



SUMMARY OF EMPLOYEE BENEFITS

This document provides highlights of the employee benefits package for the Boston University Medical Group (BUMG)¹

Flexible Spending Accounts

Flexible Spending Accounts allow all employees to set aside before-tax contributions through payroll deductions to help pay for dependent child care expenses and out-of-pocket health and dental care expenses not covered by group health plan. As eligible expenses are incurred, the employee is reimbursed with his/her own tax-free dollars.

For employees who work at least 50% of a full-time schedule:

Health Plan

The University Health Plan offers employees and their eligible dependents a choice of two health plans at a reasonable cost:

- **BCBS PPO** - Preferred Provider Organization
- **BU Health Savings Plan** - High Deductible Health Plan with a Health Savings Account feature
You may be eligible to receive a contribution from BU if you enroll in the Health Savings Account

Dental Health Plan

The University offers employees and their eligible dependents a choice of two dental health plans at a reasonable cost.

- **BU Dental Health Center Plan** - Members must receive treatment from one of the BU Dental Health Centers. Plan benefits vary based on the type of dental service.
- **Dental Blue Freedom Plan** - Members have access to providers at the BU Dental Health Centers, Blue Cross Blue Shield dental network providers, or their own provider. Plan benefits vary based on where you receive care.

Boston University Retirement Savings Program

Employees are automatically enrolled to contribute 3% of their salary to the Supplemental Retirement and Savings Plan which is a 403(b) plan. After two years of service, the University will automatically contribute between 4% and 9% of salary depending on the employee's salary and age. In addition, the University will match employee contributions up to 3% of salary. Employees can contribute on a tax-deferred or Roth after-tax basis to a selection of target retirement funds, a variety of mutual funds, annuity accounts and a brokerage window. In addition to the BU Retirement & Savings Plan employees earning over \$180,000 are also eligible to make additional contributions to the 457(b) Savings Plan, which is a deferred compensation plan.

For full-time employees:

Life Insurance Plan

Employees are eligible for life insurance as follows:

- **Basic Life Insurance**—The University provides life insurance benefits equal to one times an employee's annual base salary at no cost to the individual.
- **Supplemental Life Insurance**—Employees may purchase additional insurance up to five times their annual base salary not to exceed \$500,000 at a group rate without providing evidence of insurability. Coverage is also available for spouses and dependent children.

Tuition Remission

For both the employee and their dependents, the University pays tuition costs for most courses taken at Boston University. Employees and their dependents must apply for admission and register in the usual manner. The benefit is based on service and includes:

- **For the employee**—Upon hire, 100% tuition remission of the first four credit hours and 90% of an additional four credit hours per semester.
- **For spouses**—After one year of employment, 50% tuition remission.
- **For employees' children***—After 4 months of employment, 50% tuition remission; after 16 months, 90% tuition remission for up to eight semesters.

* Students must be under 27 years old and enrolled in an undergraduate degree program.

Tuition Exchange Program

Employees who have completed sixteen (16) months of regular full-time employment with Boston University are eligible to apply for participation in the Tuition Exchange program on behalf of their dependent children. Boston University is a member of the Tuition Exchange Inc., a higher education consortium that provides scholarships to dependent children of employees who attend participating colleges and universities. The University selects employees' eligible dependents for the Tuition Exchange program based on length of continuous service at the University.

¹ This document is a summary and does not include all of the details and restrictions of the various programs. Eligibility for certain benefits may vary based on effort. Full time is defined as 40 hours per week, including clinical, administrative, research, and education time. More specific information on benefits can be found in the Boston University Faculty and Staff Benefits Handbook or on the Human Resources web site at www.bu.edu/hr and the Boston University Medical Group web site at <http://www.bumc.bu.edu/bumg/>

Additional Benefits for full-time employees

Employees receive the following benefits at no cost from the University:

- **Long-Term Disability Plan**—Income protection if an employee is disabled and unable to work. (Employees are enrolled for this benefit after two years of service.)
- **Travel Accident Insurance Plan**—Coverage while traveling on University business

Employees may elect coverage under these optional University-sponsored supplemental programs:

- **Individual Disability Insurance**
- **Personal and Family Accident Insurance**
- **Personal Auto and Homeowner's Insurance**

Time Off

BUMG employees receive time off benefits per BUMG personnel policy², including:

- **Paid Time Off** – Up to 40 days per year³ of vacation, sick leave and holidays⁴ pursuant to BUMG personnel policies
- **Paid Family and Medical Leave** – Up to 26 weeks per year of paid⁵, job-protected leave, including:
 - Up to 12 weeks of family leave to bond with a new child, or care for a family member with a serious illness, or if a family member has been activated for military duty;
 - Up to 20 weeks of medical leave for your own serious health condition, including child birth recovery;
 - Up to 26 weeks of family leave to care for a family member who became injured or ill while on military duty.
- **Other Leave**—Jury Duty, Military, Small Necessities, Domestic Violence, Bereavement

OTHER WAYS BUMG EMPLOYEES BENEFIT:

- **Faculty/Staff Assistance Office** – The University provides a confidential counseling and referral program to employees and their family members without charge.
- **MBTA Commuting Benefit** – Faculty and staff who order a monthly MBTA pass through Boston University may be eligible for a subsidy of 35% to 50%.
- **Discounts** – University employees may use their University ID Cards for discounts at the Barnes and Noble Bookstore at Boston University and at various other establishments.
- **Facilities and Events** – As a member of the Boston University community, employees may enjoy the Mugar Memorial Library, The Fitness and Recreation Center, theater productions, sporting events, lectures, and concerts; these are either free or offered at a reduced cost.
- **Financial Services** – The Metro Credit Union offers a variety of services including savings accounts, Christmas and Vacation clubs, IRA's and loans.
- **Financial Planning** – Garrett Planning Network and Baystate Financial offer discounted, fee-only, financial planning services to BUMG employees.
- **Referral Services** – The Family Resources Office provides a resource and referral service to help parents of the Boston University community become more knowledgeable and informed about child care issues and resources.
- **Adoption/Surrogacy Benefit** - BUMG offers a generous stipend to support costs for adoption or surrogacy arrangements.
- **BUMG Back-up Child/Elder Care** – Care.com is an online service for BUMG members to find pre-screened high quality caregivers for child care, adult or senior care, pet and household services. Includes 8 days/year of emergency backup child/adult care coverage at a center or in home, at discounted cost -- plus free assistance to find and vet regular caregivers.
- **BU Back-up Child/Elder Care** – Bright Horizons is an online service for BU faculty and staff to find back-up care for children, adults, and elders for planned as well as last-minute circumstances. Includes 10 days/year of backup child/adult care coverage at a center or in home, at discounted cost.
- **BMC Working Advantage** – Because of BUMG's affiliation with Boston Medical Center, employees are eligible to participate in this discount network which offers up to 60% savings on ticketed events and online shopping, amusement parks, movie tickets, and retailers.
- **Professional Liability (Malpractice) Coverage** – The BMC Insurance Captive offers coverage on a “modified claims-made basis”. This means BUMG clinicians effectively have “tail” coverage for services rendered while practicing within the scope of their responsibilities, including claims made after employment ends.

² BUMG time off and leave policies deviate from BU faculty leave policies and do not follow the Boston University Faculty Handbook. Available time off may include paid and unpaid time off. For details, see BUMG personnel policies.

³ Departments may provide additional paid time off benefits.

⁴ Inpatient, Emergency and some Operating Rooms, as well as the departments supporting these areas, are open on all holidays.

⁵ Salary replacement rates vary by duration and type of leave. For details, see BUMG personnel policies.