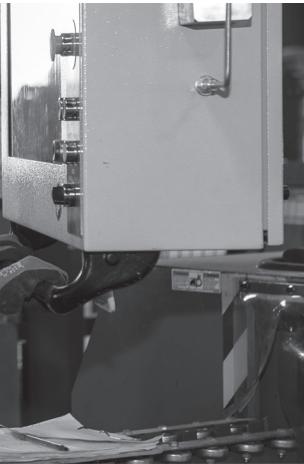


BUILDING A HEALTHY FUTURE

2017 BENEFITS GUIDE



WELCOME TO BMC!

The BMC Benefits Team has put together a summary of your 2017 health care options and related costs in this brochure.

TABLE OF CONTENTS

Who is Eligible?	1
How and Where to Enroll	1
Stay Healthy with Medical Coverage	2
How a Health Savings Account (HSA) Works	3
Paying for Care	3
Flexible Spending Accounts (FSA's)	3
Critical Illness Insurance	4
Accident Insurance	5
Hospital Indemnity	5
Dental Coverage	6
Vision Coverage	6
Telemedicine	7
Health and Wellness	7
Employee Assistance Program (EAP).....	8
Life and AD&D Insurance	8
Short-Term Disability (STD) and Long-Term Disability (LTD)	9
Auto & Home Insurance	9
VPI Pet Insurance	9
Questions?.....	10

YOU MAY ACCESS ADDITIONAL DETAILS ON YOUR HEALTH COVERAGE AT ANY TIME BY DOWNLOADING THE MOBILE HEALTH CONSUMER APP ON YOUR SMARTPHONE. THE MOBILE HEALTH CONSUMER APP WILL ALLOW YOU TO VIEW PLAN SUMMARIES, ID CARDS, CHECK YOUR DEDUCTIBLE AND HSA BALANCE, FIND A PROVIDER AND MUCH MORE!



available in the app store



WHAT'S INSIDE

This brochure provides a summary of your benefit options. It is designed to help you make choices and elect coverage. If you have any questions after you enroll, please call the benefit plan providers directly or log on to their websites.

WHO IS ELIGIBLE

BMC offers coverage to all eligible full time employees on the first of the month after 30 days from your date of hire. Once elections are made or declined, you cannot make any changes to your benefits elections until the next annual Open Enrollment period. Open Enrollment is the time where you can make any changes to your benefit offerings, however, an Evidence of Insurability (EOI) may be required for Life, and Long Term Disability (LTD) insurance. Changes to your benefits elections may be made during the year if you experience a qualifying life event as defined by the IRS, which includes:

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child
- Loss of other health coverage
- Eligibility changes for you or your dependents

Qualifying life events may be completed in the BMC self service portal Dayforce.

ADDING DEPENDENTS

You may also 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. If enrolling your spouse or children, you will need to submit proof of dependency to the BMC Benefits Department*, this includes a copy of the birth certificate for each child and/or a copy of the marriage certificate for your spouse.

- New Hire/Open Enrollment - Email proof of dependency to benefits@buildwithbmc.com.
- Life Events - Upload dependent documentation directly in Dayforce. Once you log into Dayforce, click on "Benefits", then "Overview" and select the document upload feature. Once the documentation is approved, a life event will be made available for you to complete.

HOW AND WHERE TO ENROLL

BMC offers you 2 ways to enroll in benefits.

1. Visit www.BMCEmployeeBenefits.com to find valuable information about your benefit plans as well as guide you through the enrollment process.
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, Mon. - Fri., 9 am - 7pm EST.**



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	ANTHEM CORE PLAN	ANTHEM BUY-UP PLAN
	In-Network	In-Network
BMC Paid Critical Illness Insurance - \$5,000 Benefit (Learn more on page 4)	Included	Not Included
Deductible (Employee/Employee + Dependents)	\$2,200/\$4,400	\$1,500/\$3,000
Out-of-Pocket Maximum (includes deductible) (Employee/Employee + Dependents)	\$6,000/\$12,000	\$3,500/\$7,000
Coinsurance (Plan Pays/Employee 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 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	ANTHEM CORE PLAN	ANTHEM BUY-UP PLAN
Employee Only	\$110	\$144
Employee + Spouse	\$299	\$363
Employee + Child(ren)	\$226	\$277
Family	\$399	\$480

- Nicotine User Surcharge: An additional \$100 per month surcharge will apply for employees indicating nicotine user status.
- A Spousal Surcharge: An additional \$100 per month surcharge will apply if your spouse is offered coverage elsewhere and you choose to enroll your spouse in a BMC medical plan.

Union members please refer to your contract for current monthly premiums



HEALTH SAVINGS ACCOUNT (HSA) PLAN

A Health Savings Account (HSA) gives you a way to pay for qualified health care expenses now—and also grow your savings for future health care needs. It's similar to a 401(k) and a checking account combined that you can use for your eligible health expenses. The HSA works hand in hand with your insurance so that you can cover your part of medical expenses. You can even use it to cover the expenses of your spouse and dependents, even if they are not on your plan. HSAs have many benefits, including the following:

- Your contribution to the HSA is a pre-taxed* benefit and you earn tax free* interest on HSA balances
- You own your HSA, even if you change jobs or retire.
- You don't pay taxes* when paying for qualified medical, dental, vision and/or prescription expenses.
- 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.**

IRS Contribution Limits: \$3,400 for an individual and \$6,750 for a family

Catch Up Contribution: 55 and older get to save an extra \$1,000.

If you are enrolled in Medicare or covered under another plan, you are not eligible to make contributions to an HSA.

**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.*

PAYING FOR CARE

Here's how your health care provider gets paid when you're enrolled in an HSA account:

- Present your Anthem ID card at the time of service
- Your provider will bill Anthem directly for services
- You receive an explanation of benefits (EOB) that explains how much the provider charged for the service and the amount of the network discount
- Your provider will bill you directly for any amount owed

FLEXIBLE SPENDING ACCOUNT (FSA)

LIMITED HEALTHCARE FSA

A limited-purpose Health Care FSA is similar to a general-purpose Health Care FSA and you can still contribute up to \$2,550 a year. The main difference is that the limited-purpose account is set up to reimburse only eligible dental and vision FSA expenses including the following:

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

DEPENDENT CARE FSA

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 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 up to \$5,000.00 per calendar year per family.

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

BMC PAID CRITICAL ILLNESS

If you choose to elect the **Anthem 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 employee, 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.
- Employee Benefit Amounts: Elect \$10,000, \$15,000 or \$30,000
- Spouse Benefit Amounts: 50% of issued employee benefit amount, up to age 70.
- Children Benefit Amounts: 25% of issued employee benefit amount, birth to age 26.

Non-Nicotine User Monthly Rate per \$1,000 of coverage				
Age	Employee Only	Employee + Spouse	Employee + 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	Employee Only	Employee + Spouse	Employee + 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.

Employee Monthly Contributions	
Employee Only	\$5.52
Employee + Spouse	\$9.09
Employee + 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. Employees 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 employee** 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

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



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. Please see the table below for a summary of dental benefits:

Plan Features	CIGNA DPPO		CIGNA DHMO*
	In-Network	Non-Network	In-Network
Calendar Year Deductible (Waived for Preventive Services)	\$50 per person \$150 per family	\$75 per person \$225 per family	None
Preventative Services (e.g., x-rays, cleanings, exams)	Plan pays 100% Deductible Waived	Plan pays 100% Deductible Waived	Plan pays 100%
Basic and Restorative Services (e.g., fillings, extraction, root canals)	Plan pays 80% After Deductible	Plan pays 80% After Deductible	Copay Driven
Major Services (e.g., crowns, bridges, dentures)	Plan pays 50% After Deductible	Plan pays 50% 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, IL, IN, KY, LA MD, MO, NC, NJ, NV, NY, OH, OK, OR, SC, TN, TX, UT, VA and WA

Employee Monthly Contributions	Cigna DPPO	Cigna DHMO
Employee Only	\$20.38	\$12.85
Employee + Spouse	\$37.09	\$23.44
Employee + 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
	You pay:	Plan reimburses you:
Exam (every 12 months)	\$0 copay	Up to \$45
Frames (every 12 months)	Amount over \$140 allowance	Up to \$77
Standard Collective 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
Employee Monthly Contributions		
Employee Only		\$6.70
Employee + Spouse		\$10.88
Employee + Child(ren)		\$10.88
Family		\$17.58

Union members please refer to your contract for current monthly premiums

TELEMEDICINE INFORMATION

Sometimes you just need a doctor. And thanks to the Internet, you can connect to one anytime, anywhere - whether it's the middle of the night or the middle of a road trip. Live Health Online provides you with online access to a doctor 24/7/365 for many different acute health issues such as:

- Colds
- Flu
- Allergies
- Sinus Infections
- Bronchitis
- Diarrhea
- Pinkeye and other eye infections
- Urinary tract infections
- Prescriptions*

**Prescriptions will vary and availability is defined by physician judgment and state regulations. Not currently available in Texas or Arkansas.*

To start, simply sign up, choose a doctor in your current state and start a session. Whether or not you are enrolled in a BMC medical plan, each session is just \$49. For employees covered by a BMC medical plan, you will pay only \$9.80 after you have reached your deductible.

HEALTH AND WELLNESS

Health and Wellness Programs are available through Anthem Health Guide at no cost to you.

- 1. MyHealthAdvantage** - This alert system is used to help you avoid health issues, stay healthy and save money by providing you with tips to save money and reminders to get checkups, tests and screenings if you have a chronic condition.
- 2. ConditionCare** - This program assists individuals with long-term chronic conditions - like asthma, diabetes, chronic obstructive pulmonary disease (COPD), coronary artery disease or heart failure - by connecting you with a nurse who can answer questions and find additional support from pharmacists, dietitians, doctors and other health care professionals.
- 3. Future Moms** - For those who are or may become pregnant, this program has OB/GYN nurse specialists to help with a healthy pregnancy, birth and baby. It is available for dads, too!
- 4. 24/7 Nurse Line** - If you're not sure what to do, the 24/7 Nurse Line nurses will. They will advise you on where to go for medical attention and what home treatments are possible so you can avoid a long ER wait.

WELLNESS PLAN FOR 2017

Earn up to \$300 in wellness dollars by achieving the following:

1. Complete a routine physical/wellness exam and earn a \$100 BMC contribution* into your HSA.
2. Download the Mobile Health Consumer app and complete a Health Risk assessment to earn a \$100 BMC contribution* into your HSA.
3. Complete wellness activities through Sonic Boom and receive up to \$100 in wellness dollars.

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

BMC CONTRIBUTION	WITHOUT WELLNESS*		WELLNESS GOALS MET	
	Anthem CORE Plan	Anthem buy-up Plan	Anthem CORE Plan	Anthem buy-up Plan
Employee Only	\$0	\$200	\$300	\$500
Employee + Spouse or Employee + Child(ren)	\$0	\$700	\$300	\$1,000
Family	\$0	\$1,200	\$300	\$1,500

**Non-wellness employer contributions are administered through payroll and prorated throughout the year.*

EMPLOYEE ASSISTANCE PROGRAM (EAP)

As a vital part of BMC's commitment to helping you maintain a healthy and fulfilling life, Crisis Care International (CCI) is pleased to offer the Employee Assistance Program which is available to you 24/7/365.

When you call, one of the dedicated personal advocates will work with you to resolve issues you may be facing, connect you with the right mental health professional, direct you to a variety of helpful resources in your community and more.

PROTECT YOUR LOVED ONES WITH LIFE AND AD&D INSURANCE

BASIC LIFE AND AD&D 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 employee life and accidental death and dismemberment (AD&D) insurance coverage at no cost to you. Full-time employees 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). As a new hire, you must provide an Evidence of Insurability (EOI) on yourself for elected amounts over 3x your annual salary or \$500,000. If you waive coverage as a new hire and later choose to elect coverage, you must provide an EOI. Any increases to your life insurance also require an EOI.

Spouse: You can choose amounts in increments of \$10,000 up to \$150,000. As a new hire, you must provide an Evidence of Insurability (EOI) for elected amounts over \$30,000. If you waive coverage as a new hire and later choose to elect coverage, you must provide an EOI. Any increases to your spouse life insurance also require an EOI.

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

OPTIONAL AD&D INSURANCE

Accidental Death and Dismemberment (AD&D) insurance protects you and your loved ones from financial losses in the event of covered accidents. Employees 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 employee only rate is \$0.23 per \$10,000 and Employee + 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.

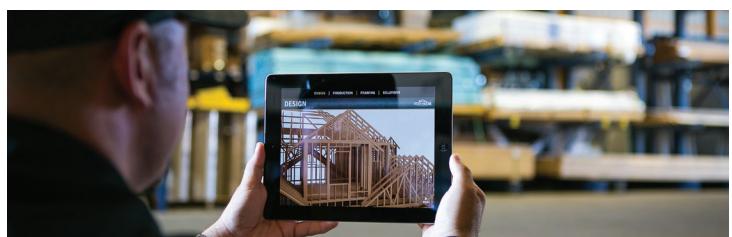
Length of Service	Benefit Amount
< 1 year	50%
1 Year	60%
2 Years	70%
3 Years	80%
4 Years	90%
5+ Years	100%



OPTIONAL LONG-TERM DISABILITY INSURANCE

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



PROTECT YOUR HOME AND CAR WITH AUTO & HOME INSURANCE

Auto & Home insurance is available to BMC employees 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 VPI PET INSURANCE

VPI 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 1-800-GET-MET8 to enroll at anytime throughout the year.

QUESTIONS?

Benefit	Contact	Telephone	Web Address
General Information	BMC Benefits Department	1-866-876-4161	www.BMCEmployeeBenefits.com
Medical	Anthem BCBS	1-800-574-2751	www.anthem.com/ca
Prescriptions	CVS Caremark	1-844-843-6260	www.caremark.com
Health Savings Account (HSA) and Flexible Spending Accounts (FSAs)	Health Equity	1-866-346-5800	www.healthequity.com
Critical Illness, Accident and Hospital Indemnity Insurance	Cigna	1-800-754-3207	www.mycigna.com
Telemedicine	Live Health Online	1-855-603-7985	www.livehealthonline.com
Dental	Cigna	1-800-244-6224	www.mycigna.com
Vision	Cigna	1-877-478-7557	www.mycigna.com
Employee Assistance Program	Crisis Care International	1-866-900-1229	Email: counselone@crisiscareintl.com
Life and AD&D	Securian	1-866-293-6047	N/A
Short-Term & Long-Term Disability	Cigna Claims	1-800-362-4462	www.mycigna.com
401(k) Plan	Empower	1-888-411-4015	www.empower-retirement.com/participant
Auto & Home	MetLife	1-800-GET-METS	www.metlife.com/mybenefits
	Liberty Mutual Insurance	1-800-524-9400, client #120304	www.LibertyMutual.com/Stocksupply
VPI Pet Insurance	MetLife	1-800-GET-MET8	www.metlife.com/mybenefits

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.

