 copay and deductible<br>Emergency care copay waived if admitted   | N/A   |  |  |
| <b>EMERGENCY ROOM CARE - UHC NETWORK</b>   | Plan pays 90% after you pay \$75 copay and deductible<br>Emergency care copay waived if admitted   | Plan pays 90% after you pay \$75 copay and deductible<br>Emergency care copay waived if admitted              |  |  |
| <b>HOME HEALTH CARE<sup>2</sup></b>  | Plan pays 90% after deductible   | Plan pays 50% after deductible  |  |  |
|  | Limited to 60 visits per calendar year.  |   |  |  |
| <b>HOSPICE CARE</b>  | Plan pays 90% after deductible   | Plan pays 50% after deductible  |  |  |
|  | Limited to 6 months total/maximum of 30 days inpatient/\$25,000 lifetime maximum   |   |  |  |
| <b>HOSPITAL STAY - BCN NETWORK<sup>1</sup></b>   | Plan pays 95% after \$100 hospital copay and deductible  | N/A   |  |  |
| <b>HOSPITAL STAY - UHC NETWORK<sup>2</sup></b>   | Plan pays 90% after \$100 hospital copay and deductible  | Plan pays 50% after \$250 hospital copay and deductible   |  |  |
| <b>NEWBORN CARE - BCN NETWORK<sup>1</sup></b>  | Plan pays 95% after deductible   | N/A   |  |  |
|  | Charges will not be covered unless newborn is enrolled within 60 days of birth. Contact Benefits at 713.798.1500.  |   |  |  |
| <b>NEWBORN CARE - UHC NETWORK<sup>2</sup></b>  | Plan pays 90% after deductible   | Plan pays 50% after deductible  |  |  |
|  | Charges will not be covered unless newborn is enrolled within 60 days of birth. Contact Benefits at 713.798.1500.  |   |  |  |
| <b>OUTPATIENT SURGERY - BCN NETWORK<sup>1</sup></b>  | Plan pays 95% after \$100 hospital copay and deductible  | N/A   |  |  |
| <b>OUTPATIENT SURGERY - UHC NETWORK<sup>2</sup></b>  | Plan pays 90% after \$100 hospital copay and deductible  | Plan pays 50% after \$250 hospital copay and deductible   |  |  |
| <b>THERAPY</b><br>Physical/Cardiac/Speech/Pulmonary/Occupational   | Plan pays 90% after deductible   | Plan pays 50% after deductible  |  |  |
|  | 60 visits per condition annually (limits apply). See SPD for details.  |   |  |  |
| <b>PRESCRIPTION DRUGS</b><br>Brand name drugs covered only when prescribed and specified in writing by a physician                         | Copay<br>Tier 1 (generic)<br>Tier 2 (preferred)<br>Tier 3 (non-preferred)<br><br>Specialty<br>Tier 1 (generic)<br>Tier 2 (preferred)<br>Tier 3 (non-preferred)<br>Preventative covered at 100% | Short-term<br>30-day supply (retail)<br>\$10<br>\$25<br>\$50<br><br>\$100 copay<br>\$150 copay<br>\$225 copay | Mail-order<br>90-day supply <sup>3</sup><br>\$20<br>\$50<br>\$100<br><br>N/A | Not covered unless CVS/Caremark network pharmacy is used |
| <b>SKILLED NURSING FACILITY</b>  | Plan pays 90% after deductible   | Plan pays 50% after deductible  |  |  |
|  | Limited to 100 days per calendar year  |   |  |  |
| <b>URGENT CARE FACILITY</b>  | \$25 copay <sup>4</sup>  | Plan pays 50% after deductible <sup>4</sup>   |  |  |
| <b>WELLNESS BENEFIT</b> Including but not limited to:<br>Annual Physical, Well-Child Exam, Well-Woman Exam, Mammograms, Prostate Screening | Plan pays 100%   | Plan pays 100%  |  |  |

<sup>1</sup> Refer to the [BCN Network List on InTouch](#) for more information about the providers and facilities included in the custom network.

<sup>2</sup> 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 \$1,000 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.BAYLOR1 (1.877.229.5671) at least 48 hours prior to the request.

<sup>3</sup> For added convenience, 90-day mail-order prescriptions can be picked up at your local CVS pharmacy.

<sup>4</sup> May be subject to deductible and coinsurance for ancillary services.

\* Specific drugs are paid at 100% per the Affordable Care Act and IRS, available for review on InTouch.

## Dental PPO Plan

Baylor offers a single dental plan, administered by United Healthcare (UHC). Participants may seek dental treatment for covered services in-network or out-of-network. More coverage is provided when using in-network providers.

| Service Category                                  |                                 |                                     | In-Network  | Out-of-Network  |
|---|---------------------------------|-------------------------------------|---|---|
| Annual Deductible for Basic & Major Services      |                                 |                                     | \$50/participant<br>\$150/family  | \$100/participant<br>\$300/family   |
| Annual Maximum Benefit for Basic & Major Services |                                 |                                     | \$3,000/participant   | \$2,000/participant   |
| Services  | In-Network<br>You Pay/Plan Pays | Out-of-Network<br>You Pay/Plan Pays | Description of Services   |   |
| <b>Preventative</b>                               | 0% / 100%                       | 20% / 80%                           | <ul style="list-style-type: none"> <li>2 oral exams and cleanings per year</li> <li>Bitewing X-rays: 2 series per year</li> <li>2 periodontal prophylaxis per year</li> </ul> | <ul style="list-style-type: none"> <li>2 fluoride treatments per year</li> <li>Panoramic mouth x-ray every 3 years</li> <li>Sealants every 3 years for children under age 16</li> </ul> |
| <b>Basic</b>                                      | 10% / 90%                       | 30% / 70%                           | <ul style="list-style-type: none"> <li>Emergency palliative treatment</li> </ul>  | <ul style="list-style-type: none"> <li>Fillings</li> <li>Fixed space maintainers</li> </ul>   |
| <b>Major</b>                                      | 20% / 80%                       | 50% / 50%                           | <ul style="list-style-type: none"> <li>Anesthesia</li> <li>Bridgework</li> <li>Crowns</li> </ul>  | <ul style="list-style-type: none"> <li>Dentures</li> <li>Inlays &amp; Onlays</li> <li>Oral Surgery*</li> </ul>  |
| <b>Orthodontia</b>                                | 40% / 60%*                      | 50% / 50%*                          | <ul style="list-style-type: none"> <li>Appliances and services to correct the positioning of teeth</li> <li>Benefit for children through age 18 only</li> </ul>               | * Lifetime maximum/participant: \$2,500 (in-network); \$1,500 (out-of-network)  |

|                   | You Pay                 |                | Baylor Pays    | Total Monthly Cost |
|-------------------|-------------------------|----------------|----------------|--------------------|
|                   | Per Paycheck            | Monthly        | Monthly        |                    |
| <b>Dental PPO</b> | Individual Only         | <b>\$0.00</b>  | <b>\$0.00</b>  | <b>\$42.29</b>     |
|                   | Individual + Spouse     | <b>\$18.39</b> | <b>\$36.78</b> | <b>\$65.18</b>     |
|                   | Individual + Child(ren) | <b>\$13.14</b> | <b>\$26.29</b> | <b>\$58.67</b>     |
|                   | Individual + Family     | <b>\$33.86</b> | <b>\$67.71</b> | <b>\$85.25</b>     |

Detailed information about the dental plan is available in the Summary Plan Description on the Benefits [Notices and Forms page](#) on InTouch (employee access only - Baylor login required). Visit [myuhc.com](http://myuhc.com) or call 1-877-BAYLOR1 (1-877-229-5671) for UHC network provider information.

*Covering a domestic partner who is not a tax dependent: The premium for your individual coverage will be deducted on a pre-tax basis; however, the portion of the premium that covers your domestic partner will be deducted after tax.*

## Vision Care Plan

Baylor offers the Insight vision care plan, administered by Eyemed. Seek care for covered services in-network or out-of-network. Participants may receive enhanced benefits by using the Plus Providers in-network.

| Service  | Your Cost   | Out-of-Network Reimbursement |
|--|---|------------------------------|
| <b>Exam with dilation as necessary (once annually)</b> | \$10 Copay  | \$45                         |
| <b>Frames (once every 12 months)</b>                   | \$140 allowance; 80% of balance over \$140          | \$70                         |
| Standard Plastic Single Vision                         | \$10 Copay  | \$30                         |
| Bifocal  | \$10 Copay  | \$50                         |
| Trifocal   | \$10 Copay  | \$65                         |
| Standard Progressive                                   | \$10 Copay  | \$80                         |
| Premium Progressive                                    |   |                              |
| Tier 1   | \$30 Copay  | \$80                         |
| Tier 2   | \$40 Copay  | \$80                         |
| Tier 3   | \$55 Copay  | \$80                         |
| Tier 4   | \$10 Copay; 80% of charge less \$120 allowance      | \$80                         |
| <b>Contact Lenses</b>                                  |   |                              |
| 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          | \$105                        |
| Disposable Lenses (once every 12 months)               | \$140 allowance, plus balance over \$140            | \$105                        |
| Medically Necessary (once every 12 months)             | Paid in full  | \$200                        |
| <b>LASIK/PRK Vision Correction</b>                     | 15% off retail price or 5% off promotional pricing  | N/A                          |

|             | You Pay                    |         | Baylor Pays | Total Monthly Cost |         |
|-------------|----------------------------|---------|-------------|--------------------|---------|
|             | Per Paycheck               | Monthly | Monthly     |                    |         |
| Vision Care | Individual Only            | \$4.54  | \$9.08      | N/A                | \$9.08  |
|             | Individual + 1 Dependent** | \$8.62  | \$17.23     | N/A                | \$17.23 |
|             | Individual + Family**      | \$12.70 | \$25.40     | N/A                | \$25.40 |

Detailed information about the vision plan is available in the Summary Plan Description, accessible from the Benefits [Notices and Forms page](#) on InTouch (employee access only – Baylor login required). Visit [eyemedvisioncare.com](#) for network provider information.

*Covering a domestic partner who is not a tax dependent: The premium for your individual coverage will be deducted on a pre-tax basis; however, the portion of the premium that covers your domestic partner will be deducted after tax.*

## FSA CHOICES

### Flexible Spending Accounts (FSAs)

Baylor offers two FSA options administered by UnitedHealthcare (subject to Internal Revenue Service (IRS) rules and regulations). FSAs require careful planning, as funds do not carry over from year to year. Expenses must be incurred in 2026 and filed for reimbursement by March 31, 2027. More information is available on the [FSA InTouch page](#) (employee access only – Baylor login required).

| Healthcare FSA  | Dependent Care FSA  |
|---|---|
| Covers out-of-pocket healthcare expenses not covered by a medical, dental, and/or vision plan | Covers expenses for childcare and/or adult/elder care     |
| Contributions deducted pre-tax  | Contributions deducted pre-tax                            |
| <b>2026 contribution maximum:</b> \$3,400   | <b>2026 contribution maximum (per household):</b> \$5,000 |
| Not required to enroll in a BCM Medical Plan; cannot be enrolled in the Health&Savings PPO    | Must be dependent on a care provider to go to work        |

### Healthcare Spending Card

The Healthcare Spending Card is a debit card provided to all employees participating in the Healthcare or Dependent Care FSA(s). Use this card to quickly draw from your tax-advantaged FSA account(s) to pay for eligible expenses.

Questions? Email [ask-insurance@bcm.edu](mailto:ask-insurance@bcm.edu) or call 713-798-1500.

## RETIREMENT BENEFITS

More information about the retirement plans and financial services available to you is on the [Retirement InTouch page](#) (employee access only – Baylor login required).

### 403(b) Tax Deferred Investment Plan

Employees are automatically enrolled in this voluntary plan upon hire. Your initial deferral rate is set at 3% of your eligible pre-tax compensation. You may change your deferral rate at any time throughout the year. You may contribute on a pre-tax or Roth basis. Contributions are subject to annual IRS limits.

Contributions are automatically invested in the State Street Target Retirement Funds through Fidelity Investments. You may elect to invest in other funds in the BCM plan through Fidelity or TIAA. You are always 100% vested in the money that you contribute to the 403(b) plan.

### Ayco Financial Coaching

Ayco Goldman Sachs offers a unique approach to comprehensive financial counseling through their digital platform and unlimited calls with a financial coach. Coaches can provide personalized advice on tax planning, retirement planning, investment education, debt management, and more.

**Set up your account at [ayco.com/login/bcm](http://ayco.com/login/bcm) or call a coach at 1-866-487-9446.**

*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.*

Questions? Email [ask-retirement@bcm.edu](mailto:ask-retirement@bcm.edu) or call 713-798-1500.

# TIME OFF FROM WORK

Benefit eligible Residents and Clinical Postdoctoral Fellows receive a total of 44 paid days off per academic year (July 1-June 30). The 44 available days are allocated among three types of time off. Time off is non-vested, meaning any remaining balance is not paid out if you leave or terminate from Baylor.

|                            |                |  |
|----------------------------|----------------|--|
| <b>Vacation</b>            | <b>21 days</b> | May be used for any purpose  |
| <b>Sick</b>                | <b>14 days</b> | Must be used for personal or immediate family illnesses only         |
| <b>Paid Time Off (PTO)</b> | <b>9 days</b>  | Must be used for special circumstances, approved by Program Director |

Questions? Email [timeoffwork@bcm.edu](mailto:timeoffwork@bcm.edu).

## CORE BENEFITS

### Basic Life Insurance

Life insurance benefits are payable as a result of death from most causes. BCM provides two times (2x) your base annual salary, including applicable fee income (rounded up to the nearest \$1,000), to a maximum of \$125,000.

### Basic Accidental Death & Dismemberment Insurance (AD&D)

AD&D benefits are paid if you die, sustain a dismembering injury, or lose the use of limbs, sight, or hearing as the result of an accident. BCM provides one times (1x) your base annual salary, including applicable fee income (rounded up to the nearest \$1,000), to a maximum of \$1,000,000.

### Short Term Disability (STD)

BCM provides coverage for you if you become ill or sustain an injury (including pregnancy) that requires you to miss work for 30 consecutive calendar days, up to 180 days (when LTD is enacted). If approved, STD benefits provide 60% of your pay, up to \$750 per week.

### Long Term Disability (LTD)

BCM provides disability coverage should you become seriously ill or injured, requiring your absence from work for more than 180 days. If approved, LTD benefits provide 60% of your base monthly earnings up to \$32,000 monthly.

## SUPPLEMENTAL & VOLUNTARY BENEFITS

### Supplemental Life Insurance

You may select supplemental life insurance in addition to the Basic Life Insurance core benefit.

- Choose 1x, 2x, 3x, or 4x your base annual salary, including applicable fee income, up to \$500,000.
- \$1 million maximum benefit when combined with Basic Life Insurance.
- Rates are based on your age and monthly cost per \$1,000 of coverage.
- Premiums are employee-paid; deducted after taxes.
- Premiums and coverage level may change during the calendar year due to a change in age or salary.

### Dependent Life Insurance

You may select life insurance coverage for dependents (spouse/domestic partner and/or child(ren)).

- Spouse/Domestic Partner:** \$25,000 or \$50,000
- Child:** \$10,000 for each eligible dependent child (through age 25)
- Rates are a flat monthly rate and are based on age for spouse/domestic partner, and/or are \$1 per month for each child.
- Premiums are employee-paid; deducted after taxes.

| YOUR AGE  | Under 30       | 30-34          | 35-39          | 40-44          | 45-49          | 50-54          | 55-59          | 60-64          | 65-69          | 70+            |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Supplemental Life: Monthly Cost Per \$1,000 of Coverage</b>      | <b>\$0.038</b> | <b>\$0.043</b> | <b>\$0.054</b> | <b>\$0.081</b> | <b>\$0.141</b> | <b>\$0.230</b> | <b>\$0.378</b> | <b>\$0.534</b> | <b>\$1.015</b> | <b>\$1.609</b> |
| <b>Dependent Life-Spouse: Monthly Cost for \$25,000 of Coverage</b> | <b>\$0.95</b>  | <b>\$1.08</b>  | <b>\$1.35</b>  | <b>\$2.03</b>  | <b>\$3.53</b>  | <b>\$5.75</b>  | <b>\$9.45</b>  | <b>\$13.35</b> | <b>\$25.38</b> | <b>\$40.23</b> |
| <b>Dependent Life-Spouse: Monthly Cost for \$50,000 of coverage</b> | <b>\$1.90</b>  | <b>\$2.15</b>  | <b>\$2.70</b>  | <b>\$4.05</b>  | <b>\$7.05</b>  | <b>\$11.50</b> | <b>\$18.90</b> | <b>\$26.70</b> | <b>\$50.75</b> | <b>\$80.45</b> |
| <b>Dependent Life-Child: Monthly Cost for \$10,000 of coverage</b>  |                |                |                |                |                |                | <b>\$1.00</b>  |                |                |                |

Questions? Email [ask-insurance@bcm.edu](mailto:ask-insurance@bcm.edu) or call 713-798-1500.

## Supplemental AD&D Insurance

You may select supplemental AD&D insurance in addition to the Basic AD&D Insurance core benefit.

- Choices are increments of \$100,000 up to \$1,000,000
- Individual coverage or coverage for you and eligible dependents
- Cost is based on the principal sum of insurance in force
- Premiums are employee-paid; deducted after taxes

| FAMILY COVERAGE           | WITH CHILDREN            | WITHOUT CHILDREN         |
|---------------------------|--------------------------|--------------------------|
| SPOUSE / DOMESTIC PARTNER | 50% of Employee Coverage | 60% of Employee Coverage |
| CHILD(REN)                | \$50,000 Each Child      | N/A                      |

| COVERAGE OPTION | EMPLOYEE ONLY<br>Monthly Rate | EMPLOYEE+ FAMILY<br>Monthly Rate |
|-----------------|-------------------------------|----------------------------------|
| \$100,000       | \$2.00                        | \$3.50                           |
| \$200,000       | \$4.00                        | \$7.00                           |
| \$300,000       | \$6.00                        | \$10.50                          |
| \$400,000       | \$8.00                        | \$14.00                          |
| \$500,000       | \$10.00                       | \$17.50                          |
| \$600,000       | \$12.00                       | \$21.00                          |
| \$700,000       | \$14.00                       | \$24.50                          |
| \$800,000       | \$16.00                       | \$28.00                          |
| \$900,000       | \$18.00                       | \$31.50                          |
| \$1,000,000     | \$20.00                       | \$35.00                          |

## Voluntary Individual Short Term Disability (iSTD)

Voluntary benefit administered by Unum Insurance Company. Provides coverage in the event of illness or disability not covered by Sick Time that is shorter than or required until 180 days (when Long Term Disability is enacted).

- Covers 60% of your weekly salary (up to \$3,000 per month).
- Premiums are employee-paid; deducted after taxes.
- iSTD benefits received are tax-free.
- If your salary changes throughout the year, you are responsible for contacting UNUM during the Open Enrollment period to adjust your premium to cover 60% of your salary.

Questions? Email [ask-insurance@bcm.edu](mailto:ask-insurance@bcm.edu) or call 713-798-1500.

## Voluntary Group Legal Services

Legal services for you and eligible dependents offered by LegalEASE, with experienced attorneys who can provide assistance in person or via phone.

- Covered services include wills, living trusts, divorce, bankruptcy, child support, consumer protection, traffic ticket dismissal, and more.
- Monthly fee is employee-paid: \$17.90/month (\$8.95/semi-monthly paycheck)
- More information is available at [legaleaseplan.com/bcm](http://legaleaseplan.com/bcm).
- You may enroll in this benefit at any time, via the My Baylor Benefits (Benefitplace) platform.

# WORK-LIFE BENEFITS AND PROGRAMS

## Bright Horizons

### Back-Up Childcare and Adult/Elder Care

High-quality, low-copay replacement care for your child in your home or in a center, and in-home care for qualified dependents, whenever you need an extra hand. Benefits eligible employees can access up to 20 days of family care per child or adult family member each academic year (July 1 – June 30) at subsidized rates.

- **Center-based childcare:** \$15/day (one child) | \$25/day (family)
- **In-home care for children or adult/elder dependents:** \$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 childcare.

Learn about dependent eligibility and services at the links below (employee access only – Baylor login required).

- [Bright Horizons Back Up Care](#)
- [Bright Horizons College Coach](#)
- [Bright Horizons Tutoring](#)
- [Bright Horizons Enhanced Family Supports](#)



### Register At No Cost

[clients.brighthorizons.com/bcm](http://clients.brighthorizons.com/bcm)

**Username:** BCM

**Password:** Benefits4You (case-sensitive)

**1-877-BH-CARES (1-887-242-2737)**

Back-Up Care Assistance

Questions? Email [ask-worklife@bcm.edu](mailto:ask-worklife@bcm.edu) or call 713-798-1500.

## Fertility and Family Planning Support

Baylor offers funds for eligible care and services, including assisted reproduction options, reproductive preservation, adoption assistance, and gestational surrogacy.

*Certain services may require a medical diagnosis for coverage by your Baylor medical plan. Some services are fully or partially funded by BCM, with or without a medical diagnosis, subject to limits and lifetime maximums for financial support.*

## BCM Employee Discounts

The Office of Communications and Community Outreach secures various discounts for Baylor employees. A full list of current perks and discounts is available on [InTouch](#) (employee access only – Baylor login required). Partners and providers include:

- AAA Texas
- Bank of America
- Dell Computers
- Dignity Memorial Funeral Services
- Houston Museum of Natural Sciences
- H&R Block
- Moody Gardens
- The Houston Ballet
- The Texas Renaissance Festival
- And many more!

## 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. Baylor employees receive a 5% discount on coverage for eligible plans. Plans are available for dogs, cats, birds, and exotic pets. Premiums are employee-paid. You may enroll, change plans, or discontinue coverage at any time throughout the year. Visit [PetsNationwide.com](#) or call 1-877-738-7874 for more information.

## Employee Assistance Program

Employees and their family members have access to Optum Emotional Wellbeing Solutions for issues like marital problems, parenting problems, illness/death of loved ones, alcohol or drug abuse, stress, and more. Use up to three (3) free confidential counseling sessions per person for an individual issue. More information about this benefit is available on the [EAP InTouch page](#) (employee access only – Baylor login required).

Questions? Email [ask-insurance@bcm.edu](mailto:ask-insurance@bcm.edu) or call 713-798-1500.

## EMPLOYEE WELL-BEING

Baylor College of Medicine is committed to improving human health, locally and globally, and that starts right here—with our employees! BeWell is the employee wellness program under the BCM Well-Being umbrella, offering employees opportunities to participate in events, programs, and workshops that support their well-being.

The BeWell mission is to meet you where you are in your health and well-being journey. Our extensive network of tools and resources is here to help you Live Well, Work Well, and BeWell.

### Earn Rewards for Prioritizing Well-Being

Benefit eligible employees and their spouse/domestic partner enrolled in a Baylor medical plan can earn rewards and prizes for focusing on their well-being by participating in the wellness portal, powered by Asset Health.

Employees can earn an annual reduction of their medical plan premiums (dependent premiums for residents and clinical postdocs), Tango or Baylor Team Store gift cards, or contribute to the Employee Relief Fund or the GRAB Student Food Pantry.

**Register today at**  
[bcm.edu/wellness-portal](http://bcm.edu/wellness-portal)



### Partners and Programs

- WeightWatchers
- HelloHeart from CVS Caremark
- One Pass Select
- Real Appeal
- Annual Biometric Screening
- High Five Recognition Program
- Calm Health
- Fitness Center Discounts
- Physical Wellness Reimbursement
- Maternity Support from UHC
- BCM Well-Being Center
- And more!

# STATUTORY BENEFITS

## Social Security

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

## Unemployment Compensation

BCM 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 eligibility for benefits and the amount to which you are entitled. Baylor pays the full cost of this insurance protection.

## Worker's Compensation

In the event you become injured or ill in the course of your work at BCM, you are covered by Worker's Compensation. Coverage begins on your hire date and covers medical, disability, dismemberment, occupational diseases, and death benefits. Baylor pays the full cost of this program.

# HUMAN RESOURCES CONTACTS

| HR Team            | Email  | Phone        | In-Person  |
|--------------------|--|--------------|--|
| Benefits - General | <a href="mailto:ask-insurance@bcm.edu">ask-insurance@bcm.edu</a>   | 713-798-1500 | 2 Greenway Plaza<br>Suite 900<br>Houston, TX 77046 |
| Retirement         | <a href="mailto:ask-retirement@bcm.edu">ask-retirement@bcm.edu</a> | 713-798-1500 |  |
| Work Life Benefits | <a href="mailto:ask-worklife@bcm.edu">ask-worklife@bcm.edu</a>     | 713-798-1500 |  |
| BCM Well-Being     | <a href="mailto:wellness@bcm.edu">wellness@bcm.edu</a>             | 713-798-4986 |  |
| Time Off Work      | <a href="mailto:timeoffwork@bcm.edu">timeoffwork@bcm.edu</a>       | 713-798-3310 |  |



The materials provided during Open Enrollment serve as a summary of information and outline 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 the Benefits Notices and Forms InTouch page. 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.