**Faculty Programs**

**Faculty Children’s Scholarship Program**
Children of full-time Faculty with a personal subscale of Faculty 1 and approved Executive Administrative staff members with a personal subscale of Staff are eligible for the Faculty Children’s Scholarship Program. Job titles that are designated as Faculty 1 and approved Executive Administrative staff members include President, Dean, Associate Dean, Director of Academic Centers, Directors of Academic Institutions, etc. You must be on BCM payroll. Professor, Associate Professor, and Assistant Professor, and staff positions of Director and above.

BCM pays up to a $4,500 annual scholarship to eligible university or college students who are attending school full-time. The educational institution must be accredited and offer a bachelor’s degree or a comparable degree in the arts or sciences. The program is limited to a maximum of four years for each child.

**Professional Medical Liability**
BCM offers a self-insured program for professional medical liability coverage. You may participate in this program provided you meet the eligibility criteria. This program is administered by the BCM Office of Risk Management.

**Faculty / Staff Benefits Overview**

**Faculty / Staff Benefits**

- **403(b) Tax-Deferred Investment Plan**
  - You are automatically enrolled at 3% of your salary in this voluntary plan that allows you to save for retirement on a pre-tax basis. Contributions are taken before you are taxed (federal income taxes), and your savings and investment earnings grow tax-free until you request a distribution of your funds.

- **457(b) Deferred Compensation Plan**
  - If you meet the eligibility requirements set forth by the college, you may be eligible to participate in the 457(b) plan. This plan allows you to defer compensation in addition to the 403(b) Tax-Deferred Investment Plan up to the limits that are established by the Internal Revenue Service. Your contributions can be invested with Fidelity Investments and/or TIAA-CREF.

- **401(a) Retirement Plan**
  - BCM funds the 401(a) Retirement Plan as a core benefit for employees who are eligible for benefits. Your participation in this plan and the amount funded is based on your base annual salary including applicable tips. You may invest in this retirement contribution with Fidelity Investments and/or TIAA-CREF. 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 5% of your base annual salary up to $24,500.

- **BCM Credit Union**
  - BCM is a co-operative credit union owned by its members. The BCM Credit Union is a convenient place to save and borrow money, as well as to receive value-added services such as low-interest rate credit cards, checking accounts, and member dividends. Savings and loan payments can be made through payroll deductions.

- **BCM Wellness Center**
  - The BCM Wellness Center located on the 8th floor of Garage 6 is a well-equipped facility that includes a weight room with an extensive range of free weights, strength equipment, recumbent bikes, upright bikes, treadmills, elliptical, stairmaster, a rowing machine, poling-gong table, and racquetball court. The facility also houses a Group Fitness Training room and classes taught by certified instructors. Showers and lockers are available in the men's and women's locker rooms. The annual membership fee is $443 for Faculty and Staff employees.

- **Statutory (Required) Benefits**
  - **Social Security**
    - Social Security is financed by FICA payroll taxes and is paid by both you and BCM. The maximum is adjusted annually.
  - **Unemployment Compensation**
    - Unemployment compensation benefits may be available to you if you are laid-off or your employment is terminated through no fault of your own. The Texas Workforce Commission determines your eligibility for benefits as well as the amount to which you are entitled. BCM pays the full cost of this insurance protection.

- **Other BCM Programs**
  - **Faculty Programs**
    - **Faculty Children’s Scholarship Program**
    - **Professional Medical Liability**
  - **Faculty / Staff Benefits Overview**

*This summary of benefits gives only a brief overview of benefits, services, and policies. A complete description is available in each governing document. Governing documents are Summary Plan Descriptions (SPDs) and related plan documents or contracts for benefit plans.*

*Ask-Insurance@bcm.edu or ask-retirement@BCM.edu*
If you are eligible for benefits, the following core benefits are provided to you by BCM upon your hire date at no charge.

**Core Benefits**

- **Emerit Health Benefits**
  - BCM provides basic health coverage.
  - BCM offers a choice of three networks: the Community Plan, Value EPO, and Premium PPO Plan. You can choose whether or not to participate in the Dental PPO Plan which is administered by UnitedHealthcare.
  - In-network claims are processed through Payroll as a direct deposit. Out-of-network claim processing involves an additional expense for the employee. You can deposit up to $5,000 in your Health Care FSA to pay for qualified medical expenses. You can choose whether or not you use a network provider or facility. There are no yearly limits on dental benefit coverage.

- **Voluntary STD Coverage**
  - If you are eligible for benefits and elect to participate in a health care plan option or a voluntary program, your coverage becomes effective at the date you complete the online enrollment process. BCM health care plans have no pre-existing condition restrictions. If you elect to cover your eligible dependents, you must provide proof that they are eligible dependents.

- **Premium PPO Option**
  - Value EPO is offered to Providers Organizations Option. The same services are covered under both options; however, deductibles, copay, and/or coinsurance amounts may be different, and the provider list is your choice.

- **Federal and/or State Disability Benefits**
  - BCM offers Federal Disability insurance benefits. You can choose whether or not to participate in the Dental PPO Plan which is administered by UnitedHealthcare.
  - In-network claims are processed through Payroll as a direct deposit. Out-of-network claim processing involves an additional expense for the employee. You can deposit up to $5,000 in your Health Care FSA to pay for qualified medical expenses. You can choose whether or not you use a network provider or facility. There are no yearly limits on dental benefit coverage.

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- **Voluntary STD Coverage**
  - If you are eligible for benefits and elect to participate in a health care plan option or a voluntary program, your coverage becomes effective at the date you complete the online enrollment process. BCM health care plans have no pre-existing condition restrictions. If you elect to cover your eligible dependents, you must provide proof that they are eligible dependents.
If you are eligible for benefits, the following core benefits are provided to you by BCM upon your hire date at no charge.

Core Benefits

**Retirement Health Solutions**

**Enrollment by BCM at no charge.** If you are eligible for benefits, the following core benefits are provided to you by BCM.

- **Employee Assistance Program (EAP)**
- **Voluntary Vision Care Program**
- **Premium PPO Option**
- **Value EPO**
- **Premium PPO**
- **Value EPO**
- **Premium PPO**
- **Value EPO**

**Life Insurance**

**BCM provides two times your base annual salary including applicable fee income (rounded up to the nearest $1,000) to a maximum of $500,000.** Life insurance benefits are payable as a result of death from any cause. The following types of persons are eligible for BCM’s provision of life insurance:

- Immediate family member.
- Spouse or domestic partner (if applicable).
- Eligible dependents.

**Supplemental Life Insurance**

If you are eligible for benefits, you may elect additional AD&D insurance to equal to five, three, or two times your base annual salary including applicable fee income up to a maximum of $500,000.

**Family Care Insurance**

**BCM funds the 401(a) Retirement Plan each pay period.** The accrual rate for employees eligible for BCM/participation in this plan is automatic, and the amount funded is based on a formula. You have the choice to invest this retirement contribution with Fidelity Investments or TIAA-CREF.

**Accident Insurance**

**BCM provides coverage for you in the event of an accident while you are traveling anywhere in the world.** Accident coverage will be provided even if you are not a participant in the Other Health Plan, which is a national network of physicians through UnitedHealthcare. Any service provided in a network physician’s office, including all hospital charges, will be subject to a copay if you use a non-network provider, no benefits will be paid. No yearly limit on wellness benefit.

**Long Term Care (LTC)**

**LTC is an insurance product offered to eligible BCM employees by CNA Group Benefits.** This coverage is designed to help pay for prolonged periods of illness, injury, or cognitive decline. The company offers eight distinct rider options for long-term care insurance, ranging from coverage of care for minor illness or injury to full-stay care in a nursing home.

**Health Care Choices**

If you are eligible for benefits and elect to participate in a health care plan option or a voluntary program, your coverage becomes effective at the date you complete the online enrollment process. BCM health care plans have no preservice or preauthorization conditions.

- **ExpressCare EPO (for Dependents)**
- **ExpressCare Value EPO (for Dependents)**
- **ExpressCare Premium PPO (for Dependents)**

**Vitality**

**BCM provides two times your base annual salary including applicable fee income up to a maximum of $32,000.**

**Disability Insurance**

**BCM provides disability insurance (STD and LTD) to all eligible employees.** The LTD benefit continues to pay you a percentage of your earnings if you are unable to work because of illness or injury. Long Term Disability (LTD) benefits in addition to the core AD&D insurance benefit (one times your base annual salary) that is provided by BCM at no charge. You can choose the additional coverage on your hire date or at your changing of life status.

**Fitness Program Discounts**

**If you elect to take advantage of the Discounted Fitness Program, you will save money on fitness program membership fees.**

**Member Assistance Program (MAP)**

**BCM provides payroll deduction for Bright Horizons Family Solutions.** You will have access to experienced attorneys who can assist you with legal matters or personnel. Services of paid legal services are TAY, Legal, Living Wills, Powers of Attorney, Living Trusts, Consumer Protection, Identity Theft Defense, Trusts, Titic, Trans, and more.

**Voluntary Short Term Disability**

This voluntary coverage is offered through UnitedHealthcare. The cost of this coverage is 10% employee-paid, so the paid STD benefit is not taxable income when received.

**Voluntary STD Coverage**

If you elect to take advantage of the Discounted STD Program, you can set money aside before federal income and payroll taxes. This voluntary coverage is offered through UNUM Insurance Company. BCM offers payroll deduction for Voluntary Short Term Disability (STD) Insurance to all eligible employees. The cost of this coverage is 10% employee-paid, so the paid STD benefit is not taxable income when received.

**Voluntary STD Coverage**

If you elect to take advantage of the Discounted STD Program, you can set money aside before federal income and payroll taxes. This voluntary coverage is offered through UNUM Insurance Company. BCM offers payroll deduction for Voluntary Short Term Disability (STD) Insurance to all eligible employees. The cost of this coverage is 10% employee-paid, so the paid STD benefit is not taxable income when received.

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**Voluntary STD Coverage**

If you elect to take advantage of the Discounted STD Program, you can set money aside before federal income and payroll taxes. This voluntary coverage is offered through UNUM Insurance Company. BCM offers payroll deduction for Voluntary Short Term Disability (STD) Insurance to all eligible employees. The cost of this coverage is 10% employee-paid, so the paid STD benefit is not taxable income when received.
If you are eligible for benefits, the following core benefits are provided to you by BCM upon your hire date at no charge:

**Core Benefits**

- Retirement Health Solutions
- Tuition Assistance
- Benefits Counseling
- Life Insurance
- W-2 Information
- BC Be Healthy
- Emeriti Benefits
- Long Term Care
- CNA Long Term Care
- Volunteer Programs
- Long Term Care LTCH is an insurance product offered to eligible BCM employees by CNA Group Benefits. This coverage is designed to help protect you from the high cost of skilled nursing care, and has a minimum daily cost of $125 per day. The cost of this coverage is 95% employee-paid, so the paid benefit is not taxable income. You can also seek treatment in the BCM dental network or outside the network. Your provider network is available at www.myuhc.com/proprietary.

**Voluntary Programs**

- Accident
- Life
- Disability
- Vision
- STD
- Long Term Care
- Disability Insurance
- Life Insurance
- STD
- Voluntary STD coverage is paid at 60% of your weekly earnings based on your earnings at the time you become eligible. If you elect to participate in the voluntary STD Program, you can seek treatment in the BCM dental network or outside the network. Your provider network is available at www.myuhc.com/proprietary.

- Life
- Disability
- Vision
- STD
- Long Term Care
- Disability Insurance
- Life Insurance
- STD
- Voluntary STD coverage is paid at 60% of your weekly earnings based on your earnings at the time you become eligible. If you elect to participate in the voluntary STD Program, you can seek treatment in the BCM dental network or outside the network. Your provider network is available at www.myuhc.com/proprietary.

- Life
- Disability
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- STD
- Long Term Care
- Disability Insurance
- Life Insurance
- STD
- Voluntary STD coverage is paid at 60% of your weekly earnings based on your earnings at the time you become eligible. If you elect to participate in the voluntary STD Program, you can seek treatment in the BCM dental network or outside the network. Your provider network is available at www.myuhc.com/proprietary.

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- STD
- Long Term Care
- Disability Insurance
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- Voluntary STD coverage is paid at 60% of your weekly earnings based on your earnings at the time you become eligible. If you elect to participate in the voluntary STD Program, you can seek treatment in the BCM dental network or outside the network. Your provider network is available at www.myuhc.com/proprietary.
Retirement

401(a) Retirement Plan
BCM funds the 401(a) Retirement Plan as a core benefit for employees who are eligible for benefits. Your participation in this plan and the amount funded is based on your base annual salary including applicable tips. You may invest this retirement contribution with Fidelity Investments and/or TIAA-CREF. BCM pays up to a $4,500 annual scholarship to the eligible university or college as long as the student is attending on a full-time basis and pursuing an undergraduate degree. The educational institution must be accredited and offer a bachelor’s degree or associate of arts degree.

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. Your contributions can be invested with Fidelity Investments and/or TIAA-CREF. BCM pays up to a $4,500 annual scholarship to the eligible university or college as long as the student is attending on a full-time basis and pursuing an undergraduate degree. The educational institution must be accredited and offer a bachelor’s degree or associate of arts degree.

403(b) Deferred Compensation Plan
If you meet the eligibility requirements set forth by the college, you may be eligible to participate in the 403(b) Plan. This plan allows you to defer compensation in addition to the 403(b) Tax-Deferred Investment Plan up to a contribution limit that is established by the Internal Revenue Service. Your contributions can be invested with Fidelity Investments and/or TIAA-CREF.

Facility Programs

Faculty Children’s Scholarship Program
Children of full-time Faculty with a personal lawsuit of Faculty1 and approved Executive Administrative staff members with a personal lawsuit of Staff1 are eligible for the Faculty Children’s Scholarship Program. Job titles that are designated as Faculty1 and Staff1 in the system include President/Chancellor/Chairman, Division Heads/Officers, Directors of Academic Centers, Directors of Academic Institutions (must be on BCM payroll), Professor, Associate Professor, and Staff positions of Director and above. BCM pays up to a $4,500 annual scholarship to the eligible university or college as long as the student is attending on a full-time basis and pursuing an undergraduate degree. The educational institution must be accredited and offer a bachelor’s degree or associate of arts degree.

Professional Medical Liability
BCM offers a self-insurance program for professional medical liability coverage. You may participate in this program provided you meet the eligibility criteria. This program is administered by the BCM Office of Risk Management.

Other BCM Programs

BCM Credit Union
You and your family are eligible to join the BCM Credit Union which has three locations. The main office is located in the basement of the Main Campus. There is a McGovern Campus Office and a Bellaire Office for your convenience. Among the services provided are a convenient savings plan, attractive interest rates, reasonably priced loans, low interest rate credit cards, checking accounts, and member dividends. Savings and loan payments can be made through payroll deductions.

BCM Wellness Center
The BCM Wellness Center, located on the 8th floor of Garage 6 is a well-equipped facility that includes a weight room with an extensive range of free weights, strength equipment, recumbent bikes, upright bikes, treadmills, elastic bands, a rowing machine, poling-pont table, and racquetball court. The facility also has a Group Fitness Training room and classes taught by certified instructors. Showers and lockers are available in the men’s and women’s locker rooms. The annual membership fee is $143 for Faculty and Staff employees.

Faculty/Staff Benefits Overview

Statutory (Required) Benefits
Social Security
Social Security is financed by FICA payroll taxes and is paid by both you and BCM. The maximum is adjusted annually.

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

University of California Medical Plan
You and your family are eligible to join the University of California Medical Plan. There are three locations. The main office is located in the basement of the Main Campus. There is a McGovern Campus Office and a Bellaire Office for your convenience. Among the services provided are a convenient savings plan, attractive interest rates, reasonably priced loans, low interest rate credit cards, checking accounts, and member dividends. Savings and loan payments can be made through payroll deductions.

BCM Insurance
Your eligibility for BCM insurance programs is dependent on your participation in the BCM Retirement Plan or your retirement benefit plan. BCM offers a self-insurance program for professional medical liability coverage. You may participate in this program provided you meet the eligibility criteria. This program is administered by the BCM Office of Risk Management.
401(a) Retirement Plan

BCM funds the 401(a) Retirement Plan as a core benefit for employees who are eligible for benefits. Your participation in this plan and the amount funded is based on your base annual salary including applicable tips. You may opt out of this retirement contribution with Fidelity Investments and/or TIAA-CREF. 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 5% of your base annual salary up to $245,000.

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 may invest your contributions with Fidelity Investments and/or TIAA-CREF. You decide whether or not to continue participating in the 403(b) Tax-Deferred Investment Plan. This plan allows you to contribute a percentage cap to the maximum allowed by law of your base annual salary on a pre-tax basis to help you save for retirement. Contributions are taken before you are taxed (salary-free income basis), and your savings and investment earnings grow tax-free until you request a distribution of your funds. You are always 100% vested in the money that you contribute to the 403(b) Tax-Deferred Investment Plan. The full value of your 403(b) investment earnings grow tax-free until you request a distribution of your funds.

403(b) Deferred Compensation Plan

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

Faculty Programs

Faculty Children’s Scholarship Program

Children of full-time Faculty with a personnel subarea of Faculty1 and approved Executive Administrative staff members with a personnel subarea of Staff1 are eligible for the Faculty Children’s Scholarship Program. Job titles that are designated as Faculty and Staff in the system include President/Chairman/Chairman, Division Heads/Officers, Directors of Academic Centers, Directors of Academic Institutions (must be on BCM payroll), Professor, Associate Professor, and Professor, and positions of Director and above.

BCM pays up to a $4,500 annual scholarship to the eligible student or college as long as the student is attending on a full-time basis and pursuing an undergraduate degree. The educational institution must be accredited and offer a curriculum of the same degree as the degree being pursued at BCM.

The program has specific limitations and eligibility criteria, and the scholarship is limited to three (3) children per family unit with a maximum length of four years for each child.

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Unemployment Compensation

Unemployment compensation benefits may be available to you if you are laid-off or your employment is terminated through no fault of your own. The Texas Workforce Commission determines your eligibility for benefits as well as the amount to which you are entitled. BCM pays the full cost of this insurance protection.

Workers’ Compensation

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

BCM offers a self-insurance program for professional medical liability coverage. You may participate in this program provided you meet the eligibility criteria. This program is administered by the BCM Office of Risk Management.

Faculty / Staff Benefits Overview

Faculty Programs

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