



2026

Annual Enrollment

October 27 – November 7



Today's Topics

- What's New for 2026
- Save on Health Care
- How to Enroll

Upgrade to Your Identity Theft Protection

Features & Rates	AIP Pro (Current)	NEW!! AIP Pro + Cyber
Increased Insurance Coverage	\$1 Million	\$5 Million
Enhanced Benefits	- Data Removal - Social Media Monitoring	- Ransomware Expense Reimbursement - Mobile Device Security - Antivirus Protection - Webcam Protection - Safe Browsing and Phishing Protection - Password Manager - Firewall - Data Removal - Scam-Fighting - Social Media Monitoring
Monthly Rates	\$9.95 / \$17.95	\$9.95 / \$17.95

Health Savings Account (HSA) Contributions

- New IRS annual maximum contribution limit for 2026
- Contribute \$4,400 (up \$100 from 2025) for individual coverage; \$8,750 (up \$200 from 2025) for all other coverage levels
- Contribute an additional \$1,000 if age 55 or over in 2026
- No change to BMC contributions to HSAs



Dependent Care Flexible Spending Account (DCFSA) Contributions

- New IRS annual maximum contribution limit for 2026
- Contribute \$7,500 (up \$2,500 from 2025)
- DCFSA contributions do not roll over to the next year



New Regulatory Requirement for 401(k) Catch-up Contributions

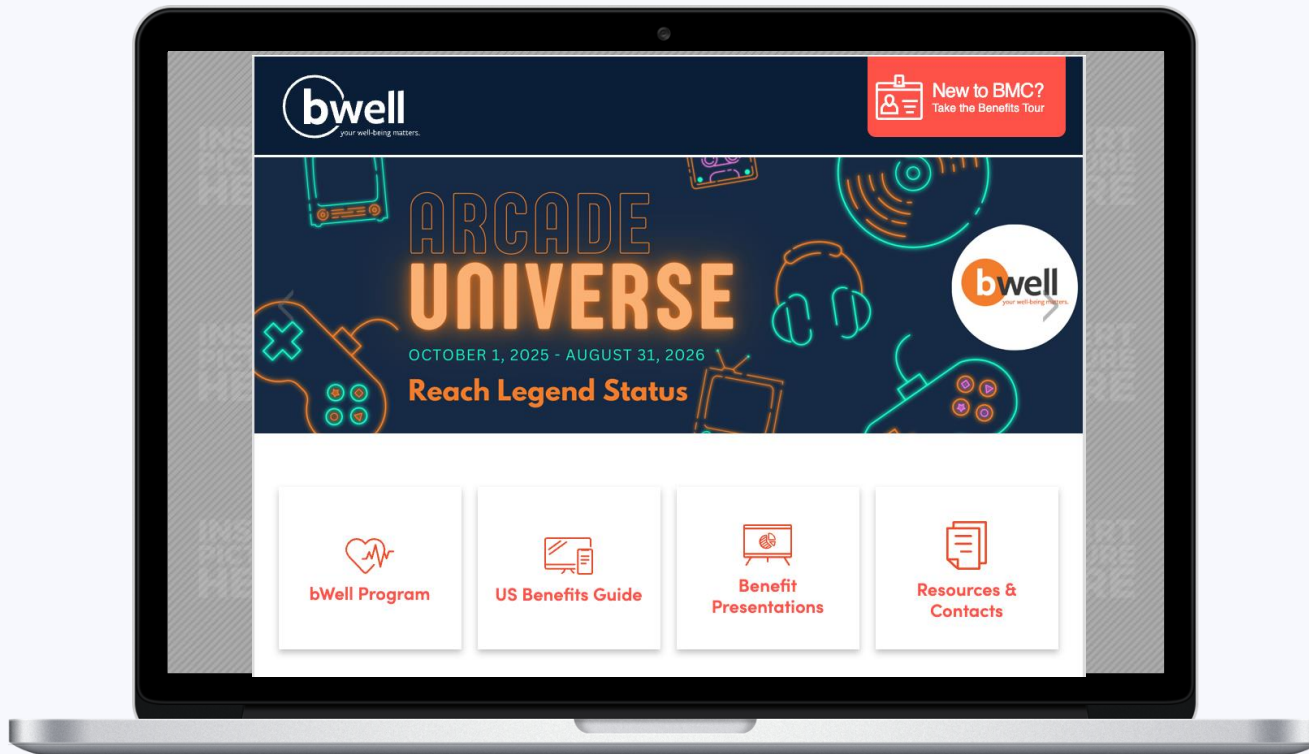
- **Starting January 1, 2026**, if you earned more than **\$145,000** in Social Security (FICA) wages from the same employer in 2025, any catch-up contributions you make must go into a **Roth 401(k)** account.
- This means you can't make catch-up contributions on a pre-tax basis. To keep making catch-up contributions, you'll need to log in to **netbenefits.com** and enroll in the Roth option.

2026 Medical Plan Rates

	HSA Plan	PPO Plan	Kaiser HMO
You	\$49.30	\$165.61	\$128.37
You + Spouse	\$185.36	\$429.17	\$367.22
You + Child(ren)	\$129.38	\$322.50	\$253.16
You + Family	\$252.05	\$626.96	\$535.85

2025 and 2026 rates can be found on mybmcbenefits.com starting October 27

bWell and mybmcbenefits.com



Medicare, Social Security, and HSAs

- If you want to contribute to your Health Savings Account (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 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 HSA.

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 2026: \$4,400 (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 \$8,750 for 2026.

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.

The background is a solid dark blue. On the left side, there are several concentric, wavy orange lines that curve upwards and to the right. On the right side, there are several concentric, wavy orange lines that curve downwards and to the left. In the center, the year '2026' is written in a bold, orange, sans-serif font.

2026

**Partners for
Good Health**

Saving on Health Care (BCBS 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 (BCBS Plans)

- **Learn2Live:** Online cognitive behavioral therapy
- **Omada:** Diabetes prevention and weight loss
- **Teladoc Health:** Blood pressure and diabetes management
- **Hinge Health:** Chronic back, knee, hip, neck, or shoulder pain. *New! Women's Pelvic Health Program.*
- **Wondr Health:** Weight management and metabolic syndrome reversal

Magellan Employee Assistance Program (EAP)

- 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.



ComfortAble for
chronic pain



RESTORE for
insomnia



ThinkWarrior for
anxiety symptoms
(ages 13-17)



FearFighter for
anxiety, panic and
phobia



SHADE for substance
abuse disorder



MoodCalmer for
depression



ThinkHero for
anxiety symptoms
(ages 6-12)

Visit your member website or
scan the QR code to get started.



Work Perks

- **Bright Horizons** | Backup childcare, elder care, pet care and tutoring
- **Milk Stork** | Milk pumping and shipping support for working moms
- **IonTuition** | Student loan and college research assistance



2026 Benefits Enrollment

- Enroll if you want to:
 - Make changes to your coverage
 - Contribute to an HSA or FSA
- Review and update your beneficiaries
- Check your home address, phone number and email



Onsite Health Fair – Houston and Santa Clara

Wednesday, November 5

7:00 a.m.– noon – Employee Health Screenings. Visit mybmcbwellness.com and select the **Biometric Screening** challenge to schedule your screening and earn bWell points.

- *Santa Clara's screening ends at 11:00 a.m.*

Houston Health Activities:

- **Onsite Massage Therapist**—First come, first served
- **Healthy Cooking** – Tips, Tastes & Takeaways
- **Look and Learn Booths:**
 - **Effects of Stress**
 - **Joint and Back Pain Relief**
 - **Retirement Ready**
 - **Your Safety Net: Life & Disability Coverage**
 - **Employee Resource Groups**

Scan the QR code to go to the
Health Fair Website



Virtual Fitness Class

Thursday, October 30

9:30 a.m. – 10:30 a.m.

- Low impact cardio class – a gentle yet energizing workout!

Health Podcast

Listen anytime!

- To listen to the Podcast, please visit mybmcbenefits.com and click on **Benefits Presentations**

Topics of discussion:

- **Diabetes**
- **Cancer**
- **Joint & Back Pain**

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Information and Resources

- **mybmcbenefits.com** – Starting October 27
 - Great information about all your benefits
 - Annual Enrollment feature
 - Interactive Benefits Guide
- **mybmcrewards.com** – Starting October 27
 - Plan and cost information
 - Decision tools
 - Enroll and update dependents and beneficiaries



Thank you!
Q&A