Welcome to Boston University
New Employee Orientation

• Resources and Services
• When you Need to Talk to Someone
• When you Need a Break
  
• Your Benefits
  
• Commuting Options
• Next Steps
The University, People and Places, Academics

• Over 33,000 students
  • Representing 50 states and 143 countries
  • Nearly 340,000 Alumni
• Over 10,000 faculty and staff
The University, People and Places, Academics

- Boston University is one of the leading private research and teaching institutions in the world today, with two primary campuses in the heart of Boston and programs around the world

- Founded in 1839
  - Colors: Scarlet and White
  - Mascot: Boston Terrier (Rhett)

- Seventeen Schools and Colleges
  - 250 Majors and minors
  - Over 90 Study Abroad Programs
  - 133 Acres of campus
  - Over 25 Libraries

- Boston University is a member of the Association of American Universities (AAU), an exclusive group of leading American and Canadian research universities, including Cornell, CalTech, MIT, and Harvard. BU is the first private university to join since 1995.
The University Administrative Structure

Board of Trustees
Chairman of the Board
Kenneth Feld

President
Dr. Robert A. Brown

Provost and Chief Academic Officer, Jean Morrison

Provost of the Medical Campus, Karen Antman

Senior Vice President, Operations, Gary W. Nicksa

Senior Vice President, Chief Financial Officer & Treasurer, Martin J. Howard

Senior Vice President, External Affairs, Stephen P. Burgay

Senior Vice President, Senior Counsel, and Secretary of the Board of Trustees, Todd L. C. Klipp

Senior Vice President, Development & Alumni Relations, Scott G. Nichols

Vice President, Information Services & Technology, Tracy Schroeder

Chief Investment Officer, Lila Hunnewell

BU Senior Administration: http://www.bu.edu/offices/administration/
University Updates and Staff/Faculty Information

• BU Today
  • http://www.bu.edu/today/
• Boston University Home Page
• BU Directory
  • http://www.bu.edu/directory/
Employee Perks, Discounts and Resources

Under the BU Life Section of the HR website, [http://www.bu.edu/hr/lifebu/](http://www.bu.edu/hr/lifebu/), employees can view a variety of perks available including:

- Discounts on Personal Mobile Phone Accounts
- BSO and MFA discounts/pass information
- Barnes & Noble discount (10%)
- Zipcar and Bluebikes discounts
- And MORE!
Direct Deposit

• Required for all new employees
• Eliminate the possibility of lost or stolen checks
• Paycheck deposited into account(s) of your choice
• Establish your account online at BUWorks Central through the Employee Self Service (ESS) tab
  – You will need your username and Kerberos password
Local Banking Arrangements

• Citizen’s Bank – Green Checking
  • [http://www.citizensbank.com](http://www.citizensbank.com)

• Bank of America ~ *Bank of America at Work Program*
  • [http://bankatwork.bankofamerica.com/](http://bankatwork.bankofamerica.com/)

• Metro Credit Union
  • [https://www.metrocu.org](https://www.metrocu.org)

• Santander at Work
When You Need to Talk to Someone

- Employee Relations: Human Resources
- Faculty Staff Assistance Office
- Office of Family Resources
- Office of Equal Opportunity
Human Resources Service Center  www.bu.edu/hr

Your day-to-day assistance with:
• Benefits
• Employee Self-Service
• Onboarding, including I-9’s
• Leaves of absence (Family and Medical Leave Act)

Email: HR@bu.edu  Phone: 617-353-2380
Available 8:30AM - 5PM Monday-Friday
Employee Relations

*Policies and Procedures*

- Employee Handbook
- Union Contracts
- Faculty Handbook
- Boston University Policy Against Drugs in the Workplace

Available on the Human Resources Website at [www.bu.edu/hr](http://www.bu.edu/hr) under “Forms and Documents”, then under “Human Resources Documents”.

**For further assistance:**

Call your Human Resources Business Partner at 617-353-2380
Available to staff, faculty and family members for personal issues

Individual, couple or group counseling

Consultation to work groups

Confidential

No Cost

Voluntary

Contact Information

By telephone: 617-353-5381

Website: www.bu.edu/fsao
Family Resources

www.bu.edu/family/

• Referral Service and Resource for Childcare and elder care needs
• Educational programs for families
• No Cost
• Contact Information
  • By telephone: 617-353-5954
Children’s Center

• Early Childhood Education program for 33 children ages 2-5
• All families have a current affiliation with Boston University
• Professional staff of five Lead Teachers, one Assistant Director, and one Director
• About 30 work-study students who are Assistant Teachers in the classroom

• Contact Information
  • By telephone: 617-353-3413
  • Website: [http://www.bu.edu/family/childcare-centers-on-campus/boston-university-childrens-center/](http://www.bu.edu/family/childcare-centers-on-campus/boston-university-childrens-center/)
Equal Opportunity Office

• Ensures that all employees have equal access to pay, benefits, and opportunities

• Hears and investigates claims of discrimination and harassment

• Contact Information
  • By telephone: 617-353-9286
  • Website: http://www.bu.edu/eoo/
Equal Opportunity Office

Objectives

• Commitment to Equal Opportunity and Affirmative Action
• Equal access to all opportunities, programs, activities, and privileges
• Compliance with EEO/AA laws and regulations
• Environment free of unlawful discrimination or harassment
• Boston University prohibits unlawful discrimination and harassment, including but not limited to that based on:

  • Race
  • Color
  • National Origin
  • Sexual Orientation
  • Sex
  • Age
  • Disability
  • Religion
  • Veteran Status
  • Gender identity
  • Genetic information
  • Military service
  • Marital or parental status
Pregnant Workers Fairness Act

• Effective April 1, 2018 (enforced by Massachusetts Commission Against Discrimination)

• Prohibits employment discrimination on the basis of pregnancy and pregnancy-related conditions, such as lactation.

• Describes employers’ obligations to employees that are pregnant or lactating and the protections these employees are entitled to receive.

• Generally, employers may not treat employees or job applicants less favorably than other employees based on pregnancy or pregnancy-related conditions and have an obligation to accommodate pregnant workers.
Equal Opportunity Office

Contact Information:

Campus Address: 888 Commonwealth Ave, Suite 303
Phone: (617) 353-9286

For information on the following:

- Equal Opportunity/Affirmative Action Policy
- Sexual Misconduct/Title IX Policy

Visit: [http://www.bu.edu/eoo/](http://www.bu.edu/eoo/)
Sexual Misconduct

• If a member of the University community tells you about an incident of sexual misconduct:

  • Don’t try to handle the situation yourself. Help our community member find the resources he or she may need.

  • Report the incident to the University’s Title IX Coordinator, or to one of the Deputy Title IX Coordinators within each school and college and several administrative departments. These individuals are trained to help in these situations.

  • Refer students to the University’s Sexual Assault Response & Prevention Center (SARP).

  • Refer employees to the University’s Faculty/Staff Assistance Office.
Office of the Ombuds

Confidential  Independent  Impartial  Informal

Francine Montemurro
University Ombuds

Adam Barak Kleinberger
Associate Ombuds

www.bu.edu/ombuds
ombuds@bu.edu

930 Comm. Ave (CRC)
(617) 358-5960

Fuller #818 (BUMC)
(617) 638-7645
When You Need a Break

- Physical Education, Recreation and Dance
- FitRec Center
- Huntington Theatre
- Boston University Athletics
Physical Education, Recreation & Dance  www.bu.edu/perd/

• Provide the University community with the resources to enjoy healthy, physical activity
• Classes in Physical Education
• Intramural and Club Sports
• Family Recreation Programs
Boston University Fitness and Recreation Center

www.bu.edu/fitrec

• Low cost fitness center membership for employees, their spouses and their dependents

• Facilities Include:
  • Racquetball/Squash courts
  • Competition and Recreation Pools
  • Seven courts of Gymnasia
  • Indoor Jogging Track
  • Climbing Wall
  • Fitness Center, with hundreds of pieces of weight training and cardiovascular conditioning equipment

• Programs for all:
  • Swim lessons - Yoga - CPR/First Aid
  • Personal training - Dance - Climbing

• Free wellness programs for BU employees
  • Workshops
  • Chair Massage
  • Free yoga, Stretch and Breathe and more!

Free Two Month Trial for New BU Employees!
• More than 500 student-athletes competing on 23 varsity teams in Division I, the highest level of intercollegiate athletics. Member of the Patriot League.

• Compete at convenient, on-campus venues: Agganis Arena, the Case Center, Nickerson Field and the Track and Tennis Center.

• Tickets, schedules, stories, webcasts of games, interviews and more are available at GoTerriers.com

• Available to new employees are four vouchers for a pair of tickets each to men’s and women’s ice hockey and men’s and women’s basketball.
Your Benefits

Agenda

• Eligibility
• Pre-Tax Deductions
• Open Enrollment
• Qualified Changes
• The Benefits
• What you Need to Do Next

• Health Plans
• Dental Plan
• Flexible Spending Accounts
• Long-Term Disability Plan
• Life Insurance Plan
• Travel Accident Insurance Plan
• Personal and Family Accident Insurance Plan
• Tuition Remission
• Retirement Plans
• Personal Insurance
### Who is Eligible for Benefits?

**Assignment Duration of 9 Months or More**

<table>
<thead>
<tr>
<th>Percent Time</th>
<th>Benefits Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>• Health Plan</td>
</tr>
<tr>
<td></td>
<td>• Dental Plan</td>
</tr>
<tr>
<td></td>
<td>• Flexible Spending Accounts</td>
</tr>
<tr>
<td></td>
<td>• Personal Insurance</td>
</tr>
<tr>
<td></td>
<td>• Supplemental Retirement</td>
</tr>
<tr>
<td></td>
<td>• Retirement Plan</td>
</tr>
<tr>
<td>100%</td>
<td><strong>All Benefit Plans</strong></td>
</tr>
</tbody>
</table>
When Do Benefits Begin?

The effective date of your participation is based upon your date of hire.

- If your date of hire is the 1st of the month, your benefits begin that day.
- If your date of hire is any day after the 1st of the month, your benefits begin the 1st of the following month.
Flexible Benefits Program

Pre-Tax Payroll Deductions to the Following Plans
- Health Plan
- Dental Plan
- Flexible Spending Account – Health Care
- Flexible Spending Account – Dependent Care
- Personal and Family Accident Insurance Plan
Changing Your Flexible Benefit Elections

<table>
<thead>
<tr>
<th>Reason</th>
<th>Time/Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment</td>
<td>Once a year – end of fall semester</td>
</tr>
<tr>
<td></td>
<td>Change plans and/or level of coverage</td>
</tr>
<tr>
<td>Qualified Change in Work or Family Status</td>
<td>30 days from event date</td>
</tr>
<tr>
<td>• Marriage/Divorce</td>
<td></td>
</tr>
<tr>
<td>• Birth/Adoption of Child</td>
<td></td>
</tr>
<tr>
<td>• Start/End of Spouse’s Employment</td>
<td></td>
</tr>
<tr>
<td>• Unpaid Leave of Absence</td>
<td></td>
</tr>
</tbody>
</table>
Online Benefits Enrollment

- Go to the BUworks Central portal at www.bu.edu/buworkscentral.

- Select the Employee Self-Service tab in the BUworks Central portal.

- Under Benefits, select BU Benefits Center
Health Plans

- Blue Cross Blue Shield PPO
- BU Health Savings Plan with Health Savings Account
# Blue Cross Blue Shield PPO

<table>
<thead>
<tr>
<th>BCBS National PPO Network</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Boston Medical Center (BMC) Provider</strong></td>
<td><strong>All Other Network Providers</strong></td>
</tr>
</tbody>
</table>
| • You pay less for health care.  
• You save on everything from doctor office visits and X-rays to hospital care.  
• BMC providers available at the BU Charles River Medical Practice located at 930 Commonwealth Avenue. | • You’ll pay more than you would with a BMC provider, but less than you would with an out-of-network provider.  
• Physician visits are covered by a copayment.  
• Hospital services are subject to coinsurance after the annual deductible is met.  
• You’ll pay less if you choose a BCBS low-cost hospital. |
| | • If your provider is not in the BCBS national PPO network, out-of-network benefits apply.  
• You are still covered by the plan, but your out-of-pocket costs will be higher. |

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Blue Cross Blue Shield PPO

Key Features
- You pay nothing for in-network preventive care. Includes $150 fitness and $150 weight loss benefits
- For non-preventive care, you share in the cost of care through copayments, a deductible and coinsurance. The out-of-pocket maximum is the most you may pay each year.

<table>
<thead>
<tr>
<th>What it means</th>
<th>Copayments</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>Out-of-Pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flat dollar amount you pay for</td>
<td>The amount you pay before the plan begins</td>
<td>The percentage you pay after you meet the</td>
<td>The maximum you pay in a calendar year</td>
<td></td>
</tr>
<tr>
<td>certain services</td>
<td>paying certain benefits</td>
<td>deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For which expenses</td>
<td>• Doctor’s office visits</td>
<td>• X-rays, labs and other diagnostic tests</td>
<td>Separate medical and prescription drug</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Emergency room visits</td>
<td>• Inpatient or outpatient hospital care</td>
<td>maximums</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Prescription drugs (generic)</td>
<td>• All out-of-network care (except E/R)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Blue Cross Blue Shield PPO

<table>
<thead>
<tr>
<th>Service</th>
<th>BCBS National PPO Network</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>BMC Providers</td>
<td>All Other Network Providers</td>
</tr>
<tr>
<td>Deductible (single/family)</td>
<td>$250/$500</td>
<td>$500/$1,000</td>
</tr>
<tr>
<td>Preventive care</td>
<td>$0 (plan pays 100%)</td>
<td>$0 (plan pays 100%)</td>
</tr>
<tr>
<td>Office/facility visits</td>
<td>$15 copay</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Inpatient or outpatient care</td>
<td>0%, after deductible</td>
<td>10%, after deductible</td>
</tr>
<tr>
<td>• Low-cost hospitals</td>
<td>0%, after deductible</td>
<td>10%, after deductible</td>
</tr>
<tr>
<td>• High-cost hospitals</td>
<td>0%, after deductible</td>
<td>20%, after deductible</td>
</tr>
<tr>
<td>X-rays, labs and related tests (diagnostic)</td>
<td>0%, after deductible</td>
<td>10%, after deductible</td>
</tr>
<tr>
<td>• Non-hospital providers</td>
<td>0%, after deductible</td>
<td>10%, after deductible</td>
</tr>
<tr>
<td>• Low-cost hospitals</td>
<td>0%, after deductible</td>
<td>10%, after deductible</td>
</tr>
<tr>
<td>• High-cost hospitals</td>
<td>0%, after deductible</td>
<td>20%, after deductible</td>
</tr>
<tr>
<td>Out-of-pocket maximum</td>
<td>$2,500/$5,000</td>
<td>$5,000/$10,000</td>
</tr>
</tbody>
</table>
# Blue Cross Blue Shield PPO

## Amount You Pay – Prescription Drugs

<table>
<thead>
<tr>
<th>Service</th>
<th>OptumRx Network</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Pharmacy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Generic</td>
<td>$8 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Preferred</td>
<td>20% (min $40 and max $60)</td>
<td></td>
</tr>
<tr>
<td>• Non-preferred</td>
<td>30% (min $60 and max $80)</td>
<td></td>
</tr>
<tr>
<td>Mail-Order Pharmacy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Generic</td>
<td>$16 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Preferred</td>
<td>20% (min $80 and max $120)</td>
<td></td>
</tr>
<tr>
<td>• Non-preferred</td>
<td>30% (min $120 and max $160)</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• For prescription drugs only</td>
<td>$2,000/$4,000</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>
Health Care Flexible Spending Account

- If you enroll in the PPO, you may be eligible to receive a contribution from BU to a Health Care Flexible Spending Account (FSA).

- You can use the FSA to pay your copayments, deductible and coinsurance, tax-free.

<table>
<thead>
<tr>
<th>Salary Tier</th>
<th>2019 FSA Contribution from BU</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
</tr>
<tr>
<td>&lt;$70,000</td>
<td>$250</td>
</tr>
<tr>
<td>$70,000 to $99,999</td>
<td>$125</td>
</tr>
<tr>
<td>&gt;$100,000</td>
<td>No contribution</td>
</tr>
</tbody>
</table>
BU Health Savings Plan with HSA

**Current-Year Coverage + Long-Term Savings**

- The Health Savings Plan with a Health Savings Account (HSA) is unique. Only this option combines current-year coverage with the opportunity to save for both current and long-term health expenses.

<table>
<thead>
<tr>
<th>BU Health Savings Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current-Year Coverage</strong></td>
</tr>
<tr>
<td><em>Through an IRS-Qualified High-Deductible Plan</em></td>
</tr>
<tr>
<td>Comprehensive medical and prescription drug coverage that meets IRS “high deductible” qualifications</td>
</tr>
</tbody>
</table>
BU Health Savings Plan

**Key Features**
- You pay nothing for in-network preventive care. Includes $150 fitness and $150 weight loss benefits
- For non-preventive care, you share in the cost of care through a deductible and coinsurance. The out-of-pocket maximum is the most you may pay each year.

<table>
<thead>
<tr>
<th>What it means</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>Out-of-Pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The amount you pay each calendar year before the plan begins paying benefits for services subject to coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Entire family deductible must be met if you cover dependents</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>After you meet your deductible, this is the percentage of medical costs you pay</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>The maximum you pay in a calendar year in deductible and coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Entire family out-of-pocket maximum must be met if you cover dependents</em></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>For which expenses</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>Out-of-Pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All non-preventive in- and out-of-network medical care and prescription drugs</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Medical and prescription drug expenses share the same out-of-pocket maximum in this plan.
# BU Health Savings Plan

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible (single/family)</strong></td>
<td>$1,500/$3,000</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td><strong>Out-of-pocket maximum (single/family)</strong></td>
<td>$3,000/$6,000</td>
<td>$6,000/$12,000</td>
</tr>
<tr>
<td>(includes prescription drugs)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>$0 (plan pays 100%)</td>
<td>30%, after deductible</td>
</tr>
<tr>
<td><strong>Medical care</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Office visits</td>
<td>10%, after deductible</td>
<td>30%, after deductible</td>
</tr>
<tr>
<td>• X-rays, labs and related tests</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Inpatient or outpatient care</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Emergency room visit</strong></td>
<td>10%, after deductible</td>
<td>10%, after deductible</td>
</tr>
<tr>
<td><strong>Prescription drugs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Retail pharmacy</td>
<td>10%, after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Mail-order pharmacy</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The BU Health Savings Plan

Health Savings Account (HSA) Features

• The key to long-term savings
• Triple-tax advantage
• BU contributes as long as you contribute
  • $500 (single coverage)
  • $1,000 (if you cover dependents)
• You may contribute up to the annual IRS maximum, less BU’s contribution
• **Never** lose it
The BU Health Savings Plan

HSA Contributions

<table>
<thead>
<tr>
<th>HSA Coverage Level</th>
<th>2019 IRS Limit</th>
<th>BU Contribution</th>
<th>Maximum Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>Under 55: $3,500 55 and older: $4,500</td>
<td>$500</td>
<td>Under 55: $3,000 55 and older: $4,000</td>
</tr>
<tr>
<td>Family</td>
<td>Under 55: $7,000 55 and older: $8,000</td>
<td>$1,000</td>
<td>Under 55: $6,000 55 and older: $7,000</td>
</tr>
</tbody>
</table>
Medical Services

Near the Charles River Campus

BU Affiliated Physicians – Charles River
• 930 Commonwealth Avenue

• Services Provided
  ✓ Internal Medicine
  ✓ Women's Health
  ✓ OB/GYN
  ✓ Allergy/Pulmonary Medicine
  ✓ Acupuncture
  ✓ Dermatology
  ✓ Sports/Orthopedic Medicine

On the Charles River Campus

Sargent College Clinical Centers
• At various locations on campus
• [www.bu.edu/sccc](http://www.bu.edu/sccc)

• Services provided
  ✓ Physical Therapy
  ✓ Occupational Therapy
  ✓ Speech/Language Pathology
  ✓ Nutrition and Fitness Evaluations
  ✓ Athletic Enhancement
Other Programs to Help You Stay Healthy

• **NECO Center for Eye Care**
  • Full service optometrist
  • Discounts on eyewear

• **DASH for Health**
  • Online nutrition and weight loss program that is FREE to all Boston University employees

• **QuitNet**
  • FREE smoking cessation support program for BU employees

• **BU Employee Wellness**
  • Workshops, events and resources on campus for faculty and staff
Dental Plan

• Two Dental Plan options administered by Blue Cross Blue Shield of Massachusetts

• Both plans use the BU Dental Health Centers
BU Dental Health Center Plan

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage at Centers*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive &amp; Diagnostic</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>100%</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>60%</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50%</td>
</tr>
</tbody>
</table>

*Based on the Plan’s discounted fee schedule

- Coverage only at the BU Dental Health Centers
  - Charles River Campus: 930 Commonwealth Avenue
  - Medical Campus: 100 East Newton Street
- Annual Maximum Benefit of $1,700 per person (applies to all claims paid for any BCBS dental plan in the same calendar year)
# Dental Blue Freedom Plan

<table>
<thead>
<tr>
<th>Type of Service</th>
<th>BU Dental Health Centers*</th>
<th>BCBS Dental Providers**</th>
<th>Out-of-Network Providers**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>None</td>
<td>$50 per person</td>
<td></td>
</tr>
<tr>
<td>Annual Maximum Benefit</td>
<td></td>
<td>$1,700 per person***</td>
<td></td>
</tr>
<tr>
<td>Preventive &amp; Diagnostic</td>
<td>100%</td>
<td>80%, no deductible</td>
<td>80%, no deductible</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>80%</td>
<td>60% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>50%</td>
<td>40% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50%</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

* Based on the Plan’s discounted fee schedule  
** Based on lesser of either the dentist’s actual charge or the allowed charge.  
*** Annual Maximum Benefit of $1,700 per person (applies to all claims paid for any BCBS dental plan in the same calendar year)
Dependent Eligibility Verification

For family members you wish to cover on your health/and or dental plans, you must provide documentation to prove their relationship to you. Following are acceptable forms of documentation:

<table>
<thead>
<tr>
<th>Relationship to You</th>
<th>Acceptable Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>Marriage certificate (government issued)</td>
</tr>
<tr>
<td>Common Law Spouse</td>
<td>Common law marriage certificate (only for those married in a state that accepts common law marriage)</td>
</tr>
<tr>
<td>Child</td>
<td>Birth certificate or adoption certificate or certificate of live birth</td>
</tr>
<tr>
<td>Stepchild</td>
<td>Birth certificate of child plus marriage certificate of current spouse</td>
</tr>
<tr>
<td>Ward</td>
<td>Court ordered document of legal custody</td>
</tr>
</tbody>
</table>
Flexible Spending Accounts

• Health Care Flexible Spending Account
  • Out-of-Pocket Medical and Dental Expenses
  • $2,700 per Calendar Year

• Dependent Care Flexible Spending Account
  • Out-of-Pocket Dependent Expenses
  • $5,000 per Calendar Year
Long-Term Disability Plan

After 2 Years of Service

Benefit: 60% of Monthly Salary After 6 Months of Total Disability

Maximum: $14,500 per month

You may waive the 2 year service requirement if you were covered by your previous employer’s group LTD plan within the past 90 days. Submit waiver form no later than 90 days from the expiration of your prior plan’s coverage.
Life Insurance Plan

• **Basic Term Life Insurance**
  • Automatic 1x Annual Base Salary

• **Supplemental and Dependent Life**
  • Voluntary 1, 2, 3, 4, or 5x Annual Base Salary
  • Coverage for spouse and dependents
  • Payroll contributions after-tax
  • Evidence of Insurability needed to add or increase coverage more than 30 days after orientation
Accident Insurance

• **Travel Accident Insurance Plan**
  • Benefit automatic coverage for University related business travel
  • Maximum 5 Times Annual Base Salary up to $1,000,000

• **Personal and Family Accident Insurance Plan**
  • Benefit Voluntary Coverage in Multiples of $10,000
  • Maximum $350,000
Tuition Remission

• FOR YOU
  ▪ 4 credit hours per semester covered at 100%
  ▪ Up to an additional 4 credit hours per semester covered at 90%

• FOR YOUR SPOUSE
  ▪ Covered at 50% after 12 months of service

• FOR YOUR DEPENDENTS
  ▪ Covered at 50% after 4 months of service
  ▪ Covered at 90% after 16 months of service
Tuition Remission Taxation

Graduate level courses (600 level and above) for you and your spouse are considered additional taxable income.

- For you, the first $5,250 benefit in the calendar year is exempt from taxation.
- The entire benefit for spouses is taxable.
Tuition Exchange Program

• Scholarship program for dependent children of Boston University employees
• Over 600 colleges and universities participate in the exchange program
• Each year the scholarship is awarded to 10 dependents of Boston University employees who are admitted to member institutions
The BU Retirement Savings Program

The Boston University Retirement Savings Program comprises three plans. Collectively, these plans are designed to encourage personal savings, ensure equitable contributions from BU across all age groups and salary levels.
BU Retirement Plan

Eligibility and Contributions

• After two years of service, all regular employees working at least 50% of a full-time schedule with at least a nine-month assignment. Once eligible, enrollment is automatic

• Only BU contributes to the Boston University Retirement Plan:
  - Core contribution based on age and salary
  - Dollar-for-dollar matching contribution, up to 3%
## University Core Contribution

<table>
<thead>
<tr>
<th>When Your Age Is...</th>
<th>University Core Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 45</td>
<td>4% of eligible compensation up to the integration level PLUS 6% of eligible compensation above the integration level</td>
</tr>
<tr>
<td>45 through 49</td>
<td>6% of eligible compensation up to the integration level PLUS 8% of eligible compensation above the integration level</td>
</tr>
<tr>
<td>50 and above</td>
<td>7% of eligible compensation up to the integration level PLUS 9% of eligible compensation above the integration level</td>
</tr>
</tbody>
</table>

The integration level for 2019 is $60,600.
University Matching Contribution

• In addition to the automatic Core Contribution,
• BU makes a Matching Contribution up to 3% when you contribute to the Supplemental Retirement and Savings Plan
• When you contribute 3% or 2% or 1%, BU will match your contribution
• If you choose not to contribute, BU will not make a Matching Contribution
## Total Potential University Contribution

<table>
<thead>
<tr>
<th>Age</th>
<th>University Core Contribution (Automatic; based on age and salary)</th>
<th>University Matching Contribution*</th>
<th>Total Potential BU Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than age 45</td>
<td>4% on first $60,600 and 6% over $60,600</td>
<td>Dollar for dollar, up to 3% of pay</td>
<td>7% on first $60,600 and 9% over $60,600</td>
</tr>
<tr>
<td>Age 45 to 40</td>
<td>6% on first $60,600 and 8% over $60,600</td>
<td></td>
<td>9% on first $60,600 and 11% over $60,600</td>
</tr>
<tr>
<td>Age 50 or above</td>
<td>7% on first $60,600 and 9% over $60,600</td>
<td></td>
<td>10% on first $60,600 and 12% over $60,600</td>
</tr>
</tbody>
</table>

*Assumes you contribute at least 3% to the Supplemental Retirement & Savings Plan
Supplemental Retirement and Savings Plan

As New Employees

• Only you contribute to the Supplemental Savings & Retirement Plan
• All regular employees working at least 50% of a full-time schedule with at least a nine-month assignment are auto-enrolled to contribute 3%
• You may start, stop or change your contribution rate at any time
• You can make tax-deferred contributions, after-tax Roth contributions, or both. Your choice can impact your income and tax obligation at retirement.

After Two Years of Service

• You must contribute at least 3% to receive the University’s full matching contribution
The 457(b) Savings Plan

• Faculty and staff earning $180,000 or more
• Additional tax-deferred employee contributions
BU Retirement Savings Program – Investment Options

• Selected Investments
  • Vanguard Target Funds
  • Core Mutual Funds
  • Core Annuities

• Other Investments
  • BrokerageLink®, a self-directed brokerage account
Financial Planning Tools

• **MaxiFi Planner** — A web-based financial planning software that helps you make all kinds of decisions about important financial events in your life.

• **Maximize My Social Security** — Helps you decide when and how to collect retiree, spousal, survivor, divorcee, parent, and child benefits to achieve the highest lifetime benefits
Real Estate Advantage Program

Administered by Coldwell Banker Residential Brokerage

• Home Selling/Home Finding
• Mortgage Financing
• Relocation Services
• Moving Services

For Real Estate Services, contact them at 1-800-396-0960
Personal Insurance

Administered by Liberty Mutual

• Automobile
• Homeowner’s
• Renter’s
• Payroll deductions

For Personal Insurance, contact them at 1-888-480-4566
What You Need to Do

• **Enroll** in your benefits within 30 days at [www.bu.edu/buworkscentral](http://www.bu.edu/buworkscentral)

• Return **Long Term Disability Waiver Form** within 90 days from the expiration of your prior plan’s coverage.
***Break***
Your Commuting Options
Carl Larson
Transportation Demand Manager
Parking & Transportation Services is here to help!

- MBTA Subsidy
- The BU Shuttle (BUS)
- Discounted Bluebikes Membership
- Bike Benefits
- Parking Permits
- Commute Better Together
- Park and Pedal
- Guaranteed Ride Home
- Personalized Commuting Assistance
Transit Services

MBTA Options

Direct MBTA service to campus
Buses: 47, 57, CT2
Subway: Green Line (B)
Commuter Rail: Yawkey Station on Framingham/Worcester Line
Transit Services

MBTA Benefits for BU Employees

Monthly Pass Subsidy

35% for Local Bus, Inner Express, Outer Express, Subway (LinkPass), and Commuter Rail Zone 1A

50% for Boat and Commuter Rail Zones 1-10 (except Zone 1A)

Purchase via BUworks by the 10th of the preceding month

Parking permit holders are not eligible for subsidized passes

MBTA passholders may use pay-on-entry parking lots with a (free) Red Permit

LinkPass (local bus and T)
Regularly: $84.50, w/subsidy: $54.93
For those who drive to the train,
Pre-Tax Parking at Transit Stations

Set aside up to $265/month pre-tax for parking at transit stations including Commuter Rail

Pay with a P&A Group Benefits Card or submit receipts for reimbursement via web, fax, or mail.

Must have a BU-subsidized MBTA pass

Enroll via BUworks

bu.edu/parking/transit-parking
A Private Shuttle for the BU Community

Boston University Shuttle (The BUS)

FREE for anyone with a BU ID

Four routes:
- CRC – MED
- Comm Ave Loop
- Fenway
- Late Night

Real-time Tracking
- bu.edu/thebus
- BU Mobile app
- @BUShuttle

bu.edu/thebus
Your Bike is Everywhere

Bluebikes

1800 bikes
200+ stations
4 cities
24-hour access
45 min. free
$52.50/year subsidized by BU normally $99.00

North Station to GSU via Green Line
The Bluebike 35-40 min.

via Esplanade
15-20 min.

bu.edu/parking
Healthy Transportation

Biking

Register Your Bike with BU

Many Parking Locations
bu.edu/maps
Secure bike rooms
Lock your bike properly!

Free Helmets and Lights

Routing Assistance

bu.edu/bikesafety
@bubikesafety
Get That Tune-Up. Get That New Bike.

Bike Commuter Reimbursement Benefit

BU will reimburse for bike-related purchases up to $300/year.

$25 for each month in which bicycling was your primary means of commuting (no parking permit or subsidized transit pass)

Good for bike parts, accessories, and tune-ups. Not for clothing or Bluebikes.

Enroll via BUworks at the end of each year.

Save your receipts!

bu.edu/parking/bikebenefit
Drive only if you must!

Parking Permits

Permit type depends on arrival time and frequency of use

No guarantee of convenient parking

Paid via pre-tax payroll deduction

Priced in weekly intervals

Rates will likely increase every year

Pick up your permit in-person at the Parking & Transportation Services office (1019 Commonwealth Ave.)
Save over $1400/year on parking

**Commute Better Together!**

**Additional Savings**
- 50% Permit Discount
- Discount on Occasional Day Parking
- Designated Parking Option
- $50 Gas Card for the first 3 months

**Connect with other commuters via**

Bay State Commute

baystatecommute.com
bu.edu/parking/commutebettertogether
A Hybrid Commute

Park and Pedal

FREE parking for commutes completed by bicycle

15-25 minute ride to campus

Some routes are entirely off-street, car-free

parkandpedal.org
Commuter Perks

Additional Benefits

Motorist Assistance

- Jump start your car
- De-ice your locks
- Call a tow company

EV Charging Stations

Zipcar Membership Discount ($15/year)
Our Partner in Commute Benefits

**Allston Brighton TMA**

**Workout to Work**
Win prizes for logging your commute trips

**$50 Bike Benefit**
Two $25 reimbursements for bike-related purchases

**$150 Carpool Subsidy***
Monthly $50 gas card for 3 months

**$150 Vanpool Subsidy***
$50/month reimbursement for 3 months of vanpool costs

**$300 Bus/Boat Subsidy***
$100/month reimbursement for 3 months of MBTA express bus, private bus, or commuter boat costs

*for those who currently drive alone for the majority of the week

allstonbrightontma.com
No More ‘What-ifs’

Guaranteed Ride Home

Six FREE cab rides home per year for unforeseen:
  family or personal emergency
  unscheduled overtime
  bicycle breakdowns
  carpool issues

Must register in advance through Allston-Brighton TMA.

Not available to employees with parking permits (except Carpool and Red Permits)

allstonbrightontma.com
Need Help with Your Commute?

Personalized Commuting Assistance

New to the area?
Thinking of moving?
Have questions about your commute?
Fill out our online form and we’ll be happy to help.

bu.edu/parking/commutingassistance
Remember:

Sign up for your MBTA pass by the 10th!

Carl Larson
TDM Manager

Parking & Transportation Services
1019 Commonwealth Avenue
Monday-Friday | 9AM – 5PM

(617) 353-2160

carllars@bu.edu | parking@bu.edu
The University Identification Number and The Terrier Card

- University Identification Number
  - For Anyone Affiliated with Boston University
- Terrier Card
  - For Anyone Employed by BU or Has a Business Need
  - Access University Resources Such as
    - Mugar Memorial Library
    - Buildings and Facilities
    - Faculty Staff Dining Room
    - Campus Events
    - Discount at Barnes and Noble at BU
    - Terrier Convenience Plan
Best wishes on your career at Boston University!

Human Resources
25 Buick Street
Boston, MA 02215
617-353-2380
www.bu.edu/hr