

▷ BENEFITS THAT FIT *your health*
2013 Annual Enrollment

U.S. Employee Benefits Meetings





Annual Enrollment: Nov. 5 – Nov. 16

Agenda

- 2013 Benefits Changes
- Benefits Not Changing
- Enrollment
- Information and Where to Get It



Benefits That Fit

- BMC provides
 - Benefits that offer quality, efficiency and affordability
 - Tools and information to use your benefits wisely
- You do your part by
 - Understanding changes
 - Making informed decisions
 - Enrolling



2013 Benefits Changes



Cost of Health Care Coverage

- Medical plan premiums will increase
- You will save on your premium if you earned the wellness discount
- BMC paying for Dental Plan premium increases



Cost of Medical Coverage

2013 Paycheck Contributions (With Wellness Discount)

You can pay less for medical when with the BMC Wellness Program discount

| Coverage level | Cost each paycheck | | | | | |
|------------------|---------------------|-------------------|---------------------|-------------------|---------------------|-------------------|
| | Aetna HSA | | Aetna PPO | | Kaiser HMO | |
| | Normal Contribution | Wellness Discount | Normal Contribution | Wellness Discount | Normal Contribution | Wellness Discount |
| You Only | \$27.48 | \$2.48 | \$95.40 | \$70.40 | \$49.78 | \$24.78 |
| You + Spouse | \$98.35 | \$73.35 | \$244.92 | \$219.92 | \$143.74 | \$118.74 |
| You + Child(ren) | \$68.65 | \$43.65 | \$184.05 | \$159.05 | \$98.02 | \$73.02 |
| You + Family | \$133.73 | \$108.73 | \$357.80 | \$332.80 | \$210.76 | \$185.76 |



Cost of Medical Coverage

2013 Paycheck Contributions (With New Hire Wellness Discount)

You can pay less for medical when with the BMC Wellness Program discount

| Coverage level | Cost each paycheck | | | | | |
|------------------|---------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|
| | Aetna HSA | | Aetna PPO | | Kaiser HMO | |
| | Normal Contribution | New Hire Wellness Discount | Normal Contribution | New Hire Wellness Discount | Normal Contribution | New Hire Wellness Discount |
| You Only | \$27.48 | \$14.98 | \$95.40 | \$82.90 | \$49.78 | \$37.28 |
| You + Spouse | \$98.35 | \$85.85 | \$244.92 | \$232.42 | \$143.74 | \$131.24 |
| You + Child(ren) | \$68.65 | \$56.15 | \$184.05 | \$171.55 | \$98.02 | \$85.52 |
| You + Family | \$133.73 | \$121.23 | \$357.80 | \$345.30 | \$210.76 | \$198.26 |



Did You Qualify for the Discount?

- You will receive \$25 per paycheck (up to \$600) if you took action by July 31, 2012:
 - Got a health screening
 - Completed the Well Being Assessment™
- Not sure if you earned the discount?
 - Shown on YBR when you enroll
 - Look for two stars in the Rewards Center at **mybmcwellness.com**



Did You Qualify for the Discount?

- You will receive \$12.50 per paycheck (up to \$300) if you:
 - Were hired between May 1 and October 15, 2012
 - Completed the Well Being Assessment™ by October 31, 2012



Aetna PPO & HSA Plan Changes

- Prior authorization of high-tech radiology
 - CT scans, MRIs and other high-tech diagnostic tests (except in emergencies)
 - Low resolution diagnostic tests – mammograms, sonograms and x-rays will not require prior authorization
 - Details at **mybmcbenefits.com** after **November 1**





Aetna PPO & HSA Plan Changes

- Prescription Drugs: Medication Management
 - Ensures meds are prescribed correctly, filled safely and provided in the most cost-effective way
 - Programs include **step therapy**, **quantity management**, and **prior authorization**
 - See *FAQs about Medication Management* at **mybmcbenefits.com**
 - If you are impacted by these programs, Express Scripts/Medco will send you a letter in November

Make sure your personal information is up to date on Employee Direct Access



Medication Management

- Step Therapy (Aetna plans only)
 - Means taking the most cost-effective and safest medication first, and then moving to more costly medication
 - Lower-cost alternatives must be tried before the non-preferred drug will be covered
 - Examples: Aciphex[®], Protonix[®], and Travatan[®]



Medication Management

- Quantity Management (Aetna Plans Only)
 - Limits the supply of certain medications to daily dose
 - U.S. Food and Drug Administration (FDA) considers safe and effective and drug manufacturer's guidelines
 - New categories on 1/1/2013: migraine management, sleep hypnotic agents and certain specialty drugs
 - Current categories: narcotic analgesics, anti-influenza agents, erectile dysfunction agents



Medication Management

- **Prior Authorization (Aetna Plans Only)**
 - Applies to high-cost (usually injectable drugs to treat serious illnesses (such as rheumatoid arthritis)
 - Your doctor must provide the diagnosis, specific drug number, dosage and approximate treatment duration
 - Examples: dermatological agents, androgens and anabolic steroids and other high-cost specialty drugs
 - Current categories requiring prior authorization include anorexients, growth hormones and other dermatological agents



Health Care Reform

- 2013 changes:

- Additional women's preventive health care services covered at 100%
 - Examples include single-source brand-name birth control and doctor office visits for administration of contraceptive devices and female sterilization
- Health Care Flexible Spending Account maximum annual contribution reduced to \$2,500 (from \$10,000)
- W-2 forms will list the value of your 2012 medical plan; does not impact how much tax you owe





Dependent Eligibility Rules

- 2013 changes include:
 - New dependent eligibility rules effective Jan. 1
 - **Lawful spouse (including common-law):**
expanded to include same-sex spouse or civil union partnership under state law
 - **Same-or opposite-gender domestic partners:**
immediate eligibility if partnership registered with state/local government or if in long-term relationship for at least 12 months (currently 6 months)



Dependent Eligibility Rules

- 2013 changes include:
 - **Children:** defined as “Children under the age of 26 regardless of whether they are married or a full-time student, including natural or legally adopted children, foster children, step-children, or children in your court-ordered custody or for whom you are the legal guardian”
 - No longer includes “any other child who lives with you in a parent-child relationship, or whose parent is covered as a dependent under the plan”



Dependent Eligibility Rules

- 2013 changes include:
 - No action required now; dependents can be covered until December 31, 2013, then they become eligible for COBRA
 - Option to enroll them in individual COBRA coverage for up to 36 months and pay full premium



Wellness Program



- Provides annual discounts on medical premiums to encourage healthy lifestyles
- Free, confidential services include:
 - Well Being Assessment™ and biometric health screenings
 - Personal health coaching
 - Smoking cessation coaching and online tools
 - Well Being Connect™ online tools designed to inspire health and well-being



Wellness Program 2013

Step 1



Well-Being Assessment (WBA)™



Biometric Screening



\$300

Step 2



Spouse WBA & Biometric Screening



Report wellness activities

OR



Work with a Healthways Coach



Additional
\$300

\$600



Dental Plan

- 2013 benefit changes include:
 - New Dental Care Rewards Program
 - annual benefit maximum increases by \$100 each year you and/or your enrolled dependents receive preventive care (check-up, cleanings or x-rays)
 - Remain enrolled, receive preventive care for the next three years and benefits increase in 2014, 2015 and 2016
 - BMC covering dental rate increases





Flexible Spending Accounts

- For 2013, before-tax contributions are:
 - \$240 to \$2,500 in the Health Care FSA
 - \$240 to \$2,500 in the Limited Use FSA
 - \$240 to \$5,000 in the Dependent Care FSA
- Enrollment required every year
- 2013 claims must be submitted by March 31, 2014



Benefits Not Changing



Benefits Not Changing

- Vision Plan
- Employee Assistance Program
- Life and AD&D
- Disability
- Work/Life Benefits
 - Group Prepaid Legal
 - Tuition Reimbursement
 - Adoption Assistance
 - Fitness Reimbursement
 - BMC Scholarship Program





Vision Plan

- In-network and out-of-network benefits cover:
 - Annual exam
 - Lenses
 - Frames
 - Contact Lenses
- Vision Service Plan (VSP) administers the vision benefits
- No increase to vision premiums for 2013





Employee Assistance Program

- Benefits cover:
 - Up to 6 counseling sessions per incident per year for you and your dependents
 - Available even if you aren't enrolled in BMC medical plan or other benefits
 - Aetna administers the EAP benefits





Life and AD&D

- Basic employee life insurance (2 times annual base salary) at no cost to you
- Supplemental life and AD&D also available for purchase
See details in the *U.S. BMC Software Benefits Guide* at **mybmcbenefits.com**
- Administrator: Liberty Mutual



Life and AD&D

- **Employee Business Travel Accident**
(2 times annual base salary) at no cost to you; Administrator: AC Newman & Co.
- **Global Emergency Services**
(Travel assistance when on BMC business more than 100 miles from home) at no cost to you; Administrator: Assist America



Disability Benefits

- Short-term disability
 - 100% of base salary weeks 1 to 3; 75% of base salary weeks 4 to 6; 66⅔ of base salary weeks 7 to 26
- Long-term disability
 - 60% of total cash compensation (base salary, bonus and commission)
- Supplemental long-term disability
 - Purchase an additional 15% of total pay (base salary, bonus and commission) resulting in 75% of total pay



Work/Life Benefits

- **Group prepaid legal** – provides access to Hyatt Legal attorneys for services such as wills and estate planning, real estate ownership, family law and more
- **Tuition Reimbursement** – provides up to \$5,500 per year for college-level studies (undergraduate and graduate) to active, full-time employees.
- **Adoption Assistance** – provides up to \$5,000 for eligible expenses per successful adoption to help offset costs





Work/Life Benefits



- **Fitness Reimbursement Program** – provides up to \$225 per year to help pay for fitness activities outside your home
- **BMC Scholarships** – provide college scholarships to sons and daughters of BMC employees of up to \$2,500 per year



Enrollment



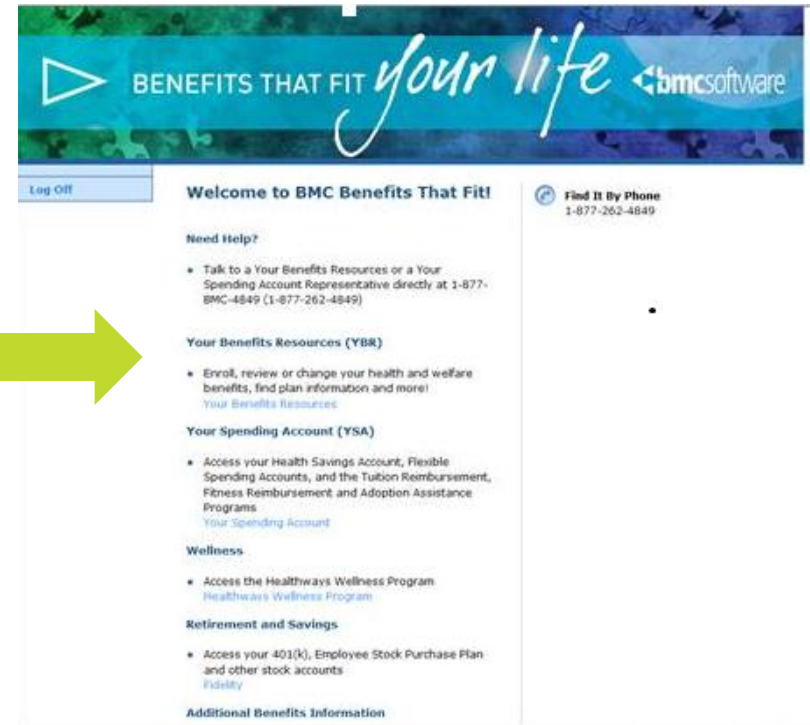
How to Enroll

- Know your user ID and password
- Log on to enroll between **November 5** and **November 16**
- **yourbenefitsresources.com/bmc**
 - Available 24 hours a day, seven days a week during annual enrollment and throughout the year
- **1-877-262-4849**
 - Help using the website, enrolling, answering questions
 - Hours are 8 a.m. to 9 p.m., Eastern time, Monday through Friday



New YBR Welcome Page

- Helps you quickly get to the information you need
- Click on **Your Benefits Resources** to enroll





New YBR Telephone Menu

- Your Benefits Resources (with ID/Password)
- Your Benefits Resources (without ID/Password)
- Your Spending Account (YSA)
- Savings & Investments (Fidelity)
- Wellness and Other Programs
- All Other Questions



- Employee Assistance Program
- Healthways Wellness
- Aetna Nurse Hotline
- Aetna Customer Service
- Kaiser Nurse Hotline
- Kaiser Customer Service
- Vision Plan
- Emergency Travel Assistance
- Hyatt Legal Plan



Enrollment Steps

- Understand the changes
- Make informed decisions
- Estimate and compare your total medical costs – your costs plus your out-of-pocket costs for services under each Aetna option
 - Use YBR tools to help you choose
 - Use prescription drug estimating tool at **www.medco.com/bmcsoftware**

**Make sure your
personal information
is up to date on
Employee Direct
Access**



Aetna Medical Plan Choices

| | Aetna HSA | | Aetna PPO |
|---|---|---------------------------------|---|
| 1. Medical Plan Cost | | | |
| Paycheck Costs | \$ | | \$\$\$ |
| In-Network Deductible (Individual/Family) | \$1,500/\$3,000 | | \$500/\$1,000 |
| 2. Health Care Savings | | | |
| Flexible Spending Account (FSA) | Limited Use FSA; up to \$2,500. Use it or lose it. | | Health Care FSA; up to \$2,500. Use it or lose it. |
| | + | | + |
| Health Savings Account (HSA) (Individual/Family) | Up to \$3,250/\$6,450 Use it and keep it. | | Not available |
| 3. Cash from BMC | | | |
| Base Salary (Individual/Family) | <\$75,000/year \$750/\$1,500 | >\$75,000/year \$500/\$1,000 | Not available |



Information and Where To Get It



Information and Where to Get It

- mybmcbenefits.com – Starting **Nov. 1**
 - Details about changes
 - FAQs about Medication Management programs
 - Enrollment tips
- **Your Benefits Resources™** – Starting **Nov. 5**
 - Plan and cost information
 - Tools to help you decide
 - Enroll, update dependents and beneficiaries



Information and Where to Get It

- Enrollment brochure mailed to your home, sent to your work email
- Updated Benefits Guide
- Emails at work





Information and Where to Get It

- Site provides easy access to enrollment information
 - Quick Response (QR) code on printed piece takes you to page
 - View from home; no need to log on to YBR until you enroll



www.mybmcbenefits.com



If You Don't Enroll by Nov.16

- Coverage will remain the same
- You may pay more for medical in 2013
- You will not be enrolled in FSAs
- You won't be making contributions to your HSA
- Other plan elections will carry over—
dental, vision, life and disability, and group legal



Annual Enrollment: Nov. 5 – Nov. 16



**Your annual opportunity
to make changes to
your benefits**

yourbenefitsresources.com/bmc

**Call the Benefits Center at
1-877-262-4849**



It's Your Move

Take a moment to choose the
benefits that **fit YOU!**



Questions?

