All of the plans described in the previous sections of this handbook are sponsored and administered by Boston University. These plans were designed to provide you with an outstanding benefits package—one that is comprehensive and also responsive to the needs of all employees.

This section provides information regarding the administration of your benefits. It also explains your rights under the Employee Retirement Income Security Act of 1974 (ERISA).

About the Plans

Sponsor for the Plans
All of the plans described in this handbook are sponsored by the employer, Boston University, Boston, Massachusetts, which is also the Plan Administrator.

Boston University’s Employer Identification Number
For identification purposes, the Internal Revenue Service has assigned number 04-2103547 to Boston University. You will need to know this number if you write to a government agency about any of the plans.

Types of Plans, Plan Numbers, and Plan Years
In addition to the University’s Employer Identification Number, you need to know the following information:

• Types of Plans  The plans described in this handbook are characterized by the federal government as either Defined Contribution Plans or Welfare Plans.
• Plan Numbers  Boston University has assigned Plan Numbers to all of the plans.
• Plan Years  The financial records of all plans are kept on a Plan Year basis. The Type of Plan, Plan Number, and Plan Year for each plan are listed on the following pages.

Administrator for All Plans
The day-to-day administration of all plans is handled by Human Resources. However, if you have a question or a problem that cannot be resolved by Human Resources, you should contact the Plan Administrator.

The Plan Administrator for all plans can be reached by contacting:

Plan Administrator
The Trustees of Boston University
25 Buck Street
Boston, MA 02215
Phone: 617-353-4489

Funding and Administration of All Plans
Boston University pays the entire cost of many of the benefit plans described in this handbook. In some cases you and the University share the cost. In others, you pay the entire cost.

Following is an explanation of how the plans are funded and who is responsible for paying benefits:

• Defined Contribution Plans  Contributions to the Retirement Plan and the Supplemental Retirement and Savings Plan go to the following investment entities, which hold the plans’ assets and are responsible for paying benefits from the participants’ accounts. The addresses and telephone numbers of these offices are:

  Fidelity Investments Tax-Exempt Services Company (Fidelity)
  82 Devonshire Street
  Boston, MA 02109
  Phone: 1-800-343-0860

  Teachers Insurance and Annuity Association (TIAA)
  730 Third Avenue
  New York, NY 10017
  Phone: 1-800-842-2733

  College Retirement Equities Fund (CREF)
  730 Third Avenue
  New York, NY 10017
  Phone: 1-800-842-2733

Administrative Information
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<td>Tuition Remission Program</td>
<td>Welfare</td>
<td>026</td>
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</tr>
</tbody>
</table>

- **Welfare Plans**: Contributions to the Health Plan are used by the following providers, who are responsible for processing claims for benefits.
  - The addresses and telephone numbers of these processors are:
    - Blue Cross Blue Shield of Massachusetts
      - Landmark Center
      - 401 Park Drive
      - Boston, MA 02215
      - 1-800-814-4371
    - Express Scripts
      - 100 Parsons Pond Drive
      - Franklin Lakes, NJ 07417
      - 1-800-230-0508
    - Personal and Family Accident Insurance Plan
      - The Hartford
      - Group Benefits
      - P.O. Box 2999
      - Hartford, CT 06104-2999
      - 1-888-747-8819
    - Long-Term Disability Plan
      - Liberty Mutual
      - P.O. Box 1525
      - Dover, NH 03821
      - 1-800-210-0268, ext. 58535

- **Flexible Benefits Program**: Automatic Before-Tax Health, Dental, and Accident Insurance Contributions
  - Dependent Care
  - Health Care

- **Severance Pay Plan**: Welfare
  - 026
  - January 1–December 31

Finally, Accidental Death Benefit, Severance Pay Plan, and Tuition Remission Program benefits are paid out of the general assets of Boston University.

**Agent of Legal Service**

The agent for the service of legal process for all plans is:

- University Counsel
- 125 Bay State Road
- Boston, MA 02215

Legal process may be served on the Plan Administrator.

**Fraudulent Claims**

Submission of a claim for benefits under any of the plans described in this handbook includes a representation that the claim is bona fide and, to the best knowledge of the employee, dependent, or other claimant, proper for payment. Submission of a fraudulent or knowingly false claim by an employee or an employee’s dependent participating in a plan will be grounds for disciplinary action against the employee, including termination of participation by the employee and/or covered dependent(s) under the plan.
Claims for Benefits/Appealing a Denial of Claims for Benefits

At the end of each benefit description contained in this handbook, there is a section that explains how to apply for benefits. When you apply for benefits, there are time periods within which you must receive a decision on your claim for benefits. If you or your beneficiary applies for benefits and either part or all of the request is denied, you have the right to appeal that decision, provided the appeal is made in accordance with the provisions of the plan and applicable laws (e.g., appeals must be filed within required time periods). Appeals are generally decided by the provider of the benefit involved, which is the insurance carrier, claims administrator, or vendor for most benefits, or the University or its Plan Administration Committee for some benefits.

Appeals to Insurance Carriers/Claims Administrators/Other Vendors

For the following plans, appeals regarding benefits or other issues affecting plan participants or other persons should be made directly to the applicable provider under the plan:

• The Health Plan
• The Dental Health Plan
• The Basic and Group Supplemental Life Insurance Plan
• The Travel Accident and Personal and Family Accident Insurance Plan
• Flexible Spending Accounts
• The Long-Term Disability Plan

Details of claims and appeal procedures may vary, but generally the following procedures apply:

• If a claim for benefits is either wholly or partially denied, you will be notified in writing. The notice will state the reasons why the claim was denied and the deadline for requesting review, which is different for different types of plans and/or claims.
• If you wish to appeal, you are entitled to review all documents pertaining to your claim free of charge and may also submit comments pertaining to your claim.
• Your appeal of the denial should be addressed to the applicable provider as directed in the denial of benefits notice.
• The applicable provider will decide the claims and appeals in the time and manner required by law.
• Unless a different time period applies, claims will be decided within 90 days (180 days if special circumstances apply) and appeals for denied claims must be filed within 60 days of denial. A decision must be made within 60 days (or 120 days if special circumstances are present and you are notified).
• There are different time periods for filing and appealing claims for the Health Plan, Dental Health Plan, and Long-Term Disability Plan. Please refer to the Benefits Handbook sections for these plans for the specific time periods.

Claims and Appeals to the University

For the following plans, appeals regarding benefits or other issues affecting plan participants or other persons should be made to the University’s Plan Administration Committee:

• Supplemental Death Benefit
• The Boston University Retirement Plan
• The Supplemental Retirement and Savings Plan
• The Flexible Benefits Program
• The Severance Pay Plan

For the Tuition Remission Plan, appeals regarding benefits or other issues affecting plan participants or other persons should be made to the Office of the Senior Vice President and General Counsel.

For claims and appeals to the University’s Plan Administration Committee, the following procedures will apply:

• If a claim for benefits is either wholly or partially denied, you will be notified in writing within 90 days after receipt of your claim (180 days if special circumstances apply). The notice will state:
  o the reasons why the claim was denied,
  o the specific references in the plan document that support those reasons,
  o the information you must provide to verify your claim and the reasons why that information is necessary,
  o the plan’s review procedures, including your right to bring a civil action following an adverse benefit determination on review,
  o and the deadline for requesting review.

After receiving the notice, you or your beneficiaries may request, in writing, a review of your claim by the University’s Plan Administration Committee or Senior Vice President and General Counsel, as applicable, by submitting an appeal to:

Plan Administration Committee (or Senior Vice President and General Counsel), c/o Plan Administrator, Boston University Human Resources, 25 Buck Street, Boston, MA 02215.

• Your appeal of a denied claim must be submitted within 60 days after your claim has been denied. You (or your representative) may review Plan documents and submit issues and comments orally, in writing, or both.

• The Plan Administration Committee (or Senior Vice President and General Counsel) will conduct a full and fair review of your claim and appeal, and notify you of the final decision regarding your appeal within 60 days (120 days if special circumstances apply) after your request for review is received. The decision will be in writing and will include the specific reasons and the plan references on which the decision is based.

Appeals may be submitted to the following providers:

• The Health Plan
Blue Cross Blue Shield
Member Grievance Program
1-800-814-4371

• The Dental Plan
Blue Cross Blue Shield
Member Grievance Program
1-800-814-4371

• The Group Life Insurance Plan
The Prudential Insurance Company of America
800 Boylston Street, 14th Floor
Boston, MA 02199
1-800-778-3827

• Travel Accident Insurance Plan
The Hartford
1-800-778-3827

• The Supplemental Retirement Plan
Liberty Mutual
1-800-778-3827

• The Supplemental Life Insurance Plan
Massachusetts One Enterprise Drive
Quincy, MA 02171-2126
1-800-814-4371

The plans are also regulated by applicable provisions of applicable laws, which will govern in the event of any conflict between the law and the terms of the plans as described in either the documents or in the summary plan description.

Equal Opportunity/Affirmative Action Policy

Since its founding in 1869, Boston University has been dedicated to equal opportunity and has opened its doors to students without regard to race, sex, creed, or other irrelevant criteria. Consistent with this tradition, it is the policy of Boston University to promote equal opportunity in educational programs and employment through practices designed to extend opportunities to all individuals on the basis of individual merit and qualifications, and to help ensure the full realization of equal opportunity for students, employees, and applicants for admission and employment. The University is committed to maintaining an environment that is welcoming and respectful to all.

Boston University prohibits discrimination against any individual on the basis of race, color, religion, sex, age, national origin, physical or mental disability, sexual orientation, genetic information, military service, or because of marital, parental, or veteran status. This policy extends to all rights, privileges, programs, and activities, including admissions, financial assistance, educational and athletic programs, housing, employment, compensation, employee benefits, and the providing of, or access to, University services or facilities. Boston University recognizes that non-discrimination does not ensure that equal opportunity is a reality. Accordingly, the University will continue to take affirmative action to
achieve equal opportunity through recruitment, outreach, and internal reviews of policies and practices. The coordination and implementation of this policy is the responsibility of the Director of Equal Opportunity. The officers of the University and all deans, directors, department heads, and managers are responsible for the proper implementation of equal opportunity and affirmative action in their respective areas, and they are expected to exercise leadership toward their achievement. It is expected that every employee of Boston University will support this commitment and cooperate fully in helping the University meet its equal opportunity and affirmative action objectives.

Boston University has developed detailed procedures to assist in its Complaint Procedures in Cases of Alleged Unlawful Discrimination or Harassment (www.bu.edu/eeo/policies-procedures/complaint), by which individuals may bring forward concerns or complaints of discrimination and retaliation. Agitation against any individual who brings forward such a complaint or who cooperates or assists with an investigation of such a complaint is both unlawful and strictly prohibited by Boston University.

Inquiries regarding this policy or its application should be addressed to the Director of Equal Opportunity, Equal Opportunity Office, 19 Deeringfield Street, Boston, MA 02215, or call 617-353-9286.

Amendment or Termination of the Plans

Boston University intends to continue maintaining the plans described in this handbook for the exclusive benefit of its employees. However, the University reserves the right to change or discontinue any of them, and to implement changes as required by federal, state, or local laws.

You will be informed of any material changes that are made to the plans. If a plan is terminated, your rights, on the date of the termination, would be governed by the provisions of the plan document.

Your Rights Under ERISA

The following Boston University benefit plans are subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA):

- Health Plan
- Dental Health Plan
- Long-Term Disability Plan
- Basic Life Insurance Plan
- Group Supplemental Life Insurance Plan
- Travel Accident Insurance Plan
- Personal and Family Accident Insurance Plan
- Supplemental Death Benefit
- Retirement Plan
- Supplemental Retirement and Savings Plan
- Flexible Benefits Program
- Severance Pay Plan

ERISA provides the participants in these plans with certain rights and protections. The following statement is included here so that you will be aware of your rights under the law.

Under ERISA:

- You may examine, without charge, at Human Resources and at other specified locations, during normal business hours, all plan documents relating to the plans in which you participate. The documents that must be available for your review include insurance contracts, plan and trust documents, collective bargaining agreements, and all documents filed with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration, for example, detailed annual reports.

- If you wish, you may request your own copies of these plan documents by writing to Human Resources. Where permitted by law, you may have to pay a reasonable charge to cover the costs of copying.

- You will receive summaries of the plans’ annual financial reports each year, free of charge. The administrator for the plans is required by law to furnish each participant with a copy of these summary annual reports.

- You may request a statement of your vested benefits under the Boston University Retirement Plan and the Supplemental Retirement and Savings Plan. This statement will be given to you free of charge and may be requested once each year.

- You have a right to receive a copy of any material change to a plan within 210 days of the plan year in which the change is adopted, unless earlier notice is required by law.

Continue Health and Dental Coverage

You may continue health care or dental care coverage for yourself, your spouse, or your dependents if there is a loss of coverage under the Health Plan or Dental Health Plan as a result of a qualifying event. You or your dependents will have to pay for such coverage. Review the applicable section of this handbook and the documents governing the Health Plan and Dental Health Plan on the rules governing your COBRA continuation coverage rights.

You may reduce or eliminate exclusionary periods of coverage for pre-existing conditions under the Health Plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the Health Plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 18 months after losing coverage. Without evidence of creditable coverage, you may be subject to a pre-existing condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

Plan Fiduciaries

Besides giving you certain rights as a participant, ERISA places certain duties upon the people who are responsible for the management of the above-mentioned plans. These people are called “fiduciaries” under the law, and they have the duty to act prudently and in your best interests.

Under ERISA, no one may fire you or discriminate against you to prevent you from obtaining a plan benefit or exercising your rights under ERISA.

Enforcing Your Rights

If your claim for a benefit is denied, in whole or in part, you must receive a written explanation of the reason for the denial. You have a right to obtain copies, without charge, of documents relating to the decision, and to appeal any denial within some time frames.

Under ERISA, there are steps you can take to enforce your rights. For instance, if you request materials from the plan and do not receive them within 30 days, you may file suit in a federal court. In such case, the court may require the Plan Administrator to provide the materials and pay you up to $110 for each day’s delay until you receive the materials, unless the materials were not sent for reasons beyond the administrator’s control. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with a plan’s decision or lack thereof concerning the qualified status of a domestic relations order or medical child support order, you may file suit in federal court. If it should happen that plan fiduciaries misuse plan money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or file suit in a federal court.

In a lawsuit, the court normally decides who pays the court costs and legal fees. If you are successful, the other party might have to pay. But, if you lose, the court might order you to pay these costs and fees, especially if the court finds your claim to be frivolous.

Assistance with Questions

If you have any questions about this statement of your rights under ERISA, contact Human Resources. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest area office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

A Final Note

This handbook presents a summary of Boston University’s benefits for faculty and staff. It is designed as a quick reference source and is not intended to cover every point of policy. In certain instances, the University may exercise discretion, with respect to the administration of the plans described in this handbook. For more in-depth information, contact Human Resources. Periodically, the University may make changes in policy that may not be reflected immediately in this handbook.

Again, for complete and up-to-date information about any policy or benefit, you should contact Human Resources.

Please note: The policies described in this handbook are not intended to create an employment contract between Boston University and its employees. Therefore, they do not alter the University’s rights regarding discharges and layoffs.