

# BMC

# CARES

.....  
HEALTH | WELL-BEING | FINANCIAL

## 2019 BENEFITS GUIDE





# Welcome To BMC

The BMC Benefits Team has put together a summary of your 2019 health care options and related costs in this brochure.

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**This communication highlights some of your BMC benefit plans.  
Your actual rights and benefits are governed by the official plan documents.  
If any discrepancy exists between this communication and the official plan  
documents, the plan documents will prevail.**



## BMC Cares

We want to make sure we do our part to help inform and educate you on what's important. You are what matters to us! And so, we will continue to support wellness initiatives and the best benefit programs. This is the time of the year to learn about BMC's offerings and choose what's best for you and your family. 2019 Open Enrollment is an active enrollment, meaning you would need to elect or waive benefits to indicate your coverage during the year.

## What's New?

As part of Open Enrollment, we will transition to the UnitedHealthcare Network and adding MyQHealth. MyQHealth is an industry-leading benefits support team (not an insurance company) that will be your full-time advocate to help you and your family navigate your health needs. We have made changes to reduce medical deductibles, increase the company HSA contributions and keep associate deductions to a modest increase. Also, BMC is increasing the 401(k) match from 33% on each dollar up to 6% to 50% on each dollar up to 6% (moving from a total max match of 2% to 3%).

## How and Where To Enroll

BMC offers coverage to all eligible full-time associates who work at least an average of 29 hours per week or more. You have 2 available options to enroll:

1. Visit [www.BMCEmployeeBenefits.com](http://www.BMCEmployeeBenefits.com) to find valuable information about your benefit plans as well as guide you through the enrollment process. (*Option available until 10/14*)
2. Call and speak with a Benefits Counselor who will answer your benefits questions and enroll you over the phone. Call **1-888-894-7595, Monday – Friday 9AM – 8PM EST.** (*Option available until 10/12*)

## Adding Dependents

You may enroll your eligible dependents in the same plans you choose for yourself. Eligible dependents include your legal spouse and your children up to age 26, or disabled children over the age of 26. If enrolling your spouse or children for the first time, you will need to provide proof of dependency to the BMC Benefits Department by 12/31/2018. Proof of dependency includes a copy of the birth certificate for each child and/or a copy of the marriage certificate for your spouse. Please send all documentation to: [benefits@buildwithbmc.com](mailto:benefits@buildwithbmc.com).

## Qualified Life Events During Open Enrollment

If you experience a Qualified Life Event (marriage, birth of child/adoption, divorce, gain/loss of other insurance) during Open Enrollment, this would be processed in Dayforce and you may be required to complete an enrollment in Dayforce and through the OE Enrollment platform. For more information, please contact your BMC Benefits Department at: [benefits@buildwithbmc.com](mailto:benefits@buildwithbmc.com).

## What to Expect After Open Enrollment

After Open Enrollment is officially closed, you will receive a copy of your 2019 Benefit Confirmation Statement. We encourage you to take a moment to review this information and make sure your elections and level(s) of coverage are correct. Also, there are a few important reminders to note: If you elected medical coverage, you/your dependents will receive a new medical insurance ID card no later than January 1, 2019. Also, you will receive a debit card for your HSA if you are eligible and have elected the medical plan for the first time.

If you newly enrolled in dental DHMO and/or vision insurance, or added dependents to these coverages for the first time, you will be issued an insurance ID card. However, if you enroll in dental DPPO, an insurance ID card will not be issued since this is not required to receive services at the provider's office. If you elect life insurance coverage for the first time, or if you elect to increase your existing coverage amount, you will receive a communication from Securian Life with instructions to complete your Evidence of Insurability. For more information, please contact your Benefits Department at [benefits@buildwithbmc.com](mailto:benefits@buildwithbmc.com).

# Your Health and Well-Being

## Stay Healthy with Medical Coverage

Nothing is more important than the health of you and your family. That is why BMC offers you medical plan options designed to help you get the care you need at a price you can afford. See the table below for a comparison of plan features for the two medical plans.

| Plan Features   | CORE PLAN                     | BUY-UP PLAN                   |
|---|-------------------------------|-------------------------------|
|   | In-Network                    | In-Network                    |
| BMC Paid Critical Illness Insurance - \$5,000 Benefit<br>(Learn more on page 11)  | Included                      | Not Included                  |
| Deductible<br>(Associate/Associate + Dependents)                                  | \$1,700/\$3,400               | \$1,350/\$2,700               |
| Out-of-Pocket Maximum (includes deductible)<br>(Associate/Associate + Dependents) | \$5,100/\$10,200              | \$3,500/\$7,000               |
| Coinurance<br>(Plan Pays/Associate Pays)  | 80%/20%                       | 80%/20%                       |
| Preventive Care   | You pay 0%, deductible waived | You pay 0%, deductible waived |
| Office Visit  | You pay 20% after deductible  | You pay 20% after deductible  |
| Inpatient/Outpatient Facilities   | You pay 20% after deductible  | You pay 20% after deductible  |
| Emergency Room/Urgent Care  | You pay 20% after deductible  | You pay 20% after deductible  |
| CVS Caremark Prescriptions  | IN-NETWORK ONLY               |                               |
| Retail - Up to 30 Day Supply<br>CVS/Mail Order - Up to 90 Day Supply              | You pay 20% after deductible  |                               |
| Generic   | You pay 20% after deductible  |                               |
| Preferred Brand   | You pay 20% after deductible  |                               |
| Non-Preferred Brands  | You pay 20% after deductible  |                               |
| Specialty Drugs & Bio-injectables   | You pay 20% after deductible  |                               |
| Non-Nicotine User Monthly Contributions   | CORE PLAN                     | BUY-UP PLAN                   |
|   | \$113                         | \$152                         |
| Associate Only  | \$308                         | \$385                         |
| Associate + Spouse  | \$233                         | \$294                         |
| Family  | \$411                         | \$509                         |

\*Union members please refer to your contract for current monthly premiums\*

### Availability of Summary Health Information

As an associate, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage options in a standard format, to help you compare across options. The SBC is available online through the enrollment portal: [www.bmcemployeebenefits.com](http://www.bmcemployeebenefits.com). A paper copy is also available to you, free of charge. Please send us an email with your request to [benefits@buildwithbmc.com](mailto:benefits@buildwithbmc.com) or by calling 1-866-876-4161.

# Your Medical Health Savings Account (HSA)

A Health Savings Account gives you a way to contribute and pay for qualified health care expenses and also grow your savings for future health care needs. The HSA works hand-in-hand with your insurance to help you pay in part for your medical expenses. You can even use it to cover the expenses of your spouse and dependents, even if they are not on your plan.

Your BMC medical plans are combined with a Health Savings Account. If you are eligible to participate (see under "To be eligible to set up an HSA") your Health Savings Account would be set up automatically. If you elect the Buy-Up plan, BMC would fund your HSA with a prorated amount based on your payroll cycle. See under "BMC Contributes to Your HSA".

For 2019, the IRS has approved a yearly contribution maximum of \$3,500 if you elect individual coverage, and \$7,000 if you elect family coverage. If you are 55 or older, you can contribute an additional \$1,000.

HSAs have many benefits, including the following:

- Your contribution to the HSA is a pre-tax\* benefit and you earn tax-free\* interest on HSA balances
- You own your HSA, even if you change jobs or retire
- Your HSA balance can be carried over year after year
- After you turn age 65, you can withdraw funds from your HSA for any reason without penalty\*\*

To be eligible to set up an HSA, you:

- Must be covered under a BMC medical plan
- Not be covered under any other medical plan
- Not be enrolled in Medicare
- Not be claimed as a dependent on someone else's tax return

Who cannot contribute to an HSA?

- Non-U.S. residents
- Residents of American Samoa or Puerto Rico
- Active U.S. military
- Associates covered by a spouse's Health Care FSA – even if claims are not submitted

*\*HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.*

*\*\*Subject to income tax.*

## BMC Contributes to Your Health Savings Account

For 2019, BMC contributions into the HSA have increased. Funding is based on the medical tier of coverage you elect and prorated according to your payroll cycle.

| BMC Annual Contribution                             | CORE PLAN | BUY-UP PLAN |
|---|-----------|-------------|
| Associate Only                                      | \$0       | \$400       |
| Associate + Spouse <b>or</b> Associate + Child(ren) | \$0       | \$900       |
| Family  | \$0       | \$1,400     |

You can earn additional HSA contributions from BMC by completing wellness initiatives. For more information, please see under "Wellness Incentives."

# MyQHealth

Healthcare for you and your family can be confusing and costly. That's why we're pleased to announce a new benefit available to you and your eligible dependents at no additional cost. Beginning January 1, 2019 be sure to call, click or visit MyQHealth and engage with a Care Coordinator for personalized healthcare guidance with medical claims, insurance coverage, benefits questions and so much more.

Your Care Coordinator's mission is to work with you and your doctors to ensure that you receive the best possible care and avoid paying unnecessary out-of-pocket fees.

Your Care Coordinators can help you with:

- ID cards
- In-network providers
- Claims, billing and benefit questions
- Out-of-pocket savings
- Nurse support to help you maintain or improve your health
- Anything that can make your healthcare easier!

Starting December 1, your Care Coordinators will be available by phone to answer general procedural or benefits questions. Keep in mind that during this time, they will not have access to your personal information (your information will be available January 1, 2019), such as insurance claims or medical history, during this time. More details are coming soon.

## Medical Surcharges

A medical surcharge would be assessed only if you enroll in a BMC medical plan.

- 1. Spouse Surcharge:** An additional \$100 per month will apply to you if your spouse is offered medical coverage elsewhere and you choose to enroll your spouse in a BMC medical plan. During enrollment, you will be able to make your selection.
- 2. Tobacco Surcharge:** An additional \$100 per month will apply to you if you use nicotine products (chewing, cigars, pipe, e-pipe, snuff, cigarettes, e-cigarettes, hookah, hookah pens, vapes, vape pens, or other electronic nicotine delivery systems). To certify your current nicotine status, visit [www.mobilehealthconsumer.com](http://www.mobilehealthconsumer.com) or download the Mobile Health Consumer app (from Apple or Google stores) and take the survey located on the home page.

BMC is committed to helping you achieve and maintain a healthy lifestyle. If you think you might be unable to avoid the \$100 per month surcharge due to your nicotine use, you might be able to avoid the surcharge by different means, for example, by completing a tobacco program. If you identify yourself as a nicotine user, you are encouraged to use covered benefits and other available services to help you stop using nicotine. These covered benefits to help you quit include:

- Nicotine replacement therapy and prescription medication
- Web-based education and tools

You can also talk to your doctor about other strategies for quitting that may be right for you.

If you have completed a smoking cessation program and have exhausted all alternatives to quit and haven't been successful, please contact your BMC Benefits Department at [benefits@buildwithbmc.com](mailto:benefits@buildwithbmc.com). We will work with you (and, if you wish, your doctor) to find a wellness program with the same reward that is right for you considering your health status.

# Wellness Incentives

## Earn Cash In Your HSA

You can earn up to \$200 in your HSA when you complete a routine physical and a health risk assessment.

- Complete a routine physical/wellness exam and earn a \$100 BMC contribution into your HSA\*
- Download Mobile Health Consumer app or visit [www.mobilehealthconsumer.com](http://www.mobilehealthconsumer.com) and complete a Health Risk Assessment to earn a \$100 BMC contribution into your HSA\*

\*These BMC employer contributions into your HSA will be funded on a per pay period basis. Because reporting is for the previous month, please allow 2-3 months before you see funds loaded into your HSA account.

## Get Booming with Sonic Boom Wellness

Earn up to 100 wellness credits through Sonic Boom Wellness. BMC has partnered with Sonic Boom to create a stimulating, motivational and a FUN wellness program. By participating in the program, you are eligible to earn wellness credits. With Sonic Boom, you can participate in contests, add wellness goals and trackers and be part of the challenge of the day. The credits you earn can be spent in the Sonic Boom store. To participate, you must register through <https://bmc.app.sowell.com>. Enrollment in the BMC medical plan is not required. Spouses are encouraged to register. You will need your Associate's ID (Clock #) and your Date of Birth at the time of registration.

## Talk to a Doctor In Minutes with Teladoc

Sometimes you just need a doctor. Thanks to Teladoc you have access 24 hours, 7 days a week to a U.S. Board-certified doctor through the convenience of phone, video or mobile app visits to get the care you need. With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care provider.

Teladoc doctors can treat many medical conditions such as colds and flu symptoms, allergies, sinus infections, skin problems, pink eye, etc. Before your deductible is met, you pay \$45 per medical consult and \$75 per dermatology consult. After your deductible is met the fee is reduced to \$9 per medical and \$15 per dermatology consult.

Keep in mind the benefits Teladoc offers:

- A network of doctors that can treat every member of the family
- Less expensive than an Emergency Room visit or Urgent Care
- Prescriptions sent to pharmacy of choice if medically necessary.

Prescriptions will vary and availability is defined by physician judgment and state regulations. Currently not available in Arkansas. Call or download the app from Apple or Google stores. This benefit is available to all BMC associates and family members regardless of their medical plan participation.

## Associate Counseling Program (ACP)

As a vital part of BMC's commitment to helping you maintain a healthy and fulfilling life, we are pleased to offer the Associate Counseling Program (ACP) through Crisis Care International. This program offers support for personal and professional life issues for you and your immediate family members. Life issues such as grief and loss, general anxiety, depression, substance abuse, coping with illness, relationship challenges or resolving interpersonal conflicts. Call or email for counseling referral services and online information.

## Smile Brightly with Dental Coverage

Good health includes healthy teeth and gums. The Cigna dental plans are designed to help you maintain a healthy smile through regular preventive dental care, and to fix any problems as soon as they occur. Please keep in mind, when you visit an out-of-network provider, you are responsible for paying any charges over usual, customary and reasonable (UCR) rates:

| Plan Features   | CIGNA DPPO                          |                                     | CIGNA DHMO*    |
|---|-------------------------------------|-------------------------------------|----------------|
|   | In-Network                          | Non-Network                         | In-Network     |
| Calendar Year Deductible<br>(Waived for Preventive Services)                | \$50 per person<br>\$150 per family | \$75 per person<br>\$225 per family | None           |
| Preventative Services<br>(e.g., X-rays, cleanings, exams)                   | Plan pays 100%<br>Deductible Waived | Plan pays 100%<br>Deductible Waived | Plan pays 100% |
| Basic and Restorative Services<br>(e.g., fillings, extraction, root canals) | Plan pays 80%<br>After Deductible   | Plan pays 80%<br>After Deductible   | Copay Driven   |
| Major Services<br>(e.g., crowns, bridges, dentures)                         | Plan pays 50%<br>After Deductible   | Plan pays 50%<br>After Deductible   | Copay Driven   |
| Calendar Year Maximum   | \$2,000 per person                  | \$1,000 per person                  | Unlimited      |
| Orthodontia   | Plan pays 50% up to \$1,500         |                                     | Copay Driven   |

\*Cigna DHMO is only available to members residing in AZ, CA, CO, CT, FL, GA, ID, IL, IN, KY, LA MD, MO, NC, NJ, NV, NY, OH, OK, OR, SC, TN, TX, UT, VA and WA

| Associate Monthly Contributions | Cigna DPPO | Cigna DHMO |
|---------------------------------|------------|------------|
| Associate Only                  | \$20.38    | \$12.85    |
| Associate + Spouse              | \$37.09    | \$23.44    |
| Associate + Child(ren)          | \$39.33    | \$23.25    |
| Family                          | \$59.61    | \$37.47    |

\*Union members please refer to your contract for current monthly premiums\*

## See Clearly with Vision Coverage

The vision plan includes benefits for eye exams, eyeglasses, and contact lenses through Cigna. You may visit a doctor within the Cigna network and take advantage of higher benefits coverage, or visit an out-of-network provider of your choice for a reduced benefit.

| Plan Features                                      | CIGNA VISION PLAN           |                             |
|--|-----------------------------|-----------------------------|
|  | In-Network                  | Out-of-Network              |
|  | <i>You pay:</i>             | <i>Plan reimburses you:</i> |
| Exam (every 12 months)                             | \$0 copay                   | Up to \$45                  |
| Frames (every 12 months)                           | Amount over \$140 allowance | Up to \$77                  |
| Standard Corrective Lenses (every 12 months)       |                             |                             |
| Single Vision                                      | Covered 100% after Copay    | Up to \$32                  |
| Bifocal  | Covered 100% after Copay    | Up to \$55                  |
| Trifocal   | Covered 100% after Copay    | Up to \$65                  |
| Lenticular   | Covered 100% after Copay    | Up to \$80                  |
| Contact Lenses                                     |                             |                             |
| Medically necessary (in lieu of corrective lenses) | \$0 copay                   | Up to \$210                 |
| Cosmetic   | Amount over \$130 allowance | Up to \$105                 |
| Associate Monthly Contributions                    |                             |                             |
| Associate Only                                     |                             | \$6.70                      |
| Associate + Spouse                                 |                             | \$10.88                     |
| Associate + Child(ren)                             |                             | \$10.88                     |
| Family   |                             | \$17.58                     |

\*Union members please refer to your contract for current monthly premiums\*

# Set Money Aside to Pay for Qualified Expenses

## Limited Purpose Healthcare FSA (LPFSA)

A Limited-Purpose Healthcare FSA is a flexible spending account that only reimburses for your eligible dental and vision expenses for you, your spouse, and your eligible dependents. Eligible expenses are but are not limited to:

- Dental care and orthodontia, such as fillings, X-rays, braces, cap and mouth guards
- Vision care, including eyeglasses, contact lenses, solutions and supplies, and LASIK eye surgery

For 2019, you can contribute up to a maximum of \$2,650 each year. The money that you contribute every year doesn't carry over and will be forfeited if you don't spend it. Associates enrolled in a Limited Purpose Healthcare Account MUST re-elect this benefit to keep their coverage in 2019.

## Dependent Care Reimbursement Account (DCRA)

Getting a Dependent Care FSA will help you pay dependent care expenses while lowering your tax bracket on your income because taxes are deducted on a pre-tax basis. It helps reimburse you for the work-related cost of care (daycare, summer camp, before and after school programs or adult care) for a qualifying dependent. A qualifying dependent is:

- A tax dependent of yours who is under age 13, or,
- Any other tax dependent of yours, such as an elderly parent or spouse, who is physically or mentally incapable of self-care and has the same principle residence as you.

IRS regulations allow you to contribute up to \$5,000 per calendar year per family. Associates enrolled in a Dependent Care Reimbursement Account MUST re-elect this benefit to keep their coverage in 2019.



# Critical Illness Insurance

Surviving a critical illness is becoming more common today thanks to advances in medicine, but the out-of-pocket costs of a serious illness can be catastrophic, even if you have medical insurance.

Critical Illness Insurance **pays a lump sum benefit directly to you** if you are diagnosed with a covered condition. You use this money however you choose: deductibles and coinsurance, expenses your family incurs to be by your side or simply replace your lost earnings from being out of work.

## Covered Conditions:

- Heart Attack
- Cancer
- Coronary Artery Disease (25%)
- Renal (Kidney) Failure
- ALS/Lou Gehrig's Disease
- Carcinoma in situ (25%)
- Stroke
- Major Organ Transplant

## BMC Paid Critical Illness

If you choose to elect the **UMR Core Plan**, you will automatically be eligible and enrolled in a Critical Illness plan at no cost to you. Should you be diagnosed with a covered condition, you will receive a lump sum cash benefit of \$5,000 upon the first diagnosis.

## Voluntary Critical Illness

As a BMC associate, you have the opportunity to protect you and your family with a Voluntary Critical Illness plan. This plan will help cover any expenses that may arise if you or your covered dependent are diagnosed with a covered condition.

## Plan Features:

- Guaranteed Issue
- Coverage options are available for your spouse and children.
- Coverage is portable - you can take your policy with you if you change jobs or retire.
- Associate Benefit Amounts: Elect \$10,000, \$15,000 or \$30,000
- Spouse Benefit Amounts: 50% of issued associate benefit amount, up to age 70.
- Children Benefit Amounts: 25% of issued associate benefit amount, birth to age 26.

| Non-Nicotine User Monthly Rate per \$1,000 of coverage |                |                    |                        |          |
|--|----------------|--------------------|------------------------|----------|
| Age  | Associate Only | Associate + Spouse | Associate + Child(ren) | Family   |
| <29  | \$0.208        | \$0.329            | \$0.227                | \$0.349  |
| 30-39  | \$0.354        | \$0.639            | \$0.374                | \$0.659  |
| 40-49  | \$0.752        | \$1.317            | \$0.772                | \$1.337  |
| 50-59  | \$1.934        | \$2.978            | \$1.954                | \$2.998  |
| 60-69  | \$3.403        | \$5.097            | \$3.423                | \$5.117  |
| 70-79  | \$5.809        | \$8.796            | \$5.829                | \$8.816  |
| 80-99  | \$11.194       | \$15.958           | \$11.214               | \$15.978 |

| Nicotine User Monthly Rate per \$1,000 of coverage |                |                    |                        |          |
|--|----------------|--------------------|------------------------|----------|
| Age  | Associate Only | Associate + Spouse | Associate + Child(ren) | Family   |
| <29  | \$0.293        | \$0.464            | \$0.312                | \$0.484  |
| 30-39  | \$0.639        | \$1.137            | \$0.659                | \$1.156  |
| 40-49  | \$1.535        | \$2.647            | \$1.555                | \$2.667  |
| 50-59  | \$3.755        | \$5.858            | \$3.775                | \$5.878  |
| 60-69  | \$6.053        | \$9.229            | \$6.073                | \$9.249  |
| 70-79  | \$8.977        | \$14.046           | \$8.997                | \$14.066 |
| 80-99  | \$14.265       | \$21.440           | \$14.285               | \$21.460 |

# Accident Insurance

When an accident occurs, you may have trouble finding room in your budget to cover the charges that can accumulate. Accident Insurance can help with those unexpected costs. Accident Insurance from Cigna pays benefits if you are injured in a covered accident off-the-job. **The cash benefits can be used any way you choose.** This plan helps address out-of-pocket expenses that add up as a result of a covered accident.

## Plan Features:

- Guaranteed Issue
- Portable
- Coverage of fractures, dislocations, lacerations, and burns
- Emergency Care and Hospitalization Benefit
- Access to Cigna's Health Advocate program
- Coverage options are available for your spouse and children.

| Associate Monthly Contributions |         |
|---------------------------------|---------|
| Associate Only                  | \$5.52  |
| Associate + Spouse              | \$9.09  |
| Associate + Child(ren)          | \$8.82  |
| Family                          | \$12.25 |

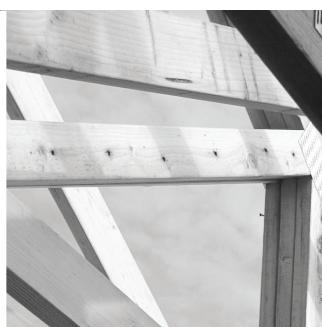
# Hospital Indemnity Insurance

Hospital Indemnity Insurance with Cigna helps provide financial protection for covered individuals by paying a benefit due to a hospitalization and in some cases, for treatment received for an accident or sickness. Associates can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Indemnity lump sum benefits are **paid directly to the associate** based on the amount of coverage listed, regardless of the actual cost of treatment.

## Plan Features:

- Coverage options are available for your spouse and children.
- Coverage is portable - you can take your policy with you if you change jobs or retire.
- Access to Extra Cigna Programs and Services - Healthy Rewards, Identity Theft, Health Advocacy.

| Associate Monthly Contributions |         |
|---------------------------------|---------|
| Associate Only                  | \$6.25  |
| Associate + Spouse              | \$16.94 |
| Associate + Child(ren)          | \$12.98 |
| Family                          | \$23.95 |



# Financial Health – Planning for You and Your Family

## Protect Your Loved Ones with Life and AD&D Insurance

### Basic Life and Accidental Death & Dismemberment Insurance

Providing economic security for your family if you die, become disabled, or experience an injury or illness is a major consideration in personal financial planning. BMC provides you with associate Life and Accidental Death and Dismemberment (AD&D) Insurance coverage at no cost to you. Full-time associates receive 1x their annual salary in Life Insurance and \$25,000 in AD&D. It is important that you elect a beneficiary and keep your information current.

### Optional Life Insurance

You may also purchase additional Life Insurance coverage for you and your family. Consider costs such as funeral expenses, legal expenses, and general living expenses for your surviving family members when determining an appropriate amount of additional coverage. You can choose amounts in increments of \$10,000 up to 6x your annual salary (up to \$1,000,000). If you waived coverage as a new hire and you are electing coverage for the first time during Open Enrollment, or if you want to increase your existing coverage, you must provide an Evidence of Insurability (EOI) to be approved. The Evidence of Insurability process is administered by Securian Life. Currently, you don't need to complete a form or provide EOI information. After Open Enrollment ends, Securian Life will mail you a letter with information to help you complete your EOI requirement online and will provide you with a unique online access code. If you don't complete your EOI online, Securian will mail you a prepopulated form with instructions.

**Spouse:** You can choose amounts in increments of \$10,000 up to \$150,000. If you waived coverage as a new hire and you are electing coverage for the first time, or if you want to increase the current coverage, you must provide an Evidence of Insurability (EOI) to be approved.

**Child(ren):** You can choose a benefit of \$5,000 or \$10,000 for each eligible unmarried child up to age 26. The rate for this benefit is \$1.38 regardless of number of children.

### Optional Accidental Death & Dismemberment Insurance

Accidental Death and Dismemberment (AD&D) Insurance protects you and your loved ones from financial losses in the event of covered accidents. Associates may elect coverage in \$10,000 increments up to a maximum of the lesser of 6x annual earnings or \$1,000,000 without providing an EOI. The associate only rate is \$0.23 per \$10,000 and Associate + Family rate is \$0.49 per \$10,000.

| Monthly Rate per \$1,000 of coverage |         |
|--------------------------------------|---------|
| Age                                  | Rate    |
| <25                                  | \$0.066 |
| 25-29                                | \$0.070 |
| 30-34                                | \$0.090 |
| 35-39                                | \$0.110 |
| 40-44                                | \$0.135 |
| 45-49                                | \$0.202 |
| 50-54                                | \$0.310 |
| 55-59                                | \$0.582 |
| 60-64                                | \$0.883 |
| 65-69                                | \$1.696 |
| 70+                                  | \$2.060 |

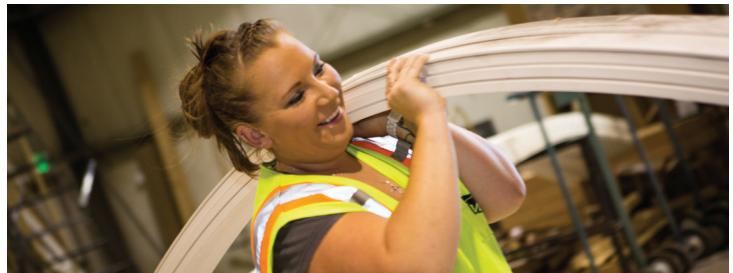


# Prepare for the Unexpected with Disability Insurance

## Short-Term Disability

BMC provides you with Short-Term Disability (STD) Insurance coverage at no cost to you. If you are unable to work for a short period of time because of an accident or illness, benefits may replace a percentage of your pay. After you are declared disabled and out of work for 3 days (elimination period), you will receive a benefit for up to 90 days.

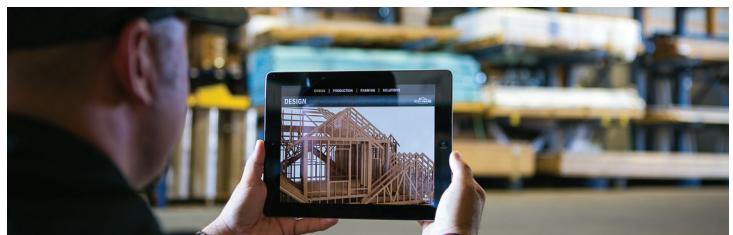
| Length of Service | Benefit Amount |
|-------------------|----------------|
| < 1 year          | 50%            |
| 1 Year            | 60%            |
| 2 Years           | 70%            |
| 3 Years           | 80%            |
| 4 Years           | 90%            |
| 5+ Years          | 100%           |



## Optional Long-Term Disability

Long-Term Disability (LTD) coverage is important because anyone at any age may become injured or ill for an extended period of time. LTD coverage will replace 60% of your base salary to a monthly maximum of \$10,000 if you are disabled for more than three months (90 days) and are unable to work. LTD benefits are offset with other sources of income, such as Social Security and workers' compensation. If you choose to enroll, you pay only 50% of the premium! BMC will cover the remaining 50% of the premium.

| Monthly Associate Premium = (Monthly Salary/\$100) x Rate Below |         |
|---|---------|
| Age   | Rate    |
| 0-34  | \$0.15  |
| 35-49   | \$0.24  |
| 50-59   | \$0.325 |
| 60+   | \$0.475 |



## Plan for Retirement with 401k Savings

Your BMC 401(k) Savings and Retirement Plan through Empower Retirement can help you prepare for the retirement you want. Get started today and use the tools to help you set aside the retirement income you may need. Prepare for the future. Knowing your estimated income in retirement can impact your retirement readiness. The plan allows pre-tax and Roth contributions. When you contribute in a pre-tax basis, you pay taxes only when you take a distribution. The Roth option will give you the flexibility to designate all or part of your 401(k) elective deferrals as Roth contributions. Roth contributions are made with after-tax dollars, as opposed to the pre-tax dollars you contribute to a traditional 401(k). In other words, with the Roth option, you've already paid taxes on money you contribute.

The combined associate contribution amount is between 1% and 75% of your compensation or \$18,500, whichever is less. Participants turning age 50 or older in 2019 may contribute an additional \$6,000.00 in a pre-tax basis.

In 2019, BMC is increasing the 401(k) match from 33% on each dollar up to 6% to 50% on each dollar up to 6% (moving from a total max match of 2% to 3%). To enroll, register online or call Empower Retirement. Contact information is located on the back of this enrollment guide.

# Other Benefits Available To You

## Protect Your Home and Car with Auto & Home Insurance

Auto & Home insurance is available to BMC associates at special group rates with convenient payment options available. You have the option of comparing and choosing between Metlife and Liberty Mutual insurance plans. Other discounts may also apply. Policies are available for all of the following:

- Auto
- Home
- Renters
- Condo
- Boat recreational vehicle
- Landlord's rental dwelling
- Personal excess liability ("umbrella")
- Mobile home
- Fire

## Enjoy Peace of Mind with Pet Insurance

Nationwide pet insurance helps you pay for your pet's treatments, surgeries, lab fees, X-rays, and much more. You pay a \$50 deductible for each accident or illness per policy term. You may submit multiple claims for the same accident or illness (e.g., your pet is hit by a car and requires follow-up visits to the veterinarian); only one deductible applies. After you pay the deductible, the plan pays 90% of the first \$180 and 100% in excess of \$180 of the plan's Benefit Schedule Allowance, per incident, during each policy term. Exclusions and limitations apply. Vaccinations and other routine services are not covered under the primary plan; however, you can purchase optional Vaccination & Routine Care Coverage. Call 1-855-284-9374 to enroll at anytime throughout the year.

## Access Affordable Legal Services

MetLife's Hyatt Legal plan offers associates access to MetLaw®, a group legal plan which covers the most frequently needed personal legal services, such as divorce, wills, power of attorney, defense of minor traffic violations, review of personal legal documents, the sale or purchase of homes, and more. More than 15,000 attorneys in all 50 states and U.S. territories are in the network, with a broad range of legal specialties. You can choose the way you interact with your attorney, including office visits, phone consultations, email, mail or fax.

The plan offers access to translation services and multilingual law firms. Through a partnership with TransPerfect Connect, members can speak with a representative in the language of their choice (over 100 languages).

The cost of this coverage is \$10.50 a month and covers you, your spouse, and your dependent children. More information can be found on the benefits website.

## Identity Theft Monitoring Made Easy

InfoArmor leads the identity protection industry with PrivacyArmor Plus®, a proactive monitoring service that alerts you at the first sign of fraud. Get alerts for credit inquiries, accounts opened in your name, compromised credentials, financial transactions, and more. Enrolling your family extends that protection to anyone in your household.

In the event of fraud, dedicated Privacy Advocates® fully manage and restore your identity. 401(k) and HSA reimbursements, tax fraud refund advances, and \$1 million identity theft insurance policy mean your finances won't suffer.

Cost for this coverage is \$9.95 for associates, and \$17.95 per family. (Family includes anyone you financially support or share the same household with, regardless of age.) Check the benefits website for more information.

# Questions?

| Benefit  | Contact                   | Telephone  | Web Address   |
|--|---------------------------|--|---|
| General Information  | BMC Benefits Department   | 1-866-876-4161                                     | <a href="http://www.BMCEmployeeBenefits.com">www.BMCEmployeeBenefits.com</a><br>Email: <a href="mailto:benefits@buildwithbmc.com">benefits@buildwithbmc.com</a> |
| Medical  | MyQHealth                 | 1-877-778-9945                                     | <a href="http://www.myBMCHHealth.com">www.myBMCHHealth.com</a>  |
| Prescriptions  | CVS Caremark              | 1-844-843-6260                                     | <a href="http://www.caremark.com">www.caremark.com</a>  |
| Health Savings Account (HSA) and Flexible Spending Accounts (FSAs) | Health Equity             | 1-866-346-5800                                     | <a href="http://www.healthequity.com">www.healthequity.com</a>  |
| Critical Illness, Accident and Hospital Indemnity Insurance        | Cigna                     | 1-800-754-3207                                     | <a href="http://www.mycigna.com">www.mycigna.com</a>  |
| Telemedicine   | Teladoc                   | 1-800-Teladoc                                      | <a href="http://www.teladoc.com">www.teladoc.com</a>  |
| Dental   | Cigna                     | 1-800-244-6224                                     | <a href="http://www.mycigna.com">www.mycigna.com</a>  |
| Vision   | Cigna                     | 1-877-478-7557                                     | <a href="http://www.mycigna.com">www.mycigna.com</a>  |
| Associate Counseling Program                                       | Crisis Care International | English: 1-866-900-1229<br>Spanish: 1-844-467-4362 | Email: <a href="mailto:counselone@crisiscareintl.com">counselone@crisiscareintl.com</a>   |
| Life and AD&D  | Securian                  | 1-866-293-6047                                     | N/A   |
| Short-Term & Long-Term Disability                                  | Cigna Claims              | 1-800-362-4462                                     | <a href="http://www.mycigna.com">www.mycigna.com</a>  |
| 401(k) Plan  | Empower                   | 1-888-411-4015                                     | <a href="http://www.empower-retirement.com/participant">www.empower-retirement.com/participant</a>  |
| Auto & Home  | MetLife                   | 1-800-GET-METS                                     | <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>  |
|  | Liberty Mutual Insurance  | 1-800-524-9400,<br>client #120304                  | <a href="http://www.LibertyMutual.com/Stocksupply">www.LibertyMutual.com/Stocksupply</a>  |
| Pet Insurance  | Nationwide                | 1-855-284-9374                                     | <a href="http://www.PetInsurance.com">www.PetInsurance.com</a>  |
| Legal Plan   | MetLife                   | 1-800-821-6400<br>Mon. - Fri., 8am to 8pm (EST)    | <a href="http://www.legalplans.com">www.legalplans.com</a>  |
| Identity Protection Plan   | InfoArmor                 | 1-800-789-2720                                     | <a href="http://www.myprivacyarmor.com">www.myprivacyarmor.com</a>  |

This communication highlights some of your BMC benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. BMC reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.