

# 2021 Benefits Cost & Coverage **INFORMATION GUIDE**

A comparison of benefit coverage and cost supplement information.

## STAFF, FACULTY, RESEARCH POSTDOCTORAL APPOINTMENTS



Hello, I'm  
**alex**®

**IMPORTANT: Alex just teaches you about your benefits—he does NOT enroll you!**

**YOU MUST LOG ON TO  
EMPLOYEE SELF SERVICE  
(ESS) TO ENROLL!**

Alex is your virtual BCM Benefits Counselor! He is the host of an interactive conversation that guides you through the process of learning about your benefits. The experience is:

- Highly interactive, engaging, made by video game developers
- Funny and Alex speaks in plain English—no insurance jargon
- Personalized and customized for each employee
- Like a real conversation—with a benefits expert
- Can be accessed anytime, anywhere there is an internet connection
- Totally anonymous

Alex will assist you with everything from learning about a best-fit medical plan option to calculating life insurance you might need. Don't know what FSA, HSA or LTD means? After five minutes, you'll be out of the dark. Dental insurance? 403(b)? Disability? Alex can help!

**[www.myalex.com/bcm/2021](http://www.myalex.com/bcm/2021)**

# CORE BENEFITS

The following Core Benefits are provided to eligible employees at no cost. Additional information about these benefits is located on the BCM Intranet > Human Resources > Benefits > Benefits at a Glance page.

**401(a) Retirement Plan (Faculty/Staff)** BCM funds the 401(a) Retirement Plan each pay period for employees who are eligible for retirement benefits. Your participation in this plan is automatic. The College's contribution to your account is a fixed percent of your base annual salary, up to a compensation limit of \$290,000. This contribution limit changes annually. You have the choice to invest this retirement contribution with Fidelity Investments or TIAA. Postdoctoral Appointments are not eligible for the 401(a) Retirement Plan.

**Adoption Assistance** BCM provides adoption assistance reimbursement not to exceed \$3,000 per child for expenses related to adoption agency and placement fees, attorney fees and court costs, immunizations relating to international adoption and reasonable and necessary travel expenses. There is a lifetime maximum of two (2) adoptions per household.

**Basic 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 most causes.

**Basic Accidental Death & Dismemberment Insurance (AD&D)** BCM provides 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 die, sustain a dismembering injury, or lose the use of limbs, sight, or hearing as the result of an accident.

**Bright Horizons Care Advantage** Bright Horizons provides backup care for healthy dependent children and mildly ill or recuperating children, adults, and elders. Twenty days of center-based or in-home care are available per employee, per academic year (July 1 – June 30) for a small copay. Bright Horizons provides center-based backup childcare for healthy dependent children between the ages of 6 weeks through 12 years when regular childcare arrangements break down.

**Business Travel Accident Insurance** BCM provides coverage for you in the event of an accident while you are traveling anywhere in the world on official BCM business. Benefits are payable to your beneficiary should the accident result in your death.

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

**Financial Counseling by Ayco** Ayco provides services through financial coaching to help employees develop a comprehensive financial plan and goals.

**Holiday Pay** BCM observes seven (7) official paid holidays and four (4) paid floating time off (FTO) days each calendar year.

**Long Term Disability (LTD)** BCM provides disability 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, LTD benefits provide 60 percent of your base monthly earnings including applicable fee income up to a maximum monthly benefit of \$32,000.

**Retirement Healthcare Savings Plan (Emeriti)** BCM offers the Retirement Healthcare Savings plan to ensure that healthcare is affordable and available throughout your retirement years. BCM makes a contribution for employees working a minimum of 20 hours per week who are age 40 and older. The contributions plus earnings accumulate tax free, are paid out tax free and are invested with TIAA. Also, a health insurance program that complements Medicare is available through Emeriti, and underwritten by Aetna, for retirees, spouses and eligible dependents.

**Sick Pay (Faculty/Staff)** BCM provides replacement of your salary in the event of short-term illness or injury of yourself or an immediate family member. Sick pay accumulates based on your length of service and job classification with BCM. No more than 10 days per calendar year can be used for an immediate family member.

(Postdoctoral Appointment) 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's Tuition Assistance Plan encourages and supports employees pursuing educational opportunities. Reimbursement is tax-free and is processed through Payroll as a direct deposit. BCM offers tuition assistance for employees with at least one year of service up to \$2,500 per calendar year for courses taken at a higher education institution that is accredited by the United States Department of Education. Courses must be towards a degree and/or must be related to BCM business such as certifications to enhance job performance.

**Vacation Pay (Faculty)** Vacation days are given as a bank of days based on your classification with BCM. Junior Faculty, defined in the Faculty Vacation policy as those who have less than five consecutive fiscal years of appointment, receive 22 days of vacation annually beginning on July 1 of each year and prorated accordingly (i.e. if a Junior Faculty starts in January then 11 days are received); Senior Faculty, defined as those who have five or more consecutive fiscal years of appointment, receive 33 days of vacation annually beginning on July 1 of each year.

(Instructors) Full-time instructors accrue at a rate of 14.67 hours per month. Instructors are eligible to take vacation beginning after the completion of six (6) full months of employment.

(Staff) The accrual rate for employees eligible for staff benefits is based on the annual anniversary date but is equal to ten (10) days during the first year of employment. Staff are eligible to take vacation beginning after the completion of six (6) full months of employment.

(Postdoctoral Appointments) You are eligible for fifteen (15) days of vacation time each appointment year or reappointment year. If the 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 forward each appointment year.

**Wellness - BCM BeWell** BCM's award-winning wellness program, BCM BeWell, offers employees educational opportunities, healthy eating and fitness center discounts, fun and exciting challenges, biometric screenings, an interactive wellness portal, and much more!

# HEALTH CARE CHOICES & COSTS

Baylor College of Medicine's Comprehensive Medical Plan offers three medical options, each are administered by UnitedHealthcare (UHC) and use the Choice or Choice Plus network of health care providers. Baylor offers an enhanced custom network made up of certain Baylor/CHI St. Luke's physicians (BSLMG) and facilities. This enhanced BSLMG network provides lower copays and higher coinsurance levels. A list of participants is located on the Human Resources - Benefits intranet page. *The Affordable Care Act requires a social security number for ALL dependents enrolled in the medical plans offered by BCM.*

## Premium PPO Option *See rates in teal in table below*

- The Premium PPO option utilizes a network of physicians at negotiated rates. You can go to any physician or medical facility for services in the Premium PPO regardless of whether they are in or out-of-network. Your annual deductible, co-payment levels, and annual out-of-pocket maximum will be affected by whether or not you use a network physician or medical facility.
- Medical and prescription drug copays, coinsurance and deductible payments apply toward the out-of-pocket maximum. For example, if you are required to pay 20% of the network medical expense, that dollar amount will go toward satisfying your annual out-of-pocket maximum.

## Value EPO Option *See rates in blue in table below*

- The Value EPO Option provides coverage for only those expenses provided exclusively by BSLMG or Choice network providers. If you seek treatment from an out-of-network provider, **no benefits will be paid** (unless it is a life threatening emergency).
- There is a deductible if you use a network facility or hospital. The deductible does **not** apply to physician office visits, but a copay is required.
- Medical and prescription drug copays, coinsurance and deductible payments apply toward the out-of-pocket maximum. For example, if you pay 25% of the network medical expense, that dollar amount will go toward satisfying your annual out-of-pocket maximum.

## Health&Savings PPO Option *See rates in magenta in table below*

- The Health&Savings PPO option utilizes a network of physicians at negotiated rates. You can go to any physician or medical facility that services the Health&Savings PPO regardless of whether they are in or out-of-network. Your annual deductible and annual out-of-pocket maximum will be affected by whether or not you use network providers.
- This is a high deductible health plan (HDHP). You must satisfy your deductible before plan payments begin, including prescription drugs.
- All participants in the Health&Savings PPO option are eligible to open a Health Savings account (HSA). The HSA is a personal bank account and it is the responsibility of the account holder to manage their eligibility to contribute to the HSA.
- HSA deductions are made pre-tax from payroll, grow tax-free and are distributed tax free. Your HSA balance carries forward from year to year.
- You are not eligible to contribute to an HSA at any time that you:
  - are enrolled in any part of Medicare (including Part A, which is automatic with Social Security retirement income benefits)
  - received Veterans Administration (VA) benefits within the past three months
  - receive health benefits under TRICARE
  - can be claimed as a dependent on another person's tax return
  - can have medical expenses reimbursed under you or your spouse's healthcare Flexible Spending Account (FSA) in the same calendar year

Please refer to the Medical and Prescription Summary Plan Description and Summary of Benefit Coverage documents for detailed information regarding expenses covered under the Baylor College of Medicine Comprehensive Medical Plan. Documents can be found on the Human Resources - Benefits Intranet page.

Network provider information is available online at [myuhc.com](http://myuhc.com), or you can call 1.877.BAYLOR1 (1.877.229.5671).

Medical Plans		You Pay		Baylor Pays	Total Monthly Cost
		Bi-Weekly	Monthly*	Monthly	
Premium PPO	Individual Only	\$94.51	\$204.78	\$617.36	\$822.14
	Individual + Spouse**	\$255.09	\$552.69	\$1130.23	\$1682.92
	Individual + Child(ren)	\$226.45	\$490.65	\$997.03	\$1487.68
	Individual + Family**	\$371.76	\$805.48	\$1636.76	\$2442.24
Value EPO	Individual Only	\$54.07	\$117.16	\$636.27	\$753.43
	Individual + Spouse**	\$145.93	\$316.18	\$1226.13	\$1542.31
	Individual + Child(ren)	\$129.55	\$280.70	\$1082.63	\$1363.33
	Individual + Family**	\$212.68	\$460.81	\$1777.32	\$2238.13
Health& Savings PPO	Individual Only	\$24.38	\$52.83	\$565.69	\$618.52
	Individual + Spouse**	\$99.84	\$216.32	\$1049.80	\$1266.12
	Individual + Child(ren)	\$88.25	\$191.21	\$928.00	\$1119.21
	Individual + Family**	\$144.89	\$313.92	\$1523.42	\$1837.34

\*\*If you are providing coverage for your domestic partner who is not a tax dependent, the portion of the premium relating to your domestic partner will be deducted on an after-tax basis and the remaining balance of the premium will be paid on a pre-tax basis. Contact HR-Benefits at 713.798.1500 or [ask-insurance@bcm.edu](mailto:ask-insurance@bcm.edu) if you have additional questions.



# MEDICAL PLAN OPTIONS COMPARISON CHART

BSLMG Network = Baylor CHI St. Luke's Network

UHC Network = UnitedHealthcare Network

	Premium PPO		Value EPO	Health&Savings PPO	
Plan Features	In-Network	Out-of-Network	In-Network ONLY	In-Network	Out-of-Network
ANNUAL DEDUCTIBLE FOR EMPLOYEE ONLY COVERAGE	\$400	\$1,600	\$750	\$1,500	\$4,000
ANNUAL DEDUCTIBLE FOR EMPLOYEE PLUS DEPENDENT COVERAGE	\$400 per person \$800 per family	\$1,600 per person \$3,200 per family	\$750 per person \$1,500 per family	\$3,000	\$8,000
COINSURANCE - BSLMG NETWORK	Company: 85% Employee: 15%	Company: 60% Employee: 40%	Company: 75% Employee: 25%	Company: 80% Employee: 20%	Company: 40% Employee: 60%
COINSURANCE - UHC NETWORK	Company: 80% Employee: 20%	Company: 60% Employee: 40%	Company: 70% Employee: 30%	Company: 75% Employee: 25%	Company: 40% Employee: 60%
ANNUAL OUT-OF-POCKET MAXIMUM Includes deductible, coinsurance, medical and prescription copays.	\$4,000/Person \$8,000/Family	\$12,000/Person \$24,000/Family	\$5,000/Person \$10,000/Family	\$6,000/Person \$12,000/Family	\$12,000/Person \$24,000/Family
LIFETIME MAXIMUM	UNLIMITED				
Preventative Care Including but not limited to: Annual Physical, Well-Child Exam, Well-Woman Exam, Mammograms, Prostate Screening	100%				
Inpatient Services¹					
Hospital - BSLMG Network²	85% after deductible	60% after deductible	75% after deductible	80% after deductible	60% after deductible
Hospital - UHC Network	80% after deductible	60% after deductible	70% after deductible	75% after deductible	40% after deductible
Surgery - BSLMG Network²	85% after deductible	60% after deductible	75% after deductible	80% after deductible	40% after deductible
Surgery - UHC Network	80% after deductible	60% after deductible	70% after deductible	75% after deductible	40% after deductible
Semi-private room & hospital services - BSLMG Network²	85% after deductible	60% after deductible	75% after deductible	80% after deductible	40% after deductible
Semi-private room & hospital services - UHC Network	80% after deductible	60% after deductible	70% after deductible	75% after deductible	40% after deductible
Outpatient Services¹					
Outpatient Surgery - BSLMG Network²	85% after deductible	60% after deductible	75% after deductible	80% after deductible	40% after deductible
Outpatient Surgery - UHC Network	80% after deductible	60% after deductible	70% after deductible	75% after deductible	40% after deductible
Diagnostic Lab - Outpatient Facility	80% after deductible	60% after deductible	70% after deductible	75% after deductible	40% after deductible
Office Visits: Note - Virtual Office visits have the same applicable coinsurance or copay as in-person office visits.					
Primary Care/Mental Health - BSLMG Network²	100% after \$15 copay	60% after deductible	100% after \$25 copay	80% after deductible	40% after deductible
Primary Care/Mental Health/ Virtual Office Visit - UHC Network	100% after \$20 copay	60% after deductible	100% after \$30 copay	75% after deductible	40% after deductible
Specialist - BSLMG Network²	100% after \$25 copay	60% after deductible	100% after \$40 copay	80% after deductible	40% after deductible
Specialist - UHC Network	100% after \$40 copay	60% after deductible	100% after \$55 copay	75% after deductible	40% after deductible
Emergency Services					
Emergency Care - BSLMG Network²	85% after \$100 copay and deductible		75% after \$100 copay and deductible	75% after deductible	
Emergency Care - UHC Network	80% after \$100 copay and deductible		70% after \$100 copay and deductible	75% after deductible	
Urgent Care³	100% after \$50 copay	60% after deductible	100% after \$55 copay	75% after deductible	40% after deductible

<sup>1</sup> All plans require pre-authorization for all out-of-network inpatient hospitalizations, inpatient chemical dependency/mental health stays, outpatient surgical procedures, home health care services, and skilled nursing services. All durable medical equipment over \$1,000 regardless of network status must be pre-authorized. Failure to pre-authorize as stated will result in a \$500 penalty. Call UnitedHealthcare at 1.877.BAYLOR1 (1.877.229.5671) at least 48 hours prior to the request.

<sup>2</sup> Refer to the BSMG Network list located on the Human Resources - Benefits intranet page for more information about the providers and facilities included in the custom network.

<sup>3</sup> May be subject to deductible and coinsurance for ancillary services.

# PRESCRIPTION DRUGS - RETAIL

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

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

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

*Out-of-network not applicable for Preventative.*

*Out-of-network not covered under all Tiers.*

*\*Specific drugs are paid at 100% per the Affordable Care Act and Internal Revenue Service and are available for review on the Human Resources - Benefits intranet page.*

## HEALTH CARE CHOICES & COSTS

### Dental PPO Plan

BCM's Comprehensive Medical Plan offers one dental plan administered by UnitedHealthcare (UHC). You can choose to seek dental treatment in the UHC dental network, Dental Options PPO, or outside the network. A higher level of dental benefit coverage is provided when you use UHC dental network providers. Your annual deductible and copayments are affected by whether or not you use a network or out-of-network provider. Network provider information is available at [www.myuhc.com](http://www.myuhc.com)

Service Category	In-Network	Out-of-Network
Annual Deductible for Basic & Major Services	\$50/participant/ \$150/family	\$100/participant/ \$300/family
Annual Maximum Benefit	\$3,000/participant	\$2,000/participant

	In-Network	Out-of-Network	Description of Services
<b>Preventative Services</b>	You pay: 0% Plan pays: 100%	You pay: 20% Plan pays: 80%	<ul style="list-style-type: none"> <li>Two oral exams and cleanings per year</li> <li>Bitewing x-rays-limited to two series per calendar year</li> <li>Two periodontal prophylaxis per year</li> <li>Two fluoride treatments per year</li> <li>One panoramic mouth x-ray every 3 years</li> <li>Sealants every 3 years for children under age 16</li> </ul>
<b>Basic Services</b>	You pay: 10% Plan pays: 90%	You pay: 30% Plan pays: 70%	<ul style="list-style-type: none"> <li>Emergency palliative treatment</li> <li>Fillings</li> <li>Fixed space maintainers</li> </ul>
<b>Major Services</b>	You pay: 20% Plan pays: 80%	You pay: 50% Plan pays: 50%	<ul style="list-style-type: none"> <li>Inlays &amp; Onlays</li> <li>Root Canals</li> <li>Anesthesia</li> <li>Dentures</li> <li>Bridgework</li> <li>TMJ Treatment</li> <li>Crowns</li> <li>Oral Surgery*</li> </ul> <p>*Oral Surgery - includes extractions and is subject to \$5,000 lifetime maximum</p>
<b>Orthodontia</b> <i>Children through age 18</i>	You pay: 40% Plan pays: 60% Lifetime maximum: \$2,500 per participant	You pay: 50% Plan pays: 50% Lifetime maximum: \$1,500 per participant	<ul style="list-style-type: none"> <li>Appliances and services to correct the positioning of teeth</li> <li>Benefit available for children through age 18 only</li> </ul>

		You Pay: Bi-Weekly	Monthly	Baylor Pays: Monthly	Total Monthly Cost
<b>Dental PPO</b>	Employee Only	\$3.99	\$8.64	\$36.40	\$45.04
	Employee + Spouse*	\$17.93	\$38.84	\$69.23	\$108.07
	Employee + Child(ren)	\$12.81	\$27.75	\$62.29	\$90.04
	Employee + Family*	\$33.29	\$72.13	\$89.98	\$162.11

\*If you are providing coverage for your domestic partner who is not a tax dependent, the portion of the premium relating to your domestic partner will be deducted on an after-tax basis and the remaining balance of the premium will be paid on a pre-tax basis. Contact HR-Benefits at 713.798.1500 or ask-insurance@bcm.edu if you have additional questions.

# HEALTH CARE CHOICES & COSTS

**Vision Care Plan** The Voluntary Vision Care Program is administered by EyeMed. Vision care services are provided at Baylor's Alkek Eye Center, LensCrafters, Pearle Vision, Sears Optical, and Target Optical. In addition, EyeMed provides a network of thousands of optometrists, opticians, and ophthalmologists. You can seek vision care services in the network or outside the network. Provider information is available to you online at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) (Network=Insight).

Service	Your Cost	Out-of-Network Reimbursement
<b>Exam with dilation as necessary (once annually)</b>	\$10 Copay	\$45
<b>Frames (once every 12 months)*</b>	\$140 allowance; 80% of balance over \$140	\$70
Standard Plastic Single Vision	\$10 Copay	\$30
Bifocal	\$10 Copay	\$50
Trifocal	\$10 Copay	\$65
Standard Progressive	\$10 Copay	\$80
Premium Progressive		
Tier 1	\$30 copay	\$80
Tier 2	\$40 copay	\$80
Tier 3	\$55 copay	\$80
Tier 4	\$10 copay; 80% of charge less \$120 allowance	\$80
<b>Contact Lens</b>		
Standard Exam (fit & follow-up)	Paid in full; includes fit and two follow-up visits	\$40
Premium Exam (fit & follow-up)	10% off retail price, then apply \$40 allowance	\$40
Conventional Lenses (once every 12 months)	\$140 allowance; 85% of balance over \$140	\$105
Disposable Lenses (once every 12 months)	\$140 allowance; 100% of balance over \$140	\$105
Medically Necessary (once every 12 months)	Paid in full	\$200
<b>LASIK/PRK Vision Correction</b>	15% off retail price or 5% off promotional pricing	N/A

\*Frames free at Target Optical

		You Pay: Bi-Weekly	Monthly	Baylor Pays: Monthly	Total Monthly Cost
<b>Vision Care</b>	Employee Only	\$3.84	\$8.32	N/A	\$8.32
	Employee + 1 Dependent*	\$7.29	\$15.79	N/A	\$15.79
	Employee + Family*	\$10.74	\$23.28	N/A	\$23.28

\*If you are providing coverage for your domestic partner who is not a tax dependent, the portion of the premium relating to your domestic partner will be deducted on an after-tax basis and the remaining balance of the premium will be paid on a pre-tax basis. Contact HR-Benefits at 713.798.1500 or [ask-insurance@bcm.edu](mailto:ask-insurance@bcm.edu) if you have additional questions.

## FSA CHOICES

**Flexible Spending Accounts (FSAs)** UnitedHealthcare is the administrator for FSAs. FSAs are subject to Internal Revenue Service rules and regulations. You must plan carefully when using an FSA because if you don't use the money in your FSA, you lose it. Expenses must be incurred in 2021 and you have until March 31, 2022 to file for reimbursement. When submitting an FSA claim for reimbursement, keep proof of claim submission including fax confirmation sheet or proof of mailing from the U.S. Postal Service.

### Health Care FSA

- Not required to be enrolled in a medical plan to participate. If enrolled in a medical plan, however, must not be enrolled in a high-deductible plan, such as, the Health&Savings PPO.
- Set money aside before federal income and FICA taxes are withheld for reimbursement of out-of-pocket health care expenses not covered by a medical, dental, and/or vision plan.
- Health Care FSA maximum of \$2,750 on a pre-tax basis.
- Some eligible FSA expenses include your deductible, adult or children's orthodontics, Lasik surgery, copays for office visits or prescription drugs, and certain over-the-counter drugs as defined in the Patient Protection and Affordable Care Act.

- Automatic reimbursement for Health Care FSA expenses is not available on ESS. After you've made your initial contribution, you must log onto [www.myuhc.com](http://www.myuhc.com) and enroll for automatic reimbursement.

### Dependent Care FSA

- Set money aside before federal income and FICA taxes are withheld for reimbursement of child care and elder care expenses.
- Dependent Care FSA maximum is \$5,000 per family on a pre-tax basis.
- To be eligible for Dependent Care FSA reimbursement, you must be dependent upon a care provider in order to go to work.

**Health Care Spending Card** (also used for Dependent Care expenses, if applicable) The Health Care Spending Card is a financial debit card linked to your Health Care or Dependent Care Flexible Spending Account (FSA). It is provided to all employees participating in the Health Care or Dependent Care FSA. Use your card to quickly and conveniently draw from your tax-advantaged FSA account(s) to pay for eligible expenses such as expenses at the doctor's office, copays for prescription drugs and emergency room, deductibles for medical and dental, vision care copays, and some dependent care facilities.

# HSA CHOICES

**Health Savings Accounts (HSAs)** If you select the Health&Savings PPO as your medical option, which is a high deductible health plan (HDHP), you are eligible to open a Health Savings Account (HSA). **If you elect an HSA, you will not be able to participate in the Health Care Flexible Spending Account.**

- HSAs are triple tax-advantaged. Contributions are pre-tax, earnings are tax free and distributions for qualified medical expenses are tax free.
- The HSA account belongs to you, so you decide how to spend it.
- Money left in your account carries over from year to year.
- The HSA account is yours even if you leave BCM or retire.
- You can withdraw money tax-free for qualified health expenses or you can watch your money grow tax free to pay future expenses.
- If you participate in the Health&Savings PPO and the HSA affiliated with BCM, BCM will contribute \$600 to employees with single coverage and \$1,200 for those with dependent coverage. (Amount prorated based on enrollment in the Health&Savings PPO and active HSA).
- For 2021, you can contribute into your HSA up to the IRS maximum of \$3,600/single coverage or \$7,200 for employees with dependent coverage.
- If you are 55 or older, you may contribute an additional \$1,000 as an annual catch-up contribution. *Note: If you would like to contribute the maximum contribution, please subtract BCM's contribution to avoid penalties for exceeding the maximum contribution limit.*
- Optum Bank has been selected by BCM for your HSA contributions. To open an HSA account, use the following URL: [https://enrollhsa.optumbank.com/hsaAppWeb/WelcomeAction.do?is\\_partner\\_post=Y&group\\_num\\_704373](https://enrollhsa.optumbank.com/hsaAppWeb/WelcomeAction.do?is_partner_post=Y&group_num_704373)
- Once enrolled you will receive a Welcome Kit with detailed information from Optum Bank.
- If you enroll in Medicare part A and/or B, you can't contribute to an HSA. However, you can withdraw funds from your HSA after you enroll in Medicare to pay for qualified medical expenses.

## RETIREMENT CHOICES

### 401(a) Retirement Plan (Faculty/Staff)

BCM funds the 401(a) Retirement Plan as a core benefit for eligible employees. Your participation in this plan and the amount funded is based on your base annual salary including applicable fee income. You may invest this retirement contribution with Fidelity Investments and/or TIAA. 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 a fixed percent of your base annual salary up to \$290,000. Postdoctoral Appointments are not eligible for the 401(a) Retirement plan.

### 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 can also choose to make Roth contributions on an after-tax basis.

Your contributions are automatically invested in the State Street Target Retirement Funds, but you may elect to invest other funds chosen by BCM for the Plan with Fidelity or TIAA. You may increase/decrease contributions at any time, up to the maximum allowed by law.

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 your employment.

### 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 contribution limits that are

established by the Internal Revenue Service. Your contributions can be invested with Fidelity Investments and/or TIAA. Contact [ask-retirement@bcm.edu](mailto:ask-retirement@bcm.edu) for eligibility and enrollment information.

### Ayco Financial Counseling

Ayco is a national leader in financial counseling.

- A unique approach to comprehensive financial counseling
- Pairing a digital platform with unlimited phone-based financial coaching
- Financial coaches help you develop a comprehensive financial plan focused on your goals and priorities

Coaches can help with all areas of your financial life, including:

- Tax planning
- Estate planning
- Investment education
- Debt Management (student loans, mortgages, credit)
- Retirement planning

*The Ayco Company, L.P. ("Ayco"), is a subsidiary of The Goldman Sachs Group, Inc., and an affiliate of Goldman Sachs & Co. LLC, a worldwide, full-service investment banking, broker-dealer and asset management organization.*

## BCM Retirement Healthcare Savings Plan:

**Are You Saving Enough?** Studies estimate that health care expenses for a married couple in retirement are estimated to be \$250,000. The Retirement Healthcare Savings Plan (formerly Emeriti) provides group retiree health insurance that complements Medicare and a tax-advantaged reimbursement benefit for eligible employees and their dependents. BCM makes a contribution for eligible employees working a minimum of 20 hours a week who are age 40 and older. The funds are vested after you have 5 or more years of service with BCM. You can also choose to make after-tax contributions to the plan. Both contributions, plus earnings, accumulate tax-free and are paid out tax-free.



# SUPPLEMENTAL LIFE INSURANCE CHOICES

## Supplemental Life Insurance

See rates in teal in table below

Life insurance coverage in addition to the Basic Life insurance benefit provided by BCM at no cost to you (two times your base annual salary to a maximum of \$500,000).

- Choices are 1x, 2x, 3x, or 4x your base annual salary including applicable fee income up to a maximum of \$500,000.
- Cost is based on your age.
- Rates are based on monthly cost per \$1,000 of coverage with a \$500,000 maximum (or \$1 million maximum benefit when combined with Basic Life).
- These premiums are not subject to pre-tax treatment.
- Premiums may increase and coverage level may change during the calendar year due to change in age or salary.

**Example:** If you earn \$40,000 and are 37 years of age and you elect Supplemental Life coverage at two times your base annual salary, your amount of supplemental coverage is \$80,000 and your age factor is \$.054 per \$1,000 of coverage. Divide \$80,000 by 1,000 and multiply the result by \$.054 to calculate your monthly premium.  
( $\$40,000 \times 2 = \$80,000 \div 1,000 = 80 \times \$.054 = \$4.32/\text{mo.}$ )

YOUR AGE	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
<b>Supplemental Life:</b> Cost Per \$1,000 Coverage	\$.038	\$.043	\$.054	\$.081	\$.141	\$.230	\$.378	\$.534	\$1.015	\$1.609
<b>Dependent Life-Spouse:</b> Monthly Cost for \$25,000 of Coverage	\$.95	\$1.08	\$1.35	\$2.03	\$3.53	\$5.75	\$9.45	\$13.35	\$25.38	\$40.23
<b>Dependent Life-Spouse:</b> Monthly Cost for \$50,000 of Coverage	\$1.90	\$2.15	\$2.70	\$4.05	\$7.05	\$11.50	\$18.90	\$26.70	\$50.75	\$80.45
<b>Dependent Life-Child:</b> Monthly Cost for \$10,000 of Coverage	\$1.00									

## Dependent Life Insurance

See rates in gray in table below

Life insurance coverage for your dependents — spouse/ domestic partner and/or child(ren)

- Spouse/Domestic Partner: \$25,000 or \$50,000
- Child: \$10,000 for each eligible dependent child (through age 25); only one parent can cover child if both are BCM benefits eligible employees.
- Cost is based on your age for Spouse/Domestic Partner. \$1/month for child
- Rates are a flat monthly rate, and not subject to pre-tax treatment
- If you and your spouse are both BCM benefits eligible employees, you can't enroll your spouse for dependent life.

# SUPPLEMENTAL AD&D AND VOLUNTARY PROGRAMS CHOICES & COSTS

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

Supplemental AD&D insurance coverage is in addition to the Basic AD&D insurance benefit provided by BCM at no cost to you (one times your base annual salary).

- Choices are available in increments of \$100,000 up to a maximum election of \$1,000,000
- Coverage can be elected for yourself only or you and your eligible dependents
- Cost is based on the principal sum of insurance in force
- These premiums are not subject to pre-tax treatment

FAMILY COVERAGE	WITH CHILDREN	WITHOUT CHILDREN
SPOUSE/DOMESTIC PARTNER	50% of Employee Coverage	60% of Employee Coverage
CHILD(REN)	\$100,000 Each Child	N/A

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

## Voluntary Individual Short Term Disability (iSTD)

- An individual insurance product through Unum Insurance Company
- Convenient payroll deductions are offered.
- Coverage up to 60% of your weekly salary up to a maximum of \$3,000 per month
- Cost is 100% employee-paid and premium amount is based on your age
  - \$1.13 per \$10 of covered weekly salary for ages 17–49
  - \$1.51 per \$10 of covered weekly salary for ages 50–79
- Premiums are not subject to pre-tax treatment and iSTD benefits received are tax free.
- If your salary increases during the year, it is your responsibility to contact the insurance carrier to change coverage level and you may need to purchase additional coverage in order to maintain a benefit equal to 60% of your income during the next annual Open Enrollment.
- Enrollment, coverage change, cancellation is required by telephone at 877.317.8451.

## Voluntary Group Legal Services

- Legal services are offered at a low monthly fee for you and your eligible dependents through Legalease.
- Provides access to experienced attorneys to assist you by telephone or in person.
- Examples of some covered services are wills, codicils, living wills, powers of attorney, living trusts, divorce, bankruptcy, child support, consumer protection, identity theft defense, traffic ticket dismissal, and more.
- Cost is \$17.90 per month (\$8.26 per bi-weekly payroll deduction).
- More detailed information is available at [www.legaleaseplan.com/bcm](http://www.legaleaseplan.com/bcm).
- For enrollment/cancellation or more information call 888.416.4313 (press #1)



# BCM BeWell – A Multidimensional Program Designed for YOU!

BCM BeWell works to educate and inspire a culture of healthy living and wellness throughout the college. Our mission is to meet you where you are in your health and well-being journey. Through our extensive network of tools and resources, we are dedicated to helping you make healthy choices and help you Live Well, Work Well, and BeWell.



## FINANCIAL ONE-ON-ONE

Finances can be tricky if you do not have the right tools. BCM BeWell will continue setting employees up for success by offering **200 BCM BEWELL POINTS** for meeting with a Fidelity or TIAA representative.



## BCM BEWELL BIOMETRIC SCREENING

BCM BeWell is continuing to emphasize the importance of being proactive in managing your health. This free service offers a comprehensive report including physical measurements and results of a blood draw to determine one's fasting blood glucose levels, blood pressure, total cholesterol, and more.




**4,300**  
**BCM BeWell**  
**POINTS**  
**AVAILABLE**

## PARTNER PROGRAMS

- Camp Gladiator
- Fitness Center Discounts
- Reason2 Race
- UHC Programs
- Healthy Pregnancy
- Quit Power
- WW

## BEWELL TOGETHER!

Your spouse or domestic partner is invited to participate in the BCM BeWell portal, Vitality! Together, you can complete healthy activities that fit your lifestyle, earn points for each activity achieved and get rewarded!

Register today at  
 [www.powerofvitality.com](http://www.powerofvitality.com)



**REAL APPEAL** is an online weight-loss program available at no cost if you, your spouse or adult dependent are enrolled in a Baylor health plan option offered through UnitedHealthcare. The step-by-step online program offers a coach who will lead online meetings to help you lose weight by building healthy habits over time. You will receive tools to track food, activity and weight loss progress in addition to recipes, workout videos and more!



# WORK-LIFE PROGRAMS

## Bright Horizons

**BACK-UP CHILD AND ADULT/ELDER CARE** High-quality, low-cost replacement care for your child in your home or in a center; in-home care for qualified dependents anywhere in the U.S. any time you need an extra hand.

Benefits-eligible employees can access up to 20 days/child or adult family member per academic year (July 1 – June 30) of family care when regular arrangements fall through. Get immediate access to care support at subsidized rates; center-based child care is \$15/child or \$25/family; in-home care for children or adult/elder dependents is \$6/hour.

**NANNIES, ELDER CARE, PET CARE, AND MORE** Free access to a database of nannies and sitters for evening and weekend care, elder care resources, and pet sitters. Also get preferred enrollment access and discounts for regular center-based child care.

**COLLEGE COACH** Through interactive online webinars, this program helps you and your children prepare, develop and adopt constructive learning and working habits for a lifetime of success in school. This program also provides access to webinars to help parents save for college and counseling services for high school students applying to and selecting colleges.



## BRIGHT HORIZONS DEPENDENT ELIGIBILITY INFORMATION

Bright Horizons back-up and elder care services are intended for use during scheduled work hours when you are expected to be working.

### Dependents under Age 26

A dependent under age 26, for purposes of the Bright Horizons Program, is defined as:

- your natural child or your domestic partner's child
- your stepchild
- your legally adopted child
- a child placed with you for adoption or foster care or,
- a child for whom you are the legal guardian.

### Dependents Age 26 and older

A dependent age 26 or older, for purposes of the Bright Horizons Program, is defined as:

- your adult child (who is permanently physically or mentally disabled and who remains permanently disabled and dependent upon you for support)
- your spouse/domestic partner or,
- your adult/elder relatives such as parents, parents-in-law, grandparents and siblings.

## REGISTER AT NO COST

👉 <https://clients.brighthorizons.com/bcm> • USERNAME: BCM | PASSWORD: Benefits4You (case sensitive)

## OR CALL

📞 877.BH.CARES (242.2737) for Back-Up Care assistance

**TUITION ASSISTANCE** Baylor's Tuition Assistance Plan encourages and supports employees pursuing educational opportunities. Reimbursement is tax-free and is processed through Payroll as a direct deposit. Baylor offers tuition assistance for employees with at least one year of continuous service up to \$2,500 per calendar year for courses taken at a higher education institution that is accredited by the United States Department of Education. Courses must be towards a degree and/or must be related to Baylor business such as certifications to enhance job performance. For questions, contact the Human Resources - Benefits office at 713.798.1500 or ask-tuitionassistance@bcm.edu.

## Pet Insurance

For about \$1 a day, your pets can have nose-to-tail coverage for everything from shots to surgeries. Plus, you're free to use any vet, anywhere. Plans are available for dogs, cats, birds and exotic pets.

As a Baylor employee, you are eligible for a five percent discount on coverage for your pets.\* Premiums are paid through payroll deduction. You may enroll, change plans, or discontinue coverage at any time during the year.

Visit [www.petinsurance.com/bcmedu](http://www.petinsurance.com/bcmedu) or call 877.738.7874 for more information and to get a no-obligation quote.

*\*Discount applies to base medical or wellness plans only.*

## Employee Assistance Program (EAP)

EAP, a core benefit, helps find solutions to family problems, marital problems, parenting problems, illness/death of loved ones, alcohol or drug problems, interpersonal problems, and stress, depression, or anxiety problems. Up to three free sessions per person per problem are provided.

Contact the EAP at 713.500.3008.

# BCM EMPLOYEE DISCOUNTS

- The Office of Communications and the Office of Human Resources have secured discounts for the Baylor College of Medicine community. A range of ongoing offerings, grouped by categories for convenience, is available in the right-hand navigation of the BCM Employee Discounts site (<https://intranet.bcm.edu/?tmp=/employee discounts/home>). Providers include
  - AAA Texas
  - AT&T/Verizon
  - Dell Computers
  - Dignity Memorial Funeral Services
  - Honey Baked Ham
  - Kidventure
  - Moody Gardens
  - The Houston Zoo, and many more.
- In addition, a number of short-term, seasonal or one-off, specials will be posted when available.
- If you have questions, please email [pa@bcm.edu](mailto:pa@bcm.edu) or [ask-worklife@bcm.edu](mailto:ask-worklife@bcm.edu).

# 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

Your employer reports your wages to the Texas Workforce Commission. If you become unemployed, you may be eligible for unemployment benefit payments. The Texas Workforce Commission determines your eligibility for benefits as well as the amount to which you are entitled. Baylor 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.

## CONTACT US HUMAN RESOURCES - BENEFITS OFFICE



713.798.1500  
Dial 7 to speak with the next  
available benefits representative



GENERAL BENEFITS  
[ask-insurance@bcm.edu](mailto:ask-insurance@bcm.edu)  
RETIREMENT  
[ask-retirement@bcm.edu](mailto:ask-retirement@bcm.edu)



WELLNESS  
[wellness@bcm.edu](mailto:wellness@bcm.edu)



IN PERSON  
O'Quinn Medical Tower  
6624 Fannin St., Suite 1800  
Houston, TX 77030

The materials provided during Open Enrollment serve as a summary of information and outlines material modifications to the benefit programs described in the official Summary Plan Descriptions, Summary of Benefit Coverage, Certificates of Coverage and other plan documents. If there is a conflict between any written or oral statement, the plan documents will govern in all cases. These documents and other federally required notices can be found on the BCM intranet at <http://intranet.bcm.edu/?tmp=/hr/benefits/home>. The information contained in these documents supersedes and replaces all previous material you may have received. It is important that you are familiar with these documents because they advise you of the details of the coverage and your rights and obligations as an active or terminated employee. These documents also provide information regarding benefit coverage during leaves of absence, documentation required when you have a change in status, as well as various other examples and administrative information. If you are unable to access the BCM Intranet, the Human Resources - Benefits Office can send a hardcopy document to you via intra-institutional mail or regular mail to your home address of record at your request. BCM reserves the right to change or terminate these benefit plans at any time.

Baylor  
College of  
Medicine