

BMC's Annual Benefits Enrollment is open from October 26 to November 6. This is your annual opportunity to learn about, review, and update your benefits.

If you don't enroll by November 6, you will have the same benefit coverage for 2027 that you did for 2026, but your HSA and FSA contributions will reset to \$0. **Remember**, you must enroll if you want to change your coverage, add or remove dependents, or contribute to a Health Savings Account or Flexible Spending Account next year.

Changes for 2027 include:

Feature	What's Ahead for 2027		
BCBSTX HSA & PPO Plans Kaiser HMO Plan	Health care costs continue to rise due to market trends and overall plan usage. BMC will once again share the increase equally with employees. For 2027, employee contributions for the HSA and PPO plans will increase by 10%, while contributions for the Kaiser HMO will increase by 5.2%. Your actual paycheck cost will depend on the plan you choose and the family members you cover. See the 2027 rates here.		
Dental and Vision Plans	The Dental plan will increase by about 7%. There will be no increase to the Vision plan. See the 2027 rates here.		
Health Savings Account Contribution Limits	HSA Annual Contribution Limits	2026	2027
	Employee	\$4,400	\$4,500
	Family	\$8,750	\$9,000
HCFSA Contribution Limits	You can contribute up to \$3,500 to your Health Care Flexible Spending Account (HCFSA). You can roll forward up to \$700 in your HCFSA at the end of the year.* <i>*Projections: The new limit has not been published by the IRS and may be subject to change.</i>		
DCFSA Contribution Limit	You can contribute up to \$7,500 to your Dependent Care Flexible Spending Account (DCFSA). DCFSA contributions do not roll over to the next year.		
UPDATE: Prescription Drug Benefits	Prime Therapeutics will continue to administer prescription drug benefits using the Prime Broad Balanced formulary. Beginning in 2027, you will have more flexibility when filling maintenance medications: You may use any participating pharmacy, except CVS, or choose mail order. The choice is yours!		

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UPDATE: Caregiver Support	Cariloop will replace Bright Horizons as BMC's caregiver support vendor. Through Cariloop's Find Care feature, you can search for vetted care providers or request help finding personalized options for childcare, senior care, pet care, household services and more. The backup care benefit will change from 10 days to 60 hours per year. You may use the benefit in increments as small as one hour, giving you greater flexibility when care is needed.
UPDATE: Fertility, Family Forming and Reproductive Health Support	Beginning in 2027, Arc will transition to Pendant following Pendant's acquisition of Arc. Although the name is changing, the benefit design will remain the same. Pendant provides support for a range of reproductive and hormonal health needs throughout different stages of life—not only fertility and family forming. Services include personalized guidance for fertility and family forming journeys, menopause and perimenopause, and men's health. Pendant's Concierge Care Navigators can help you understand your options, find participating providers and navigate available pricing and financing. More information and updated access instructions will be available soon.
NEW: New Automated Roth In-Plan Conversion	Beginning in 2027, you can elect to have eligible funds deposited into your after-tax 401(k) account automatically converted to your plan's Roth account. Once you establish the feature, future conversions will happen automatically instead of requiring you to contact Fidelity each time. Converting funds promptly may help limit taxable earnings that accumulate before the conversion. To set up automated conversions, call Fidelity at 800-603-4015. A Fidelity representative will review the available options and any potential tax considerations with you. Because individual tax situations vary, consider consulting a tax advisor before enrolling.
COMING SOON: MyEvoke Benefits Hub	Beginning in 2027, BCBSTX members will have access to an enhanced MyEvoke benefits hub—a single online destination for BMC benefits information and resources. Through one convenient link, you'll be able to access your health benefits, Alight and work/life resources. Single sign-on functionality will be introduced later in 2027, providing a more seamless experience with fewer separate logins.

Get details about these changes and more at mybmcbenefits.com.