You have a variety of other benefits available as an employee of Boston University. These include:

- Child Care Facilities
- DASH for Health
- Economic Security Planner
- Faculty/Staff Assistance Office
- Family Resources Office
- Fitness & Recreation Center
- Income Solutions
- New England Eye Benefit
- Personal Insurance Program
- QuitNet
- Real Estate Services
- Metro Credit Union

These benefits are provided to help you and your family live life to its fullest, both personally and professionally.

Finally, the University contributes toward additional benefits that have been established under state and federal statutes. These statutory benefits include Social Security, Unemployment Compensation, and Workers’ Compensation.

**Child Care and Preschool Education Programs**

Boston University offers two child care and preschool education programs:

- The Boston University Children’s Center, Inc., has full-time and part-time programs for children two to six years old. For additional information and application forms, contact: The Director Boston University Children’s Center, Inc. 32 Harry Agganis Way Boston, MA 02215 Phone: 617-353-3413

- The Early Childhood Learning Lab, a nursery school for children two years and nine months to five years old, is operated by the School of Education. Learning Lab programs run morning sessions, Monday through Friday. For additional information and application forms, contact: The Director Early Childhood Learning Lab Boston University School of Education 2 Silber Way Boston, MA 02215 Phone: 617-353-3410

Space in both programs is limited. If you are interested in them, we encourage you to talk to the directors as early as possible.

**DASH for Health**

This voluntary program is designed to help you eat better, exercise better, lose weight, and lower blood pressure. It was developed by physicians at BU and Boston Medical Center.

**What is DASH for Health?**

DASH for Health is an online nutrition and weight loss program that is FREE to all Boston University employees and up to three of their adult household members. Its aim is to help you learn better eating and exercise habits and it was designed right here at BU by a team of doctors and nutritionists. It is scientifically proven to help you eat better, exercise better, lose weight, and lower blood pressure, and it was designed right here at BU by a team of doctors and nutritionists. It is recommended by the American Heart Association.

DASH Eating

All nutrition advice is based on the DASH Diet—a diet with more scientific proof behind it than any other eating plan. The DASH Diet is a well-balanced, easy-to-understand way of eating that gives you lots of choices, and it is scientifically proven to help you lose weight and lower blood pressure and cholesterol levels.

**How do I Enroll?**

To learn more about DASH for Health, go to: www.bu.edu/hr/benefits/health-wellness/dash-for-health and enter your BU username and Kerberos password. You will see the link that will connect you to the DASH for Health website where you can take a tour of the program and get more information about enrolling.

**Economic Security Planner**

Free for Boston University Employees—Two Versions Available

Traditional financial planning asks you to do all the hard work. It makes you set your own saving and life insurance targets. This puts you at risk. Set your targets too low and you’ll under-save and under-insure. Set them too high and you’ll oversave and overspend.

Economic Security Planner (ESPlanner™), developed by Boston University Professor Laurence Kotlikoff and other leading economists, finds the right targets. It calculates your family’s highest sustainable living standard and the amounts you need to save and insure to maintain that living standard through time.

- **ESPlannerBASIC**—a simplified on-line version of this lifetime, financial planning software. To learn more about ESPlannerBASIC, go to: www.bu.edu/hr/benefits/finances/retirement-planning-resources/tools/esplanner-financial-planning-tools and enter your BU login and Kerberos password. You will press the LOGIN button on the ESPlannerBASIC website. Once you create your personal account, you can return to it whenever you wish. Your information will be kept secure and confidential.
- **ESPlannerPLUS**—a detailed downloadable version of the
After-hours appointments may be generally scheduled between 9 a.m. and 6 p.m. To schedule an appointment, call 617-353-5381. For additional information or to contact the program, please visit www.esplanner.com.

Faculty & Staff Assistance Office
The Boston University Faculty & Staff Assistance Office provides confidential counseling and referral services. It is available to you and your family members if you are experiencing personal, family, or work-related problems. Services are available without charge and include:
- Consultation
- Problem assessment
- Short-term psychotherapy
- Referral resource information

If you have a problem and are in doubt about the wisest course of action, we encourage you to contact the program. In response to your call, a counselor will meet with you to discuss your problems and consider solutions. If additional specialized counseling proves necessary, a referral will be made. Inquiries are confidential; no one will know you have used the Faculty & Staff Assistance Office unless you tell them.

For additional information or to schedule an appointment, call 617-353-5381. Appointments are generally scheduled between 9 a.m. and 5 p.m., Monday through Friday. After-hours appointments may be arranged upon request.

Family Resources Office
The Family Resources Office is committed to helping Boston University faculty and staff become knowledgeable and informed about child care and elder care by providing a resource and referral service. For further information, contact the director at 617-353-5954.

Fitness & Recreation Center
The Fitness & Recreation Center has membership plans and programming designed specifically for faculty and staff. Come work out, learn a new skill, recreate with your family, and enjoy over six acres of world-class fitness and recreation under one roof, including:
- Faculty/staff locker rooms and saunas
- Competition and recreation pools
- 8,000-square-foot fitness center
- Dance theater
- Elevated jogging track
- Racquetball and squash
- Seven courts of gymnastics
- 35-foot climbing wall
- Juice bar and lounge with wireless internet access
- Hundreds of recreational classes (at a significantly reduced rate if you are a member) in yoga, fitness, dance, martial arts, cycling, swimming, and much, much more.

The Fitness & Recreation Center offers highly competitive membership plans for faculty/staff, as well as spouses and dependents.


Income Solutions
Income Solutions® is an income annuity purchase program. This is not a benefits program sponsored by Boston University. It is part of the Hueler Companies, which is a leading technology and research firm located in Minneapolis, Minnesota.

How Can Income Solutions Help You?
When you are ready to begin receiving your retirement income, an income annuity is one option you may want to explore. Income Solutions provides you with the tools necessary to easily convert all or a portion of your retirement assets into an annuity which provides a steady income stream you cannot outlive. Through Income Solutions, you are able to purchase income annuities at a group discount or wholesale prices compared to some of those offered in the retail marketplace. Such an annuity is not part of any Boston University retirement plan.

An annuity is a long-term contract between an annuitant and an insurance company in which the annuitant receives income payments at regular intervals from a fixed date for a specific fixed period of time and/or until death in return for the premium that the annuitant pays to the insurance company. There are advantages and disadvantages associated with annuities which you should carefully consider. You may wish to consult your own financial advisor, at your own expense, as to whether an annuity is appropriate for you.

Use the Annuity Income Calculator
By accessing Income Solutions through Boston University’s website, you will be able to use the income calculator. After you answer several questions, estimates for each of the immediate fixed income annuity options available through Income Solutions will be provided along with a definition of each type. You may want to try calculating several scenarios before determining which best meets your personal circumstances. Once you have an idea of what your needs are and which annuity option(s) may make sense for you, you may request quotes.

Request Quotes
Income Solutions provides you with a platform in which you can receive quotes from a broad group of high-quality insurance companies that participate in the Income Solutions program. Every quote request is competitively bid across the participating insurance companies to ensure that retirees receive competitive annuity quotes. All annuity quotes are provided on equal terms, ensuring comparison.

There is no cost to you to use the annuity income calculator or to request quotes; however, if you purchase an annuity through Income Solutions, Hueler Companies will receive a specified fee which is disclosed at the Income Solutions website.

How to Access Income Solutions
For more information, log on to www.bu.edu/hr/finances/retirement-planning-resource-tools/income-solutions.

You will need to log on with your BU Kerberos password. If you have any questions, please contact Human Resources at HR@bu.edu or call 617-353-2380.

New England Eye Benefit
BU employees and their family members receive an enhanced eye care benefit through New England Eye (NEE) at the Commonwealth Avenue and Roslindale full-service eye clinics.

NEE offers a full range of eye care services including comprehensive eye care exams, pediatric and vision therapy services, optical services, contact lenses and cornea services, low vision and rehabilitative services, consultative ophthalmology, and laser vision correction evaluations.

Features of the benefit:
- 40% discount on eyewear and competitive pricing on contact lenses

New England Eye is the patient care subsidiary of The New England College of Optometry.

For more information, contact New England Eye at 617-262-2020 or visit their website at www.newenglandeye.org.

Personal Insurance
This program offers a special discount on the cost of automobile and homeowners insurance for Massachusetts residents. It is currently underwritten by Liberty Mutual, which you are a member) in yoga, fitness, dance, martial arts, cycling, swimming, and much, much more.

The Fitness & Recreation Center offers highly competitive membership plans for faculty/staff, as well as spouses and dependents.


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For more information, log on to www.bu.edu/hr/finances/retirement-planning-resource-tools/income-solutions.

You will need to log on with your BU Kerberos password. If you have any questions, please contact Human Resources at HR@bu.edu or call 617-353-2380.

For more information, contact Liberty Mutual at 1-888-480-4566 or go to www.libertymutual.com/buemployee.

QuitNet
QuitNet is an Internet-based service designed to help individual tobacco users through the quitting process. Launched as a smoking cessation service on the Web in 1995, QuitNet was created by Nathan Cobb, MD, and further developed at Boston University School of Public Health. QuitNet is now managed by Healthways.

QuitNet members may choose from the following support services:
- Comprehensive online support from QuitNet’s website
- Expert support
- Printed guide to quitting
- Quit Tips email support delivered to your inbox

For more information, log on to www.bu.edu/hr/health-wellness-wellness-programs/quitnet-smoking-cessation. and select the “introduction” link. You will be able to view screen shots of pages on the QuitNet website before you join QuitNet.

If you decide that you want to join QuitNet, you can enroll yourself or your family members by going to www.bu.edu/hr/health-wellness-wellness-programs/quitnet-smoking-cessation. and clicking on the “log in” link. You will need to log on with your BU Kerberos password.

If you have any questions, please contact Human Resources at HR@bu.edu or call 617-353-2380.

For more information, contact Liberty Mutual at 1-888-480-4566 or go to www.libertymutual.com/buemployee.
Real Estate Services

- Assistance with home finding and selling
- Mortgage services
- Relocation and moving services

For more information, contact the Real Estate Advantage Program at 1-800-396-0960.

Metro Credit Union

Join 11,000 Boston University faculty, staff, students, and other supporters by becoming a member of Metro Credit Union (www.metrocu.org/home/home). As a member, you have access to numerous financial services, including checking accounts, savings accounts, IRAs, and auto and home loans. The Credit Union also provides financial calculators and other helpful tools.

Metro Credit Union is another University resource for you and your family. Employees, retirees, students, and all family members are eligible to become a Metro Credit Union member. And at Metro Credit Union, you stay a member for life—even if you retire or leave Boston University.

For more information, please call 1-877-MYMETRO or visit the Credit Union’s branch, located on the Charles River Campus at 922 Commonwealth Avenue. The Credit Union also has an office on the Medical Campus at 710 Albany Street.

Additional Benefits

In addition to your Boston University benefits, federal and state laws require employers to provide you with certain other benefits. These statutory benefits include Social Security, Unemployment Compensation, and Workers’ Compensation.

Social Security

The Social Security Act provides a range of programs to afford you a basic level of benefits in the event of your retirement, death, or disability. Most of these benefits are financed by payroll taxes.

Your Social Security benefits include:
- Retirement insurance
- Survivors’ insurance
- Disability insurance
- Medicare
- Supplemental security income

Social Security benefits are adjusted frequently, and the rules and regulations change. You should contact your local Social Security office to obtain the latest information about the benefits to which you may be entitled.

Unemployment Compensation

The University pays the Commonwealth of Massachusetts the cost of your unemployment compensation. You may be eligible to receive unemployment compensation benefits if you lose your job through no fault of your own. Unemployment compensation is coordinated through the Massachusetts Division of Unemployment Assistance, which determines your eligibility.

Workers’ Compensation

Massachusetts Workers’ Compensation laws prescribe certain medical, hospital, disability compensation, rehabilitation, and death benefits to be paid in the event of injury or death due to work-related accidents or illnesses. Boston University pays the full cost of insurance to cover these benefits. You are automatically covered by this insurance while you are employed by the University.

If you are injured while you are at work, report the injury to your supervisor immediately. Remember, minor injuries (which at the time may seem trivial, but may later require medical attention) may also be covered, provided they are reported when they occur.

Severance Pay Plan

A severance pay plan is available to eligible staff members. See your Employee Handbook for further details.