

Benefits Cost & Coverage **INFORMATION GUIDE**

A comparison of benefit coverage and cost supplement information.

INFORMATION FOR
**STAFF, FACULTY, RESEARCH
POSTDOCTORAL SCHOLARS**



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.

Automatic Enrollment	Automatically enrolled upon hire	<ul style="list-style-type: none">Basic Life InsuranceBasic Accidental Death & Dismemberment Insurance (AD&D)Business Travel Accident InsuranceLong Term DisabilityStatutory Benefits	<ul style="list-style-type: none">403(b) Tax Deferred Investment Plan401(a) Retirement Plan for eligible employeesRetirement Healthcare Savings Plan (Emeriti) for eligible employees
New Hire Enrollment	Within 31 days of start date	<ul style="list-style-type: none">Medical PlansDental PlanVision Care PlanFlexible Spending Account(s) (FSAs)Health Savings Account (HSA)	<ul style="list-style-type: none">Supplemental Accidental Death & Dismemberment Insurance (AD&D)Supplemental Life InsuranceDependent Life InsuranceShort Term Disability
Annual Open Enrollment	Held in October each year		
Qualifying Life Events	Within 31 days of event		
Anytime Enrollment, Registration, or Changes	Enroll, register, or make changes any time throughout the year	<ul style="list-style-type: none">403(b) Tax Deferred Investment Plan401(a) Retirement Plan for eligible employees457(b) Deferred Compensation Plan for eligible employeesAyco Financial CoachingBCM BeWellVoluntary Group Legal ServicesFaculty Children's Reimbursement ProgramEmployee Assistance Program	<ul style="list-style-type: none">Bright Horizons Family SolutionsTuition AssistanceAdoption AssistancePet InsuranceWeightWatchersReal AppealOne Pass SelectHelloHeart from CVS CaremarkCarrot Fertility

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, HSA, Supplemental AD&D and Life Insurance, Dependent Life Insurance, Short Term Disability

- Access SuccessFactors by visiting 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 (alastname@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.

2. On the SuccessFactors home dashboard, under the Organizational Updates section, click the My Baylor Benefits tile to access Benefitplace.

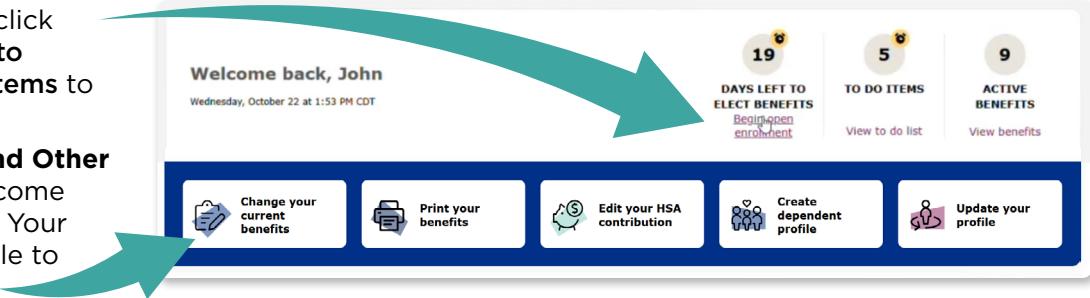
3. Once in Benefitplace, you will see your home dashboard.

- **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 and 401(a) Retirement Plan

1. Log into 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 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.

TIME OFF FROM WORK

Time off from work for benefit eligible employees varies depending on whether you are considered staff, faculty and leadership, or research postdoctoral scholars.

Staff, Faculty, Leaders, and Executives

Accruals are based on an individual employee's FTE; accruals below are based on a 1.0 FTE. Accrual rates for certain shift schedules may vary.

Fixed Holidays	7 paid holidays per calendar year (Jan. 1-Dec. 31)	<ul style="list-style-type: none">• New Year's Day• Martin Luther King Day• Memorial Day• Independence Day• Labor Day• Thanksgiving Day• Christmas Day		
Floating Time Off (FTO)	4 paid FTO days per calendar year (Jan. 1-Dec. 31)	1 FTO day per quarter Do not roll over year to year		
Volunteer Time Off (VTO)	1 paid VTO day per fiscal year (July 1-June 30)	Eligible after six months of service		
Bereavement Time Off (BTO)	3-5 paid BTO days off (based on familial relation)	As needed/event-based		
	<ul style="list-style-type: none">• Paid time off is accrued; accruals begin immediately upon hire• Accrued balances roll over year to year up to the maximum (based on years of service)			
Staff		Faculty, Leaders, and Executives		
Paid Time Off (PTO)	Years of Service	Max Balance	Years of Service	Max Balance
	0-2 years	15 days	0-2 years	22 days
	2-4 years	17 days	2-5 years	30 days
	4-8 years	25 days	5+ years	35 days
	8+ years	35 days		
Sick Time	12 days of sick time per 365 days (based on your start date)	Rolls over year to year up to a maximum of 60 days		
Parental Paid Time Off (PPTO)	30 days (6 weeks) of PPTO for birthing and non-birthing parents, including adoption, childbirth via surrogacy, and foster care placement	May only be taken once per employee every 12 months		

Research Postdoctoral Scholars

Time off for research postdoctoral scholars is based on appointment year or reappointment year. If an appointment or reappointment is less than one (1) year, time off will be prorated based on the length of the appointment.

Fixed Holidays	7 paid holidays per calendar year (Jan. 1-Dec. 31)	<ul style="list-style-type: none">• New Year's Day• Martin Luther King Day• Memorial Day• Independence Day• Labor Day• Thanksgiving Day• Christmas Day
Floating Time Off (FTO)	4 paid FTO days per calendar year (Jan. 1-Dec. 31)	1 FTO day per quarter Do not roll over year to year
Volunteer Time Off (VTO)	1 paid VTO day per fiscal year (July 1-June 30)	Eligible after six months of service
Bereavement Time Off (BTO)	3-5 paid BTO days off (based on familial relation)	As needed/event-based
Vacation Time	15 days of vacation time per 365 days (based on your appointment start date)	Does not carry over from year to year
Sick Time	24 days of sick time per 365 days (based on your appointment start date)	May carry over up to 10 days from year to year

HEALTHCARE CHOICES & COSTS

Medical Plans

Baylor offers three medical plan options 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.

Premium PPO	Value EPO	Health & Savings PPO
Lower deductible	Mid-range deductible	Higher deductible <i>High Deductible Health Plan (HDHP): Deductible must be met before plan payments begin (including prescription drugs)</i>
Lower out-of-pocket maximum	Mid-range out-of-pocket maximum	Higher out-of-pocket maximum
Higher coinsurance	Lower coinsurance	Lower coinsurance
Higher premium	Mid-range premium	Lower premium
Choice Plus Network	Choice Network	Choice Plus Network
Seek care for covered services in-network or out-of-network <i>In-network vs. out-of-network impacts annual deductible, copayment levels and annual out-of-pocket maximum</i>	Covers services provided exclusively by BCN or in-network providers; out-of-network services are NOT covered <i>(excluding life-threatening emergencies)</i>	Seek care for covered services in-network or out-of-network <i>In-network vs. out-of-network impacts annual deductible, copayment levels and annual out-of-pocket maximum</i>
		Health Savings Account (HSA) option; more info on page 9.

Medical Plan Premiums

		You Pay		Baylor Pays	Total Monthly Cost
		Per Paycheck Semi-Monthly	Monthly	Monthly	
Premium PPO	Individual Only	\$124.53	\$249.06	\$770.81	\$1,019.87
	Individual + Spouse	\$336.09	\$672.18	\$1,415.53	\$2,087.71
	Individual + Child(ren)	\$298.37	\$596.73	\$1,248.77	\$1,845.51
	Individual + Family	\$489.81	\$979.63	\$2,050.03	\$3,029.66
Value EPO	Individual Only	\$71.25	\$142.49	\$792.16	\$934.65
	Individual + Spouse	\$192.26	\$384.53	\$1,528.75	\$1,913.28
	Individual + Child(ren)	\$170.70	\$341.39	\$1,349.85	\$1,691.24
	Individual + Family	\$280.22	\$560.45	\$2,216.01	\$2,776.46
Health & Savings PPO	Individual Only	\$32.13	\$64.26	\$703.04	\$767.30
	Individual + Spouse	\$131.55	\$263.10	\$1,307.56	\$1,570.66
	Individual + Child(ren)	\$116.27	\$232.54	\$1,155.87	\$1,388.41
	Individual + Family	\$190.90	\$381.79	\$1,897.47	\$2,279.26

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.

For detailed information about each option, 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 Options Comparison Chart

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

	Premium PPO		Value EPO	Health & Savings PPO	
Plan Features	In-Network	Out-of-Network	In-Network ONLY	In-Network	Out-of-Network
ANNUAL DEDUCTIBLE FOR EMPLOYEE ONLY COVERAGE	\$400	\$1,600	\$750	\$1,700	\$4,000
ANNUAL DEDUCTIBLE FOR EMPLOYEE PLUS DEPENDENT COVERAGE	\$400 per person \$800 per family	\$1,600 per person \$3,200 per family	\$750 per person \$1,500 per family	\$3,400	\$8,000
COINSURANCE - BCN NETWORK	Company: 85% Employee: 15%	N/A	Company: 75% Employee: 25%	Company: 80% Employee: 20%	N/A
COINSURANCE - UHC NETWORK	Company: 70% Employee: 30%	Company: 40% Employee: 60%	Company: 60% Employee: 40%	Company: 65% Employee: 35%	Company: 40% Employee: 60%
ANNUAL OUT-OF-POCKET MAXIMUM	\$4,000/Person \$8,000/Family	\$12,000/Person \$24,000/Family	\$5,000/Person \$10,000/Family	\$6,000/Person \$12,000/Family	\$12,000/Person \$24,000/Family
Includes deductible, coinsurance, medical and prescription copays.					
LIFETIME MAXIMUM	UNLIMITED				
Preventative Care Including but not limited to: Annual Physical, Well-Child Exam, Well-Woman Exam, Mammograms, Prostate Screening	100%				
Inpatient Services¹					
Hospital - BCN Network ²	85% after deductible	N/A	75% after deductible	80% after deductible	N/A
Hospital - UHC Network	70% after deductible	40% after deductible	60% after deductible	65% after deductible	40% after deductible
Surgery - BCN Network ²	85% after deductible	N/A	75% after deductible	80% after deductible	N/A
Surgery - UHC Network	70% after deductible	40% after deductible	60% after deductible	65% after deductible	40% after deductible
Semi-private room & hospital services - BCN Network ²	85% after deductible	N/A	75% after deductible	80% after deductible	N/A
Semi-private room & hospital services - UHC Network	70% after deductible	40% after deductible	60% after deductible	65% after deductible	40% after deductible
Outpatient Services¹					
Outpatient Surgery - BCN Network ²	85% after deductible	N/A	75% after deductible	80% after deductible	N/A
Outpatient Surgery - UHC Network	70% after deductible	40% after deductible	60% after deductible	65% after deductible	40% after deductible
Diagnostic Lab - Outpatient Facility	In-network: 70% after deductible Out-of-network: 40% after deductible		60% after deductible	In-network: 65% after deductible Out-of-network: 40% after deductible	
Office Visits <i>Virtual Office Visits will have the same applicable coinsurance or copay as in-person office visits.</i>					
Primary Care/Mental Health - BCN Network ²	100% after \$10 copay	N/A	100% after \$15 copay	80% after deductible	N/A
Primary Care/Mental Health/Virtual Office Visit - UHC Network	100% after \$40 copay	40% after deductible	100% after \$50 copay	65% after deductible	40% after deductible
Specialist - BCN Network ²	100% after \$15 copay	N/A	100% after \$30 copay	80% after deductible	N/A
Specialist - UHC Network	100% after \$60 copay	40% after deductible	100% after \$75 copay	65% after deductible	40% after deductible
Emergency Services					
Emergency Care - BCN Network ²	85% after \$100 copay and deductible		75% after \$100 copay and deductible	75% after deductible	
Emergency Care - UHC Network	70% after \$100 copay and deductible		60% after \$100 copay and deductible	65% after deductible	
Urgent Care ³	100% after \$50 copay	40% after deductible	100% after \$65 copay	70% after deductible	40% after deductible

¹ 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.

² Refer to the [BCN Network List on InTouch](#) for more information about the providers and facilities included in the custom network.

³ May be subject to deductible and coinsurance for ancillary services.

Prescription Drugs - Retail

Plan Features (In-Network)	Premium PPO	Value EPO	Health & Savings PPO
Preventative	100%*		100%*
Tier 1 (generic)	\$10		75% after deductible
Tier 2 (preferred)	30% of negotiated cost with \$80 maximum		75% after deductible
Tier 3 (non-preferred)	40% of negotiated cost with \$120 maximum		75% after deductible
Specialty (30-day supply)	Tier 1 (generic) - \$100 copay Tier 2 (preferred) - \$150 copay Tier 3 (non-preferred) - \$225 copay		75% after deductible

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

Preventative	100%*	100%*
Tier 1 (generic)	\$20	75% after deductible
Tier 2 (preferred)	30% of negotiated cost with \$100 maximum	75% after deductible
Tier 3 (non-preferred)	40% of negotiated cost with \$200 maximum	75% after deductible

Out-of-network is not applicable for Preventive and is not covered under all Tiers.

**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, the National Options PPO 30, administered by United Healthcare (UHC). Participants may seek dental treatment for covered services in-network or out-of-network; however, more coverage is provided when using in-network providers.

Service Category		In-Network		Out-of-Network	
Annual Deductible for Basic & Major Services		\$50/participant \$150/family		\$100/participant \$300/family	
Annual Maximum Benefit for Basic & Major Services		\$3,000/participant		\$2,000/participant	
Services	In-Network You Pay/Plan Pays	Out-of-Network You Pay/Plan Pays	Description of Services		
Preventative	0% / 100%	20% / 80%	• 2 oral exams and cleanings per year • Bitewing X-rays: limited to 2 series per calendar year • 2 periodontal prophylaxis per year	• 2 fluoride treatments per year • Panoramic mouth x-ray every 3 years • Sealants every 3 years for children under age 16	
Basic	10% / 90%	30% / 70%	• Emergency palliative treatment	• Fillings	• Fixed space maintainers
Major	20% / 80%	50% / 50%	• Anesthesia • Bridgework • Crowns	• Dentures • Inlays & Onlays • Oral Surgery*	• Root Canals • TMJ Treatment <i>*Includes extractions; subject to \$5,000 lifetime maximum</i>
Orthodontia	40% / 60%*	50% / 50%*	• Appliances and services to correct the positioning of teeth • Benefit available for children through age 18 only	* Lifetime maximum/participant: \$2,500 (in-network); \$1,500 (out-of-network)	

Dental PPO	You Pay		Baylor Pays	Total Monthly Cost
	Per Paycheck	Monthly	Monthly	
Individual Only	\$5.20	\$10.39	\$44.13	\$54.52
Individual + Spouse	\$23.36	\$46.73	\$84.07	\$130.80
Individual + Child(ren)	\$16.69	\$33.38	\$75.61	\$108.99
Individual + Family	\$43.39	\$86.78	\$109.43	\$196.21

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](#) 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
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
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
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	\$105
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

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

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 & HSA 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
2026 contribution maximum: \$3,400	2026 contribution maximum (per household): \$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 or call 713-798-1500.

Health Savings Account (HSA)

Employees who enroll in the Health&Savings PPO are eligible to open a Health Savings Account (HSA), administered by Optum Bank. HSA contributions roll over year to year, but employees must re-enroll each year to continue making contributions.

- Contributions are pre-tax
- Earnings (from investment) are tax-free
- Distributions for qualified medical expenses are tax-free
- The account belongs to you, even if you leave or retire from BCM
- Baylor contributes to the HSA annually for participating employees:
 - **Individual Coverage:** \$600
 - **Dependent Coverage:** \$1,200
 - **Amounts prorated if enrolled later in the year or if HSA is activated after January each year**

- **2026 IRS annual HSA contribution max:**
 - Individual Coverage: \$4,400
 - Dependent Coverage: \$8,750
 - Employees aged 55+ may contribute an additional annual catch-up contribution of \$1,000
 - If contributing the maximum, include BCM's contribution to avoid penalties for exceeding the maximum limit
- More information and enrollment instructions are available on the [HSA InTouch page](#)

You are NOT eligible to participate in the HSA if you a) are enrolled in any part of Medicare; (b) have received Veterans Administration (VA) benefits within the last three (3) months; (c) receive health benefits under TRICARE; (d) can be claimed as a dependent on another person's tax return; (e) are reimbursed for medical expenses via you or your spouse/domestic partner's Healthcare FSA in the same calendar year.

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](#) 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.

Other Retirement Plans

401(a) Retirement Plan

Eligible Faculty and Staff

The 401(a) Retirement Plan is an employer-funded account provided by the College. BCM contributes a fixed percentage of your eligible compensation each pay period, up to the annual IRS compensation limit. These funds may be invested with Fidelity Investments or TIAA. Employees are 100% vested in the 401(a) account balance after three (3) years of service.

457(b) Deferred Compensation Plan

Eligible Employees

Employees who meet certain criteria may be eligible to participate in the 475(b) plan to defer compensation in addition to the 403(b) plan (up to annual IRS limits). Contributions may be invested with Fidelity Investments or TIAA. Email ask-retirement@bcm.edu for more information.

Retirement Healthcare Savings Plan (Emeriti)

Eligible Employees

This benefit provides group retiree health insurance that integrates with Medicare and includes a tax-advantaged reimbursement benefit for eligible employees and their dependents. Baylor makes contributions for employees aged 40+ working 20+ hours per week, and funds are vested after five (5) years of service. You may also make post-tax contributions to the plan.

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 \$500,000.

Basic Accidental Death & Dismemberment Insurance

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.

Business Travel Accident Insurance

BCM provides coverage for you in the event of an accident while traveling on official BCM business. Benefits are payable to your beneficiary should the accident result in your death.

Long Term Disability

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+
Supplemental Life: Monthly Cost Per \$1,000 of Coverage	\$0.038	\$0.043	\$0.054	\$0.081	\$0.141	\$0.230	\$0.378	\$0.534	\$1.015	\$1.609
Dependent Life-Spouse: Monthly Cost for \$25,000 of Coverage	\$0.95	\$1.08	\$1.35	\$2.03	\$3.53	\$5.75	\$9.45	\$13.35	\$25.38	\$40.23
Dependent Life-Spouse: Monthly Cost for \$50,000 of coverage	\$1.90	\$2.15	\$2.70	\$4.05	\$7.05	\$11.50	\$18.90	\$26.70	\$50.75	\$80.45
Dependent Life-Child: Monthly Cost for \$10,000 of coverage	\$1.00									

Supplemental Accidental Death & Dismemberment 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 Monthly Rate	EMPLOYEE+ FAMILY 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.

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.
- 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.

College Coach

A program that helps your children prepare and adopt constructive habits for educational success, including counseling services for high school students applying for college. Parents can also access webinars on saving for college and application preparation.

Learn more 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

Username: BCM

Password: Benefits4You (case-sensitive)

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

Back-Up Care Assistance



Tuition Assistance

Baylor offers tuition assistance for employees pursuing educational opportunities with at least one (1) year of service to the College. This program provides tax-free reimbursement of up to \$2,500 per calendar year for courses taken at a higher education institution accredited by the U.S. Department of Education. Courses must be towards a degree and/or must be taken towards a professional certification. Single courses are not reimbursable. Please contact the Human Resources office for questions on program eligibility.

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).

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, 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



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	ask-insurance@bcm.edu	713-798-1500	2 Greenway Plaza Suite 900 Houston, TX 77046
Retirement	ask-retirement@bcm.edu	713-798-1500	
Work Life Benefits	ask-worklife@bcm.edu	713-798-1500	
BCM Well-Being	wellness@bcm.edu	713-798-4986	
Time Off Work	timeoffwork@bcm.edu	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.