



2024 Annual Enrollment

October 30–November 10

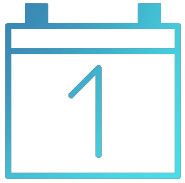




Today's Topics

- What's New for 2024
- Save on Health Care
- How to Enroll





2024

Benefits Updates

What's New for 2024?



Benefits Updates

- No rate increases for PPO and HSA plans
- 16% rate increase for the HMO plan
- No rate increase for Dental
- Decrease in rates for Vision
- Prescription Drug Benefits now administered by Prime Therapeutics
- New Health Savings Account (HSA) limit to help you save more on taxes



2024 Medical Plan Rates

MEDICAL

	HSA PLAN	PPO PLAN	KAISER HMO
You	\$46.29	\$155.51	\$100.11
You + Spouse	\$174.05	\$402.99	\$286.39
You + Child(ren)	\$121.49	\$302.83	\$197.43
You + Family	\$236.67	\$588.72	\$417.90

BWELL PROGRAM PARTICIPANTS:

If you earned a medical premium discount by participating in the 2022-2023 bWell program, see your reduced paycheck costs on mybmcrewards.com

2023 and 2024 Rates can be found on mybmcbenefits.com starting October 30.



What's Changing — Prescription Drugs

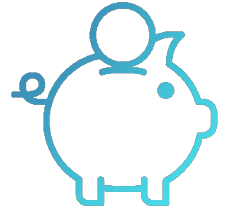


Prime Therapeutics

- **New Medical/Rx ID Cards**
- Prescription drug benefits for employees enrolled in a BCBSTX plan will be administered by Prime Therapeutics.
 - Review the **Balanced** drug list to see if your medication is covered. Visit **MyPrime.com** to learn more.
 - **90 Day My Way** – Fill a 90-day supply of your medication at Walgreens Retail Pharmacy or through Express Scripts Pharmacy Mail Order.
 - **FlexAccess** – Cost assistance program designed to lower your costs if you take certain specialty medications.



Health Savings Account (HSA) Contributions



- New IRS annual maximum contribution limit for 2024
- Contribute **\$4,150** (up \$300 from 2023) for individual coverage; **\$8,300** (up \$550 from 2023) for all other coverage levels
- Contribute an additional **\$1,000** if age 55 or over in 2024
- Change contributions anytime during the year

Reminder: As of 2022, all HSA, FSA and other reimbursement account are managed by Fidelity.

Medicare, Social Security, and HSAs

Eligibility

- If you continue working past your 65th birthday, you can postpone Medicare enrollment until you retire.
- If you retire at age 65, you can sign up for Part A and Part B:
 - **When first eligible** – Your enrollment window spans seven months, starting three months before the month of your 65th birthday and ending three months after that month
 - **Between January 1 and March 31 each year** – If you didn't sign up when first eligible, you can sign up during this Open Enrollment period.
 - **If you qualify for a Special Enrollment period** – If your BMC medical coverage ends, you have eight months to enroll.

Medicare, Social Security, and HSAs (cont.)

- If you want to contribute to your HSA, you must **not** enroll in Medicare.
- You can be covered under a Qualified High Deductible Health Plan, such as the BMC HSA Plan, regardless of Medicare eligibility. However, you **can't** open or contribute to an HSA.
- After you enroll in Medicare, you can continue to use your HSA money to pay for qualified medical expenses.
- You cannot decline Medicare Part A if you are receiving Social Security benefits.
- You can delay Part A and contribute to a Health Savings Account if:
 - You haven't applied for Social Security or Medicare.
 - You signed up for Medicare Part A but have not applied (no penalty for this delay as long as you're covered by the BMC HSA Plan).
 - You withdraw your Part A application (you signed up for Part A at age 65 or later but have not yet applied for Social Security retirement benefits).
- If you have applied for or are receiving Social Security benefits (including for disability), which automatically entitles you to Medicare Part A, you cannot open/contribute to an HAS.

Medicare, Social Security, and HSAs (cont.)

Spouse Is Enrolled in Medicare

- HSAs are individually owned, so you can contribute to your account even if your spouse is enrolled in Medicare.
- With employee-only coverage, you can contribute up to the single maximum annual contribution for 2024: \$3,850 (yours and BMC's) plus an additional \$1,000 if you are age 55 or above.
- However, if your spouse is covered under the BMC plan and by Medicare, you can contribute up to the family maximum of \$7,750 for 2024.

Medicare, Social Security, and HSAs (cont.)

Not Medicare-Eligible Yet—But Close!

- Contribute to your HSA up to the IRS annual maximum + \$1,000 catch-up contribution.
- Stop your HSA contributions the month before you enroll in Medicare (typically the month you turn 65) since HSA contribution changes are effective the first of the following month.
- Stop your HSA contributions up to seven months before receiving Social Security benefits. If you delay your application for Social Security benefits past age 65, Medicare coverage will be retroactive up to six months prior to the date you become eligible for Social Security.
- Whether you should delay enrollment in Medicare so you can continue contributing to your HSA depends on your circumstances. If you wish to decline Medicare, you can do so and enroll later when you lose employer coverage. This is considered a Qualifying Event.
- At the time of retirement, call your local Social Security office.



2024

Partners for Good Health



Saving on Health Care (BCBSTX Plans)

- Health Advocacy Solutions (HAS) provides expert health advocates for hands-on navigation and care support.
- Along with HAS, BMC offers digital health programs that help you and BMC control healthcare costs and save you time.
- Digital programs help you identify health risks and unhealthy behaviors before they result in costly medical procedures.



Digital Health Care (BCBSTX Plans)

- Online cognitive behavioral therapy – Learn2Live
- Diabetes prevention and weight loss – Omada
- Blood pressure management (hypertension and diabetes) – Livongo
- Chronic back, knee, hip, neck, or shoulder pain – Hinge Health
- Get ready for baby – Ovia
- Weight management and metabolic syndrome reversal – Wondr Health

Employee Assistance Program (EAP)

NEW

- **Virtual Therapy** – Employees have access to confidential virtual therapy provided by BetterHelp.
- **Digital Emotional Wellbeing** (Powered by NeuroFlow) – Employees have access to Magellan's award-winning digital cognitive behavioral therapy modules.

Work Perks

- Discounted live and online gym access – ClassPass
- Backup child, parent, and pet care – Bright Horizons
- Milk pumping and shipping support for working moms – Milk Stork
- Student loan and college research assistance – IonTuition



2024

Benefits Enrollment: October 30 through November 10





Reminders



- Enroll if you want to:
 - Make changes
 - Contribute to an HSA or FSA
- Review and update your beneficiaries.
- Check your home address.

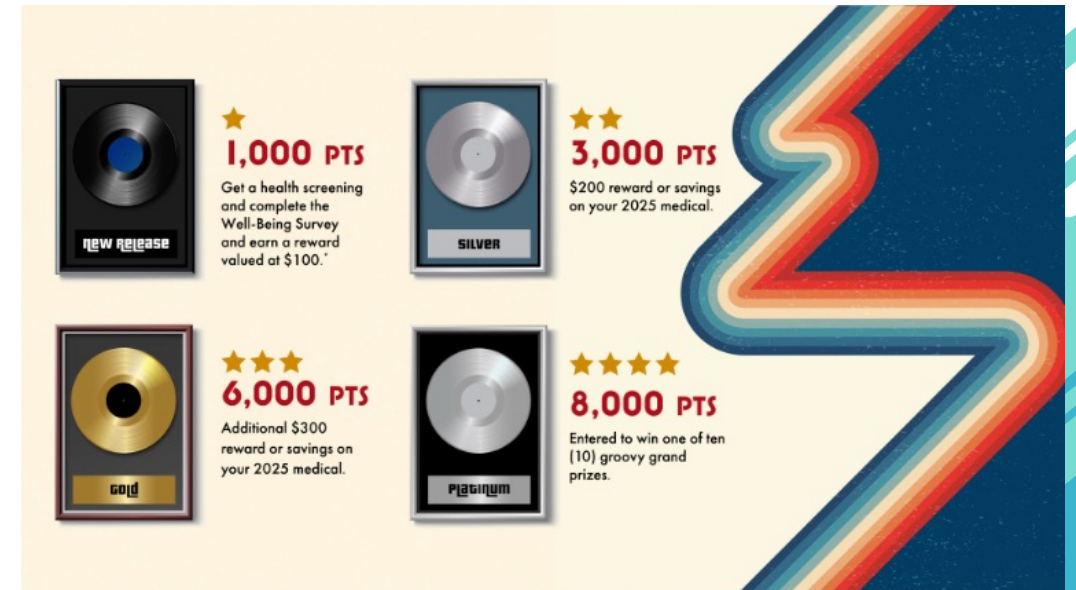
Enrollment Steps



- Know your user ID and password or SSO when logged in to your BMC computer.
- Visit mybmcrewards.com starting October 30 and select **Enroll Now!**
- Click **Complete Enrollment** to submit your elections.
- Print a confirmation of enrollment and keep it for your records
- Carefully review the confirmation statement you'll receive
- Call 1-877-262-4849 (8 a.m. to 9 p.m., Eastern Time, weekdays)



bWell and mybmcbenefits.com



Onsite Health Fair – Houston and Santa Clara

Thursday, November 2

7:00 a.m.–11:30 a.m. – Employee Health Screenings. Visit mybmcwellness.com and select the **MeasureUp** challenge to schedule your screening and complete one of two of the required activities to earn 1,000 bWell points.

7:00 a.m.–noon – Onsite Massage Therapist. First come, first serves (Houston only).

12:30 p.m. – Vendor Presentation Lunch 'N' Learn featuring Health Advocacy Solutions, Member Rewards, Prime Therapeutics, and Magellan (Houston only).

Virtual Health Fair

Wednesday, November 1

1:00 p.m.–2:00 p.m. – Online Vendor Presentations featuring Health Advocacy Solutions, Member Rewards, Prime Therapeutics, Omada Health, Wondr Health, Airrosti, Magellan, Hinge Health, Livongo, WellRight, Teladoc, and BMC Cares-ERG.

2:00 PM – 3:00 PM – Wondr Health Meal Prepping Tips.
Employees who attend will have a chance to win a digital cookbook.

Information and Resources

- mybmcbenefits.com – Starting October 20
 - Great information about all your benefits
 - Annual Enrollment feature
 - Interactive Benefits Guide
- mybmcrewards.com – Starting October 30
 - Plan and cost information
 - Decision tools
 - Enroll and update dependents and beneficiaries



