Core Benefits

Medical, Dental, and Vision Care
Supplemental Life & Dependent Life
Supplemental Accidental Death & Dismemberment (AD&D) Insurance

Flexible Spending Accounts (FSAs)

Retirement Plans

Voluntary Programs Sponsored by BCM

Voluntary Programs Not Sponsored by BCM
Statutory Benefit Programs | Other BCM Programs

Faculty Programs
This summary of benefits gives only a brief overview of benefits, services, and policies. A complete description is available in each primary 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 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 this 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.
If you are eligible for benefits, the following core benefits are provided to you by BCM at no charge.

**Basic Life Insurance** - Three times your base annual salary including applicable fee income (rounded up to the nearest $1,000) to a maximum of $500,000. It is important that you keep your beneficiary designation up to date. You may change your beneficiary designation at any time. Life insurance benefits are payable as a result of death from most causes.

**Basic Accidental Death & Dismemberment Insurance (AD&D)** - One times your base annual salary including applicable fee income (rounded up to the nearest $1,000) to a maximum of $1,000,000. AD&D benefits are paid if you are killed, sustain a dismembering injury, or lose the use of limbs, sight, or hearing as a result of an accident.

**Business Travel Accident Insurance** - Coverage for you in the event of an accident while you are traveling anywhere in the world on official BCM business.

**Long Term Disability Insurance (LTD)** - Coverage provided should you become seriously ill or sustain a serious injury requiring your absence from work for over 180 days. If your claim is approved, LTD benefits provide two-thirds of your base monthly earnings including applicable fee income up to a maximum monthly benefit of $32,000.

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

**Sick Pay** - Replacement of your salary in the event of short-term illness or injury. Sick pay benefits accumulate based on your length of service and job classification with BCM.

**Vacation Pay** - Vacation days are accrued based on your classification at BCM. The accrual rate for employees eligible for faculty benefits is 14.67 hours per month. The accrual rate for employees eligible for staff benefits is based on years of service but is equal to 10 days during your first year.

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

**Employee Assistance Program (EAP)** - EAP Provides professional, confidential counseling to you and your covered family members relating to a wide range of problems including emotional distress, marital relationship problems, alcohol/drug abuse, interpersonal problems, and family problems.

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**Core Benefits**

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**Faculty Programs**
Medical Plan

BCM PPO Plan

Two self-funded Preferred Provider Organization (PPO) Options for medical coverage are provided for you and your eligible dependents:

Premium PPO Option

Standard PPO Option

United Healthcare (UHC) is the administrator. Network provider information is available to you online at www.uhc.com, or you can call 1-877-BAYLOR1 (1-877-229-5671). A higher level of benefit coverage is provided in the UHC network. Your annual deductible, copayment level, and annual out-of-pocket maximum will be affected by whether you use a network or out-of-network physician or facility.

UNICARE Health Plans of Texas, Inc.

Insured medical coverage for you and your eligible dependents using a Primary Care Physician (PCP) through a Health Maintenance Organization (HMO).

You are required to choose a PCP to direct all your medical care needs. If you need to see a specialist, your PCP is responsible to refer you with proper authorization from the insurance company. You must use the HMO network providers unless it is a life-threatening emergency.

Provider information or assistance with selecting a PCP is available to you online at www.unicare.com, or you can call Member Services at 1-800-451-0608.

A side-by-side comparison of medical plans and costs is available in the Coverage Summary and Cost Supplement.

Dental PPO Plan

If you are eligible for benefits, you can choose whether to participate in the Dental PPO Plan or not. You can seek dental treatment in the UnitedHealthcare dental network or outside the network. More information about the plan design and cost is available in the Cost Supplement and Coverage Summary.

Additional information is also available at www.myuhcdental.com or by calling 1-877-BAYLOR1 (1-800-229-5671).

Voluntary Vision Care Program

If you are eligible for benefits, you can choose whether to participate in the Voluntary Vision Care Program or not. You can seek vision care services in the network or out-of-network. The Voluntary Vision Care Program is administered by EyeMed.

Services are provided at Lenscrafters, Pearle Vision, Sears Optical, and Target Optical. In addition, EyeMed provides a network of over 7,000 optometrists, opticians, and ophthalmologists.

The toll-free number is 1-866-723-0513 for Customer Service or 1-866-723-0596 for general information and assistance in locating a network provider. More information about the plan design and cost is available in the Cost Supplement and Coverage Summary.

Medical, Dental, and Vision Care

Supplemental Life & Dependent Life

Supplemental Accidental Death & Dismemberment (AD&D) Insurance

Flexible Spending Accounts (FSAs)

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Voluntary Programs Sponsored by BCM

Voluntary Programs Not Sponsored by BCM

Statutory Benefit Programs | Other BCM Programs

Faculty Programs
Supplemental Life & Dependent Life Insurance

Supplemental Life Insurance

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

Supplemental life insurance is in addition to the core life insurance benefits (three times your base annual salary) that is provided at no charge to you by BCM.

Once you select a coverage level for supplemental life insurance, you must submit Evidence of Insurability (EOI) to increase coverage with a qualified change in status. During Open Enrollment, you may increase your coverage one level without EOI. The insurance carrier determines whether you are approved for additional coverage.

Dependent Life Insurance

You also have the option to cover your dependents (spouse/domestic partner and/or child(ren)) as follows:

Spouse/Domestic Partner - $25,000
Child(ren) - $5,000

Rates based on your age and coverage levels are available in the Coverage Summary and Cost Supplement. You may change your beneficiary at any time.

Supplemental Accidental Death & Dismemberment (AD&D)

Supplemental AD&D Insurance

If you are eligible for benefits, you may elect additional AD&D insurance in increments of $100,000 up to a maximum of $1,000,000.

Supplemental AD&D insurance is in addition to the core AD&D insurance benefits (one times your base annual salary) that is provided at no charge to you by BCM. You may elect this additional coverage on yourself only or yourself and your eligible dependents. Eligible children are covered at a flat $25,000 per child.

Supplemental AD&D coverage for your dependents is based on the amount of coverage you elect for yourself and whether you have children. See the Coverage Summary and Cost Supplement for more information on coverage amounts for spouse/domestic partner.
**Health Care Flexible Spending Account (FSA)**

By taking advantage of the Health Care FSA, you can set money aside before federal income and FICA taxes are withheld and pay yourself back for health care expenses not reimbursed under the medical, dental, and/or vision plans offered by BCM.

You can deposit up to $5,000 in your Health Care FSA on a pre-tax basis. The Health Care FSA can be used to reimburse yourself for out-of-pocket expenses you and your eligible dependents may have for health care such as deductibles, adult or children's orthodontics, lasik surgery, copays for office visits or prescription drugs, and certain over-the-counter drugs.

Based on Internal Revenue Service regulations, expenses of domestic partners are not eligible for reimbursement through the Health Care FSA.

You must use the money deposited in your Health Care FSA account for expenses incurred during the calendar year, or you will lose it. Any money left in your account for which you do not have eligible expenses as of December 31st will be forfeited.

**Dependent Care Flexible Spending Account (FSA)**

By taking advantage of the Dependent Care FSA, you can set money aside before federal income and FICA taxes are withheld and pay yourself back for childcare or elder care expenses.

You can deposit up to $5,000 in your Dependent Care FSA account on a pre-tax basis.

To use a Dependent Care FSA, you must be dependent upon a care provider so that you can go to work. You must be single, married with a spouse who works, married with a spouse who is a full-time student for at least five months of the year, or married with a spouse who is physically or mentally incapable of caring for himself/herself.

You must use the money deposited in your Dependent Care FSA account for expenses incurred during the calendar year, or you will lose it. Any money left in your account for which you do not have eligible expenses as of December 31st will be forfeited.

The IRS allows you to take direct tax credits for eligible dependent care expenses. You may want to speak with your tax advisor before deciding to participate in the Dependent Care FSA to determine which is most advantageous to you.
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 fee income. You have the choice to invest 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 to your account is based on a formula: 7½% of your base annual salary up to 81% of the Social Security wage base for the current year – PLUS – 12½% of your base annual salary including applicable fee income in excess of the 81% of the Social Security wage base for the year up to a compensation limit of $220,000.

403(b) Tax-Deferred Investment Plan

This is a voluntary plan that allows you to save for retirement on a tax-deferred basis. You decide how much of your salary you want to defer on a pre-tax basis up to the maximum allowed by law, and you have the choice to invest your contributions with Fidelity Investments and/or TIAA-CREF.

You decide whether to participate in the 403(b) Tax-Deferred Investment Plan. This plan allows you to contribute a percentage of your base salary on a pre-tax basis to help you save for retirement. Contributions are taken before your 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.

457(b)

If you meet the eligibility requirements including a minimum annual salary of $150,000, 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. Contribution limits are established by the Internal Revenue Service and may be invested with Fidelity Investments and/or TIAA-CREF.

Retirement Account Access

Fidelity Investments offers administrative services for all three plans. Access your account at www.fidelity.com/atwork or by using http://intranet.bcm.edu, click on HR, and then click on the retirement savings link. Fidelity Investments is also available by telephone at 1-800-343-0680.
Voluntary Group Legal Services Program

Access to legal services at a low monthly fee for you and your eligible dependents is offered through MetLaw, a MetLife company. You will have access to over 9,300 experienced attorneys nationwide who can assist you by telephone consultation, consultation in person, document preparation, and representation in certain legal matters.

Legal services available through this program include:

- Wills and Codicils
- Living Wills
- Powers of Attorney
- Living Trusts
- Document Review
- Debt Collection Defense
- Personal Bankruptcy Filing
- Consumer Protection
- Identify Theft Defense
- Premarital Agreements
- Uncontested Adoption
- Guardianship
- Name Change
- Juvenile Court Defense
- Real Estate Matters
- Civil Litigation Defense
- Traffic Ticket Defense

More information is available at 1-800-423-0300 or at www.legalplans.com. Click on Employers, then Benefits Consultants, and then MetLaw.

Bright Horizons Family Solutions

Bright Horizons provides back-up childcare for those times when you nanny is ill or your stay-at-home spouse is ill, has jury duty, or has a medical appointment, or when your child’s school or daycare facility is closed for a professional day or holiday that is not recognized by BCM. After a small copay, this service is provided up to ten times per child each calendar year for children between the ages of 12 weeks through 12 years while you are at work.

Long Term Care

Long Term Care (LTC) is an insurance product offered to eligible BCM employees by CNA Group Benefits. This coverage provides services for individuals with prolonged physical illness, disability, or cognitive disorders. It is designed to help a person maintain his or her level of functioning. LTC services include, but are not limited to:

- Help with daily activities at home such as bathing, dressing, and eating
- Home health care
- Adult health care
- Care in a nursing home

The need for Long Term Care can occur at any age as the result of a disabling accident or illness. Eligible participants include:

- You
- Your spouse or domestic partner
- Your parents or in-laws
- Your grandparents or grandparents-in-law

More information is available including cost at 1-877-777-9072 or visit www.ltcbenefits.com, password: Baylor.

Compliments of the House™

Compliments of the House™ is a program available to all BCM employees. This program is provided by Century 21 and provides savings and discounts relating to buying/selling property in the Houston area. Savings are available on realtor commissions, mortgage organization fees, appraisals, surveys, title services, and much more. If you are interested, call 281-583-1141 for more information.
Voluntary Programs Not Sponsored by BCM

Voluntary Short Term Disability

This voluntary coverage is offered through UNUM Insurance Company. BCM offers payroll deduction for Voluntary Short Term Disability (STD) Insurance to all eligible employees. Cost of the coverage is 100% employee-paid, so the paid STD benefit is not taxable income when received.

Voluntary STD coverage is paid at 60% of your weekly salary with a maximum benefit of $3,000 per month. Coverage begins after the 14th day of sickness or injury contingent upon approval from the insurance company.

For more information, call 1-866-540-7805.

AFLAC - Cancer and Intensive Care Supplemental Policies

Payroll deductions are offered by BCM to employees who elect these policies. These plans supplement benefits paid under your medical plan if you are diagnosed with cancer or are confined to an intensive care unit. Coverage can be elected for yourself or yourself and your eligible family members. Coverage is subject to approval by AFLAC. The premium is not subject to pre-tax treatment.

For coverage information, contact the AFLAC home office at 1-800-992-3522.

Statutory Benefits

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.

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

BCM Athletic Facility - The Baylor Athletic Facility, located on the top level of Garage 6, is a well-equipped facility that includes a weight room (free weights and machines), aerobics room, basketball and racquetball court, and a cardiovascular fitness room. The annual fee is $220. Contact the Office of Student Affairs located in Room M108 for membership and key card distribution.

BCM Credit Union - You and your family are eligible to join the BCM Credit Union located in the basement of the Main Campus, Room 055E. 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. More information is available by calling 713-798-4820 or 713-798-8880.
Faculty Programs

**Faculty Children’s Scholarship Program** - Children, including legally adopted 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. BCM pays up to a $4,500 annual scholarship to the eligible university or college of the student’s choice 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 baccalaureate degree or associate of arts degree.

This 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. Inquiries should be directed to Human Resources - Benefits at 713-798-1439.

**Elkins Faculty Loan Fund** - In 1954, Mr. James Elkins, Jr., through a substantial gift to the Baylor Medical Foundation, established the Elkins Loan Fund to provide financial assistance to eligible Faculty members buying a home. The loan amount of $3,000 has a repayment period of five years at a 5% interest rate through payroll deductions. Inquiries should be directed to Financial Services at 713-798-6298 to determine the availability of funds.

**Association of Women Faculty** - All Baylor faculty members are eligible for membership in the Association of Women Faculty. The annual membership fee is $25. The Association promotes the advancement of women at Baylor College of Medicine. Specifically, the group focuses on issues in career development, salary, sexual harassment, and family issues.

**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. For more information regarding this program, contact the Office of Risk Management at 713-798-4509.