Benefits Overview

Research Postdoctoral Appointments

This summary of benefits gives only a brief overview of benefits, services, and policies. A complete description is available in each governing document. Primary governing documents are Summary Plan Descriptions (SPDs) and related plan documents or contracts for benefit plans. In case of any discrepancy between the primary governing document and this summary overview, the primary governing document controls. Human Resources Policies are available on the BCM Intranet website at www.bcm.edu. Human Resources - Benefits can supply copies of these documents or additional information that you may need.

Baylor College of Medicine reserves the right to amend, change, or discontinue, without notice, any of the plans, policies, or programs outlined in the summary overview. You are encouraged to contact Human Resources - Benefits for assistance by e-mail at ask-insurance@bcm.edu or ask-retirement@bcm.edu.

403(b) Tax-Deferred Investment Plan
You are automatically enrolled at 3% of your salary in this voluntary plan that allows you to save for retirement on a tax-deferred basis. You may enroll your contributions with Fidelity Investments and/or TIAA-CREF. You decide whether or not to continue participation in the 403(b) Tax-Deferred Investment Plan. This plan allows you to contribute a percentage (up to the maximum allowed by law) of your base annual salary on a pre-tax basis to help you save for retirement. Contributions are before you are taxed (federal income taxes), 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) plan. The full value of your 403(b) Tax-Deferred Investment Plan account balance is payable when you retire, if you become disabled or die before retirement, or when you terminate employment.

BCM Credit Union
You and your family are eligible to join the BCM Credit Union which has three locations: the basement of the Main Campus, a McGovern Campus Office, and a Bellaire Office. 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, fitness equipment, racquetball courts, basketball, squash, volleyball, and basketball courts. 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 $260 for Research Postdocs.

BCM Credit Union
You and your family are eligible to join the BCM Credit Union which has three locations: the basement of the Main Campus, a McGovern Campus Office, and a Bellaire Office. 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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.
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**

**Basic Life Insurance**

- BCM provides the maximum basic annual salary including applicable tax (rounded up to the nearest $1,000) to a maximum of $30,000. Life insurance benefits are payable as a result of death from any cause.

**Accidental Death & Disability Insurance (AD&D)**

- BCM provides one-time basic accidental death and dismemberment insurance to you and your family members for a wide range of causes including accidental bodily injury, death, medical, parole, alcoholism, abuse, and interpersonal and self-harm.

**Holiday Pay**

- BCM observes eleven (11) paid holidays each calendar year.

**Long-Term Disability**

- BCM provides coverage should you become seriously ill or sustain a serious injury requiring your absence from work for more than 180 days. If your claim is approved, LTB benefits provide two-thirds of your base monthly earnings including applicable fee income, up to a maximum monthly benefit of $32,000.

**Sick Pay**

- You are eligible for 12 days of sick time each appointment year or reappointment if your appointment or reappointment is for less than one year. If your appointment or reappointment is for less than one year, your sick time will be prorated based on the length of your appointment.

**Tuition Assistance**

- BCM’s Tuition Assistance Program encourages and supports employees pursuing educational opportunities. Reimbursement may be in the form of direct payment from BCM or for reimbursement to the employee with a maximum of $1,000 per calendar year for on-line or correspondence courses. Only courses that are for credit and are accredited by the United States Department of Education qualify for reimbursement. Tuition Assistance may be paid in degrees and/or certificates related to BCM business such as certification courses enhancing your job performance.

**Vacation Pay**

- You are eligible for 15 days of vacation time each appointment year or reappointment if your appointment or reappointment is for less than one year. Your vacation time will be prorated based on the length of your appointment. Vacation does not carry over from each appointment year.

**Medical Plan**

- This medical plan is a self-funded medical plan with two options: Premium PPO Option and Value EPO (Exclusive Provider Organization Option).

- The Premium PPO Option provides comprehensive coverage, including charges for office visits, treatment, and lab work, up to a maximum of $500,000. This plan offers more extensive coverage and is subject to a higher deductible.

- The Value EPO plan offers more limited coverage and may be different. Both options utilize UnitedHealthcare (UHC) as the third party administrator and the CHRO plus network, which is a nationwide network of physicians through United Healthcare. Any service provided in a network physician’s office, including charges for office visits, treatment, and lab work, will be subject to a copay. This includes allergy testing and injections, lab work, or x-rays drawn in the physician’s office.

**Dental PPO Plan**

- You can choose whether or not to participate in the Dental PPO Plan which is administered by UnitedHealthcare (UHC). You can seek dental treatment in the UHC dental network or outside the network. A higher level of dental care benefits is provided for employees who use a network or out-of-network provider. The maximum you can set aside for dental care expenses not covered by the plan is limited to $500 per calendar year.

**Employee Assistance Program (EAP)**

- BCM provides confidential, counselors to you and your family members for a wide range of issues including emotional distress, marital problems, alcoholism, abuse, and interpersonal violence.

**Backup Care for Children and dependents**

- This backup care plan is available to employees who work a minimum of 20 hours per week who are age 40 and older. The maximum benefit is $4,000 per calendar year for a small copay. The maximum number of days per year will be affected by whether you use a network or out-of-network provider. Provider information is available at www.myops.com/gp/dcp.

**Voluntary Care Program**

- This voluntary care program is available to employees who work a minimum of 20 hours per week who are age 40 and older. The maximum benefit is $4,000 per calendar year for a small copay. The maximum number of days per year will be affected by whether you use a network or out-of-network provider. Provider information is available at www.myops.com/gp/dcp.

**Voluntary programs**

- BCM offers health insurance and life insurance plans to eligible employees. BCM offers payroll deduction for voluntary insurance coverage and voluntary retirement savings contributions.

- **Health Care Choices**
  - Health Care FSA
  - Dental PPO Plan
  - Vision care plan
  - PPO plan

- **FSA Consumer Account Card**
  - This card allows you to make instant payment for qualified medical, prescription, dental, vision care, and disability expenses. The card is provided to eligible employees through your FSA program.

**Supplemental Financial Benefits**

- BCM offers several programs that provide additional financial benefits to eligible employees.

- **Valuable information can be reached through the BCM Intranet Benefits page. Topics include:**
  - Work-Life Balance
  - Retirement Planning
  - Education
  - Personal and Family Wellbeing
  - Dependent Care
  - Payroll and Benefits Overview
  - Benefits Enrollment
  - Benefits Administration
  - Benefits Communication
  - Benefits Contact Information
  - Benefits Glossary
  - Benefits Policy
  - Benefits Regulations
  - Benefits Rules
  - Benefits Summary
  - Benefits Terms
  - Benefits Website

- **Accident & Disability Insurance (AD&D)**

- This coverage provides services for individuals with documented emotional distress, disability, or substance use disorders. It is designed to help you maintain your independence and level of functioning. LTC services include help with activities such as bathing, dressing, and eating, home health care, adult care, home health care, and care in a nursing home.

- **Life Insurance**

- BCM offers two life insurance options: basic life insurance and supplemental life insurance. Basic life insurance is provided to eligible employees at no charge. If you are eligible for benefits, you may elect to cover your dependents with additional amounts of life insurance. The cost of the coverage is paid by BCM.

- **Voluntary Life Insurance**

- If you are eligible for benefits, you may purchase additional voluntary life insurance in amounts of $10,000 up to a maximum of $1,000,000. The cost of the coverage is paid by BCM. You can extend the additional coverage on your own policy or in your group policy.

**Supplemental Health Insurance**

- Additional health insurance is provided to eligible employees.

- **BMI (Body Mass Index)**

- BMI is a ratio of body weight to height, measured in pounds per inch.

- **BMI Chart**

- BMI values are calculated as follows:
  - Underweight: BMI < 18.5
  - Normal weight: BMI 18.5 to 24.9
  - Overweight: BMI 25.0 to 29.9
  - Obese: BMI ≥ 30.0

- **BMI Levels**

- BMI levels are categorized as:
  - Underweight: BMI < 18.5
  - Normal: BMI 18.5 to 24.9
  - Overweight: BMI 25.0 to 29.9
  - Obese: BMI ≥ 30.0

- **BMI Score**

- BMI score is calculated as:
  - Underweight: BMI < 18.5
  - Normal: BMI 18.5 to 24.9
  - Overweight: BMI 25.0 to 29.9
  - Obese: BMI ≥ 30.0

- **BMI Percentage**

- BMI percentage is calculated as:
  - Underweight: BMI < 18.5
  - Normal: BMI 18.5 to 24.9
  - Overweight: BMI 25.0 to 29.9
  - Obese: BMI ≥ 30.0

- **BMI Index**

- BMI index is calculated as:
  - Underweight: BMI < 18.5
  - Normal: BMI 18.5 to 24.9
  - Overweight: BMI 25.0 to 29.9
  - Obese: BMI ≥ 30.0

- **BMI Category**

- BMI category is calculated as:
  - Underweight: BMI < 18.5
  - Normal: BMI 18.5 to 24.9
  - Overweight: BMI 25.0 to 29.9
  - Obese: BMI ≥ 30.0
Upon your hire date at no charge.

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

#### Basic Life Insurance
- BCM provides two times your base annual salary including applicable income (rounded up to the nearest $1,000) to a maximum of $3,000. Life insurance benefits are payable as a result of death from natural causes.

#### Basic Accidental Death & Discontinuance Insurance (AD&D)
- BCM provides one time your base annual salary including applicable income (rounded up to the nearest $1,000) to a maximum of $1,000. AD&D benefits paid if you die, sustain a debilitating injury, or lose the use of limbs, sight, or hearing as the result of an accident.

#### Bright Horizons Backup Care Advantage
- BCM provides partial coverage for care of center-based or in-home care are available per employee per calendar year for a small copay.

#### Bright Horizons Family Solutions
- BCM provides partial coverage for care of ill or mildly ill or recuperating children and adults. Eighty hours of center-based or in-home care are available per employee per calendar year for a small copay.

#### Business Travel Accident Insurance
- BCM provides coverage for you in the event of an injury, or lose the use of limbs, sight, or hearing as the result of an accident.

#### Dismemberment Insurance (AD&D)
- BCM provides coverage for you in the event of an injury, or lose the use of limbs, sight, or hearing as the result of an accident.

#### Employee Assistance Program (EAP)
- BCM offers an Employee Assistance Program (EAP) for personal, confidential counseling to you and your family members for a wide range of issues including emotional distress, marital problems, alcoholism, abuse, and interpersonal and family problems.

#### Holiday Pay
- BCM observes eleven (11) paid holidays each calendar year.

#### Long Term Disability
- BCM provides coverage should you become seriously ill or sustain a serious injury requiring your absence from work for more than 100 days. If your claim is approved, LTE benefits provide two-thirds of your base monthly earnings including applicable income up to a maximum benefit of $32,000, each calendar year.

#### Medical Plan
- You are eligible for 15 days of vacation time each calendar year.

#### Tuition Assistance
- The Tuition Assistance Program encourages and supports employees pursuing educational opportunities. Reimbursement is based on the Tuition Assistance Program in-force.

#### Vacation Pay
- BCM observes eleven (11) paid holidays each calendar year.

#### Work Life Benefits
- BCM Be Healthy
- WorkLife is an employee benefit, an employee referral, and information to help you focus on work while balancing personal and family responsibilities.

#### BCM Be Healthy
- This searchable web site is provided by BCM provides access to resources to help employees balance career and home life.

#### WorkLife Resources
- Valuable information can be reached through the WorkLife Internet Benefits page. Topics include:
  - Benefits for children and dependents
  - Employee Assistance Program (EAP)
  - Fitness Program Discounts
  - Health Care Choices
  - Tuition Assistance Plan
  - WorkLife App

#### Health Care Choices
- You have the option to cover your dependents (spouse/partner and/or children) as follows:
  - Spouse/Dependent Partner - $25,000
  - Child - $5,000 (per child)

#### Voluntary Programs
- Voluntary Programs
- BCM provides coverage for you in the event of a serious medical, prescription, dental, or hospitalization event.

#### Voluntary Life Insurance
- BCM offers payroll deduction for Voluntary Life Insurance (VLI) for Adults and Dependents. You can elect this additional coverage at no charge.

#### Supplementary Life Insurance
- BCM at no charge. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Additional Core Benefit: Voluntary Life Insurance
- BCM offers payroll deduction for Voluntary Life Insurance (VLI) for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Supplemental Life Insurance
- BCM offers payroll deduction for Voluntary Life Insurance (VLI) for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

### WorkLife Benefits

#### Another core benefit is WorkLife, an employee referral, and information to help you focus on work while balancing personal and family responsibilities.

#### BCM Be Healthy
- BCM Be Healthy
- WorkLife is an employee benefit, an employee referral, and information to help you focus on work while balancing personal and family responsibilities.

#### WorkLife Resources
- Valuable information can be reached through the WorkLife Internet Benefits page. Topics include:
  - Health Care Choices
  - Tuition Assistance Plan
  - WorkLife App

#### Health Care Choices
- You have the option to cover your dependents (spouse/partner and/or children) as follows:
  - Spouse/Dependent Partner - $25,000
  - Child - $5,000 (per child)

#### Voluntary Programs
- Voluntary Programs
- BCM provides coverage for you in the event of a serious medical, prescription, dental, or hospitalization event.

#### Voluntary Life Insurance
- BCM offers payroll deduction for Voluntary Life Insurance (VLI) for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Supplementary Life Insurance
- BCM at no charge. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Supplemental Life Insurance
- BCM offers payroll deduction for Voluntary Life Insurance (VLI) for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.

#### Voluntary STD
- BCM offers payroll deduction for Voluntary STD for Adults and Dependents. You can elect this additional coverage on yourself only or yourself and your eligible dependents.
Upon your hire date at no charge.

If you are eligible for benefits, the following core benefits are provided to you by BCM during all or part of your employment:

### Core Benefits

**Basic Life Insurance**
- BCM provides up to $1,000 of free basic life insurance.
- Additional amounts of basic life insurance are available to you and your eligible dependents at no charge.

**Accidental Death & Disability Insurance (AD&D)**
- BCM provides one times your base annual salary in the event of an accident.

**Life Care Choices**
- BCM offers a variety of life care choices to assist with your personal and family responsibilities.

**Voluntary Programs**
- BCM offers a comprehensive portfolio of voluntary programs to meet your unique needs.

**Basic Life Insurance**
- BCM provides a free basic life insurance policy to all employees, including eligible dependents.

**Accidental Death & Disability Insurance (AD&D)**
- BCM provides coverage for you in the event of an accident.

**Employee Assistance Program (EAP)**
- BCM provides confidential counseling to you and your family members for a wide range of issues related to emotional distress, marital problems, alcohol/drug abuse, and interpersonal and family problems.

**Holiday Pay**
- BCM observes eleven (11) paid holidays each calendar year.

**Long-Term Disability**
- BCM provides coverage should you become seriously ill or sustain a serious injury requiring your absence from work for more than 180 days. If your claim is approved, LTB benefits provide two-thirds of your base monthly earnings including taxable base income, up to a maximum monthly benefit of $3,000.00.

**Sick Pay**
- You are eligible for 12 days of sick time each appointment year or reappointment year. If the appointment or reappointment is for less than one year, your sick time will be prorated based on the length of your appointment.

**Tuition Assistance**
- BCM provides support toward tuition and fees for eligible employees who participate in educational programs that are accredited by the United States Department of Education. Tuition Assistance monies must be toward a degree and must be related to BCM business such as certification courses to enhance your job performance.

**Vacation Pay**
- You are eligible for 10 days of vacation time each appointment year or reappointment year. If your vacation time is not used for the year, it will be carried forward to the next year.

### Voluntary Programs

**Long-Term Care (LTC)**
- BCM offers a comprehensive portfolio of voluntary programs to meet your unique needs.

**Employee Assistance Program (EAP)**
- BCM provides confidential counseling to you and your family members for a wide range of issues related to emotional distress, marital problems, alcohol/drug abuse, and interpersonal and family problems.

**Work-Life Benefits**
- Another core benefit is Work-Life, an umbrella of initiatives, assistance, and information to help you focus on work while balancing personal and family responsibilities.

**BCM is Healthy**
- This searchable web site is provided by BCM to provide access to resources to help employees balance career and home life.

**Life Care Choices**
- BCM offers a variety of life care choices to assist with your personal and family responsibilities.

**Voluntary Programs**
- BCM offers a comprehensive portfolio of voluntary programs to meet your unique needs.

**Travel Assistance Program**
- BCM provides support toward tuition and fees for eligible employees who participate in educational programs that are accredited by the United States Department of Education. Tuition Assistance monies must be toward a degree and must be related to BCM business such as certification courses to enhance your job performance.

**Vacation Pay**
- You are eligible for 10 days of vacation time each appointment year or reappointment year. If your vacation time is not used for the year, it will be carried forward to the next year.

**Tuition Assistance**
- BCM provides support toward tuition and fees for eligible employees who participate in educational programs that are accredited by the United States Department of Education. Tuition Assistance monies must be toward a degree and must be related to BCM business such as certification courses to enhance your job performance.

**Voluntary Programs**
- BCM offers a comprehensive portfolio of voluntary programs to meet your unique needs.

**Long-Term Care (LTC)**
- BCM offers a comprehensive portfolio of voluntary programs to meet your unique needs.

**Employee Assistance Program (EAP)**
- BCM provides confidential counseling to you and your family members for a wide range of issues related to emotional distress, marital problems, alcohol/drug abuse, and interpersonal and family problems.

**Holiday Pay**
- BCM observes eleven (11) paid holidays each calendar year.

**Long-Term Disability**
- BCM provides coverage should you become seriously ill or sustain a serious injury requiring your absence from work for more than 180 days. If your claim is approved, LTB benefits provide two-thirds of your base monthly earnings including taxable base income, up to a maximum monthly benefit of $3,000.00.

**Sick Pay**
- You are eligible for 12 days of sick time each appointment year or reappointment year. If the appointment or reappointment is for less than one year, your sick time will be prorated based on the length of your appointment.

**Tuition Assistance**
- BCM provides support toward tuition and fees for eligible employees who participate in educational programs that are accredited by the United States Department of Education. Tuition Assistance monies must be toward a degree and must be related to BCM business such as certification courses to enhance your job performance.

**Vacation Pay**
- You are eligible for 10 days of vacation time each appointment year or reappointment year. If your vacation time is not used for the year, it will be carried forward to the next year.

**Tuition Assistance**
- BCM provides support toward tuition and fees for eligible employees who participate in educational programs that are accredited by the United States Department of Education. Tuition Assistance monies must be toward a degree and must be related to BCM business such as certification courses to enhance your job performance.

**Voluntary Programs**
- BCM offers a comprehensive portfolio of voluntary programs to meet your unique needs.

**Long-Term Care (LTC)**
- BCM offers a comprehensive portfolio of voluntary programs to meet your unique needs.

**Employee Assistance Program (EAP)**
- BCM provides confidential counseling to you and your family members for a wide range of issues related to emotional distress, marital problems, alcohol/drug abuse, and interpersonal and family problems.

**Holiday Pay**
- BCM observes eleven (11) paid holidays each calendar year.

**Long-Term Disability**
- BCM provides coverage should you become seriously ill or sustain a serious injury requiring your absence from work for more than 180 days. If your claim is approved, LTB benefits provide two-thirds of your base monthly earnings including taxable base income, up to a maximum monthly benefit of $3,000.00.

**Sick Pay**
- You are eligible for 12 days of sick time each appointment year or reappointment year. If the appointment or reappointment is for less than one year, your sick time will be prorated based on the length of your appointment.

**Tuition Assistance**
- BCM provides support toward tuition and fees for eligible employees who participate in educational programs that are accredited by the United States Department of Education. Tuition Assistance monies must be toward a degree and must be related to BCM business such as certification courses to enhance your job performance.

**Vacation Pay**
- You are eligible for 10 days of vacation time each appointment year or reappointment year. If your vacation time is not used for the year, it will be carried forward to the next year.

**Tuition Assistance**
- BCM provides support toward tuition and fees for eligible employees who participate in educational programs that are accredited by the United States Department of Education. Tuition Assistance monies must be toward a degree and must be related to BCM business such as certification courses to enhance your job performance.

**Voluntary Programs**
- BCM offers a comprehensive portfolio of voluntary programs to meet your unique needs.

**Long-Term Care (LTC)**
- BCM offers a comprehensive portfolio of voluntary programs to meet your unique needs.

**Employee Assistance Program (EAP)**
- BCM provides confidential counseling to you and your family members for a wide range of issues related to emotional distress, marital problems, alcohol/drug abuse, and interpersonal and family problems.

**Holiday Pay**
- BCM observes eleven (11) paid holidays each calendar year.

**Long-Term Disability**
- BCM provides coverage should you become seriously ill or sustain a serious injury requiring your absence from work for more than 180 days. If your claim is approved, LTB benefits provide two-thirds of your base monthly earnings including taxable base income, up to a maximum monthly benefit of $3,000.00.

**Sick Pay**
- You are eligible for 12 days of sick time each appointment year or reappointment year. If the appointment or reappointment is for less than one year, your sick time will be prorated based on the length of your appointment.

**Tuition Assistance**
- BCM provides support toward tuition and fees for eligible employees who participate in educational programs that are accredited by the United States Department of Education. Tuition Assistance monies must be toward a degree and must be related to BCM business such as certification courses to enhance your job performance.

**Vacation Pay**
- You are eligible for 10 days of vacation time each appointment year or reappointment year. If your vacation time is not used for the year, it will be carried forward to the next year.

**Tuition Assistance**
- BCM provides support toward tuition and fees for eligible employees who participate in educational programs that are accredited by the United States Department of Education. Tuition Assistance monies must be toward a degree and must be related to BCM business such as certification courses to enhance your job performance.

**Voluntary Programs**
- BCM offers a comprehensive portfolio of voluntary programs to meet your unique needs.

**Long-Term Care (LTC)**
- BCM offers a comprehensive portfolio of voluntary programs to meet your unique needs.
Benefits Overview

Research Postdoctoral Appointments

This summary of benefits gives only a brief overview of benefits, services, and policies. A complete description is available in each governing document. Primary governing documents are Summary Plan Descriptions (SPDs) and related plan documents or contracts for benefit plans. In case of any discrepancy between the primary governing document and this summary overview, the primary governing document controls. Human Resources Policies are available on the BCM Intranet website at www.bcm.edu. Human Resources - Benefits can supply copies of these documents or additional information that you may need.

Baylor College of Medicine reserves the right to amend, change, or discontinue, without notice, any of the plans, policies, or programs outlined in the summary overview. You are encouraged to contact Human Resources - Benefits for assistance by e-mail at ask-insurance@bcm.edu or ask-retirement@bcm.edu.

403(b) Tax-Deferred Investment Plan

You are automatically enrolled at 3% of your salary in this voluntary plan that allows you to save for retirement on a tax-deferred basis. You may enroll your contributions with Fidelity Investments and/or TIAA-CREF. You decide whether or not to continue participation in the 403(b) Tax-Deferred Investment Plan. This plan allows you to contribute a percentage (up 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 (federal income taxes), 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) plan. The full value of your 403(b) Tax-Deferred Investment Plan account balance is payable when you retire, if you become disabled or die before retirement, or when you terminate employment.

Retirement

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, fitness equipment, recumbent and upright bikes, household, edible, stationary, a rowing machine, ping-pong 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 $260 for Research Postdocs.

BCM Credit Union

You and your family are eligible to join the BCM Credit Union which has three locations: the basement of the Main Campus, a McGovern Campus Office, and a Bellaire Office. Among the services provided are a convenient savings plan, automatic transfer service, reasonably priced loans, low interest rate credit cards, checking accounts, and member savings. Savings and loan payments can be made through payroll deductions.

BCM Credit Union

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, fitness equipment, recumbent and upright bikes, household, edible, stationary, a rowing machine, ping-pong 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 $260 for Research Postdocs.

BCM Credit Union

You and your family are eligible to join the BCM Credit Union which has three locations: the basement of the Main Campus, a McGovern Campus Office, and a Bellaire Office. Among the services provided are a convenient savings plan, automatic transfer service, reasonably priced loans, low interest rate credit cards, checking accounts, and member savings. Savings and loan payments can be made through payroll deductions.

BCM Credit Union

You and your family are eligible to join the BCM Credit Union which has three locations: the basement of the Main Campus, a McGovern Campus Office, and a Bellaire Office. Among the services provided are a convenient savings plan, automatic transfer service, reasonably priced loans, low interest rate credit cards, checking accounts, and member savings. Savings and loan payments can be made through payroll deductions.

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 not 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.

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 not 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.
Benefits Overview

Research Postdoctoral Appointments

Retirement

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 elect to contribute additional amounts to this plan.

You decide whether or not to continue participation in the 403(b) Tax-Deferred Investment Plan. This plan allows you to contribute a percentage up 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 (federal income taxes), 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) plan. The full value of your 403(b) Tax-Deferred Investment Plan account balance is payable when you retire, if you become disabled or die before retirement, or when you terminate employment.

 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, fitness equipment, racquetball, basketball, jogging, and a 24-hour flight software for tracking your progress.

BCM Credit Union
You and your family are eligible to join the BCM Credit Union which has three locations: the basement of the Main Campus, a McGovern Campus Office, and a Bayshore Office. Among the services provided are a convenient savings plan, attractive interest rates, 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, fitness equipment, racquetball, basketball, jogging, and a 24-hour flight software for tracking your progress.

 BCM Credit Union
You and your family are eligible to join the BCM Credit Union which has three locations: the basement of the Main Campus, a McGovern Campus Office, and a Bayshore Office. Among the services provided are a convenient savings plan, attractive interest rates, low interest rate credit cards, checking accounts, and member dividends. Savings and loan payments can be made through payroll deductions.

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.

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.

Statutory (Required) Benefits

This summary of benefits gives only a brief overview of benefits, services, and policies. A complete description is available in the governing documents. This document describes voluntary, 403(b), and related plan documents or contracts for benefit plans.

Research Postdoctoral appointments

Baylor College of Medicine reserves the right to amend, change, or discontinue, without notice, any of the plans, policies, or programs outlined in this summary overview. You are encouraged to contact Human Resources - Benefit for assistance by calling 713-798-6100 or by writing 6700 Fannin Street, Houston, Texas 77030.