Welcome to Boston University
New Employee Orientation

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

• Over 34,000 students
  • Representing 50 states and more than 130 countries
  • Nearly 380,000 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

• Seventeen Schools and Colleges
  • 250 Majors and minors
  • Over 90 Study Abroad Programs
  • 134 Acres of campus
  • Over 20 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

BU Senior Administration: [http://www.bu.edu/offices/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
COVID-19 Vaccine Requirement

New Hires (both Faculty and Staff) are required to comply with the University’s COVID-19 Vaccination Requirement

WHAT DOES THAT MEAN FOR YOU?

• Please upload your vaccination documentation through the Healthway Portal
• If you requesting a Medical or Religious Exemption – You can indicate that in the Healthway Portal

IMPORTANT TO REMEMBER:

• You have 4 weeks from your date of hire to comply
• If you have questions about this process, please reach out to COVIDhelp@bu.edu or call (617) 358-4990
When You Need to Talk to Someone

- Employee Relations: Human Resources
- Faculty Staff Assistance Office
- Office of Family Resources
- Office of Equal Opportunity
Your day-to-day assistance with:

- Benefits
- Employee Self-Service
- Onboarding, including I-9’s
- Leaves of absence (Paid Family and Medical Leave)

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 under “Forms and Documents”, then under “Human Resources Documents”.

For further assistance:
Call your Human Resources Business Partner at 617-353-2380
Faculty & Staff Assistance Office  www.bu.edu/fsao/

• 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
http://www.bu.edu/childrens-center/family-resources/

- 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

• Full-time Early Childhood Education Program
• Open to the children of Faculty, Staff, and Graduate Students
• Center expanded in summer 2020
• Center offers care to infants through Pre-Kindergarten-age children

Contact Information

• By Email: chldcntr@bu.edu
• By Telephone: 617-353-3413
• Website: [www.bu.edu/childrens-center](http://www.bu.edu/childrens-center)
Bright Horizons Back-Up Care

• In-Home or Center Based Back-Up Child, Adult and Elder Care
• Faculty and staff are eligible for 10 days per year
• Copayments:
  o In-Home Care - $6 per hour (child and elder care)
  o In-Center Care - $15 per child per day; $25 per family per day
• Find out more at https://www.bu.edu/childrens-center/family-resources/types-of-care/backup-care/
Equal Opportunity Office

The Equal Opportunity Office works to promote and realize Boston University’s commitment to provide equitable access for all employees. We strive to ensure that equal opportunity is a reality at Boston University, and that our faculty, staff, and students can work and study in an environment free from unlawful harassment and discrimination. The office also ensures employees can access reasonable accommodations within their work environment, and the University meets its obligations under applicable federal and state laws.
Equal Opportunity Office

Fostering an inclusive campus environment free from discrimination, harassment, and retaliation

- Serves as a campus resource
- Provides education, advice, and counsel
- Responds and manages allegations of discrimination or harassment against employees based on the protected statuses below:
  - Race/Color
  - Disability (physical/mental)
  - Religion
  - Genetic Information
  - National Origin
  - Sex / Sexual Orientation
  - Age (over 40)
  - Gender Identity or Expression
  - Marital
  - Parental
  - Veteran status
  - Military Service
  - Natural or Protective Hairstyle
  - Pregnancy related conditions (e.g., lactation)

- Employees are required to report potential policy violations to EOO
- [https://www.bu.edu/eoo/equal-opportunity-affirmative-action/](https://www.bu.edu/eoo/equal-opportunity-affirmative-action/)
Reasonable Accommodations

Ensuring equitable access for employees to all University services, programs, and resources

• Boston University provides reasonable accommodations to qualified individuals with disabilities and those who are pregnant or have a pregnancy-related condition who require accommodations to safely and effectively perform the essentials functions of their positions

• Reporting options on website
  • Reasonable Accommodation:

    Submit a Request for Accommodation
    Submit a Request
    Submit a Referral
Sexual Misconduct and Gender-Based Harassment

Addressing gender-based discrimination, sexual harassment and sexual misconduct

- Serves as a campus resource
- Provides education, advice, and counsel
- Responds and manages allegations of discrimination or harassment against employees based on the alleged conduct below:
  - Sexual Assault
  - Sexual Harassment
  - Dating Violence
  - Domestic Violence
  - Stalking
  - Rape
  - Pregnancy & Parenting Rights
  - Sexual Exploitation

- Employees are required to report potential policy violations to EOO:
  - https://www.bu.edu/eoo/sexual-misconduct-title-ix
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:

- 888 Commonwealth Ave, Suite 303
- eoo@bu.edu
- 617-358-1796
- https://www.bu.edu/eoo

Use this QR code to access the EOO reporting options
Office of the Ombuds

Confidential  Independent  Impartial  Informal

Francine Montemurro  
University Ombuds

Riley Barrar  
Associate Ombuds

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

Fuller #818 (BUMC)  
(617) 638-7645

www.bu.edu/ombuds

ombuds@bu.edu

The Employee Experience at

BU
When You Need a Break

• Physical Education, Recreation and Dance
• FitRec Center
• Boston University Athletics
BU Employee Wellness

Resources for BU Faculty and Staff

Learn and practice ways to stay healthy in mind, body, spirit and financially through their Workshops & Events:

• Yoga, Stretch & Breathe, Zumba
• Mindfulness and Self-Compassion
  • Health Promotion lectures
  • Cooking Demonstrations
• Financial Awareness Workshops
  • New Parent Workshops
  • Annual Wellness Fair

Partnership of these BU departments:
Faculty & Staff Assistance Office, Family Resources, FitRec, Human Resources, Occupational Health and Sargent Choice Nutrition Center

www.bu.edu/wellness/
Physical Education, Recreation & Dance  

- 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!
Boston University Athletics
www.goterriers.com

• 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
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?

<table>
<thead>
<tr>
<th>Assignment Duration</th>
<th>Percent Time Worked</th>
<th>Benefits Available</th>
</tr>
</thead>
</table>
| Any                 | Any                 | • Supplemental Retirement & Savings Plan  
|                     |                     | • Flexible Spending Accounts |
| 9 months or more    | 50%                 | • Health Plan  
|                     |                     | • Dental Plan  
|                     |                     | • BU Retirement Plan |
| 9 months or more    | 100%                | • Basic Life Insurance  
|                     |                     | • Supplemental & Dependent Life Insurance  
|                     |                     | • Long Term Disability  
|                     |                     | • Personal & Family Accident Insurance  
|                     |                     | • Travel Accident Insurance  
|                     |                     | • Tuition Remission |
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>Change plans and/or level of coverage</td>
<td></td>
</tr>
<tr>
<td>Life or Career Event</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](http://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>
<tr>
<td>• You pay less for health care.</td>
<td>• You’ll pay more than you would with a BMC provider, but less than you would with an out-of-network provider.</td>
</tr>
<tr>
<td>• You save on everything from doctor office visits and X-rays to hospital care.</td>
<td>• Physician visits are covered by a copayment.</td>
</tr>
<tr>
<td>• BMC providers available at the BU Charles River Medical Practice located at 930 Commonwealth Avenue.</td>
<td>• Hospital services are subject to coinsurance after the annual deductible is met.</td>
</tr>
<tr>
<td></td>
<td>• You’ll pay less if you choose a BCBS low-cost hospital.</td>
</tr>
</tbody>
</table>
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>For which expenses</td>
<td>Flat dollar amount you pay for certain services</td>
<td>The amount you pay before the plan begins paying certain benefits</td>
<td>The percentage you pay after you meet the deductible</td>
<td>The maximum you pay in a calendar year</td>
</tr>
</tbody>
</table>

- Doctor’s office visits
- Emergency room visits
- Prescription drugs (generic)

- X-rays, labs and other diagnostic tests
- Inpatient or outpatient hospital care
- All out-of-network care (except E/R)

Separate medical and prescription drug maximums
## 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>$500/$1000</td>
<td>$1,000/$2,000</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>$35 copay</td>
</tr>
<tr>
<td>Inpatient or outpatient care</td>
<td>0%, after deductible</td>
<td>12%, after deductible</td>
</tr>
<tr>
<td>• Low-cost hospitals</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• High-cost hospitals</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X-rays, labs and related tests (diagnostic)</td>
<td>0%, after deductible</td>
<td>12%, after deductible</td>
</tr>
<tr>
<td>• Non-hospital providers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Low-cost hospitals</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• High-cost hospitals</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-pocket maximum (for PPO, does not include prescription drugs)</td>
<td>$3,000/$6,000</td>
<td>$6,000/$12,000</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><strong>Retail Pharmacy (30-day supply)</strong></td>
<td>• $10 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Generic</td>
<td>• 20% (min $45 and max $65)</td>
<td></td>
</tr>
<tr>
<td>• Preferred</td>
<td>• 30% (min $65 and max $85)</td>
<td></td>
</tr>
<tr>
<td>• Non-preferred</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mail-Order Pharmacy or CVS90 at retail pharmacy (90-day supply)</strong></td>
<td>• $20 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Generic</td>
<td>• 20% (min $85 and max $130)</td>
<td></td>
</tr>
<tr>
<td>• Preferred</td>
<td>• 30% (min $130 and max $170)</td>
<td></td>
</tr>
<tr>
<td>• Non-preferred</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>• $2,500/$5,000</td>
<td>Not applicable</td>
</tr>
<tr>
<td>• For prescription drugs only</td>
<td></td>
<td></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>2023 FSA Contribution from BU</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
</tr>
<tr>
<td>&lt;$70,000</td>
<td>$500</td>
</tr>
<tr>
<td>$70,000 to $99,999</td>
<td>$250</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>
</tbody>
</table>

**Current-Year Coverage**

Through an IRS-Qualified High-Deductible Plan

Comprehensive medical and prescription drug coverage that meets IRS “high deductible” qualifications

**Savings for Long-Term Planning**

Through a Health Savings Account (HSA)

Save tax-free for medical expenses now and in the future—including retirement
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>
</table>
| **What it means** | The amount you pay each calendar year before the plan begins paying benefits for services subject to coinsurance

*Entire family deductible must be met if you cover dependents* | After you meet your deductible, this is the percentage of medical costs you pay | The maximum you pay in a calendar year in deductible and coinsurance

*Entire family out-of-pocket maximum must be met if you cover dependents* |

<table>
<thead>
<tr>
<th>For which expenses</th>
<th>Medical and prescription drug expenses share the same out-of-pocket maximum in this plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For which expenses</strong></td>
<td>All non-preventive in- and out-of-network medical care and prescription drugs</td>
</tr>
</tbody>
</table>
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>Deductible (single/family)</td>
<td>$2,000/$4,000</td>
<td>$4,000/$8,000</td>
</tr>
<tr>
<td>Out-of-pocket maximum (single/family) (includes prescription drugs)</td>
<td>$4,000/$8,000</td>
<td>$8,000/$16,000</td>
</tr>
<tr>
<td>Preventive care</td>
<td>$0 (plan pays 100%)</td>
<td>30%, after deductible</td>
</tr>
<tr>
<td>Medical care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Office visits</td>
<td>12%, 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>Emergency room visit</td>
<td>12%, after deductible</td>
<td>12%, after deductible</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Retail pharmacy</td>
<td>12%, 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>2023 IRS Limit</th>
<th>BU Contribution</th>
<th>Maximum Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>Under 55: $3,850&lt;br&gt;55 and older: $4,850</td>
<td>$500</td>
<td>Under 55: $3,350&lt;br&gt;55 and older: $4,350</td>
</tr>
<tr>
<td>Family</td>
<td>Under 55: $7,750&lt;br&gt;55 and older: $8,750</td>
<td>$1,000</td>
<td>Under 55: $6,750&lt;br&gt;55 and older: $7,750</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

- **BU Employee Wellness**
  - Workshops, events and resources on campus for faculty and staff

- **Headspace**
  - FREE access to meditation and mindfulness application 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
  • $2,850 for 2022 Calendar Year
  • $3,050 for 2023 Calendar Year

• Dependent Care Flexible Spending Account
  • Out-of-Pocket Dependent Expenses
  • $5,000 for 2022 Calendar Year
  • $5,000 for 2023 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 2023 is $66,600.
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 $66,600 and 6% over $66,600</td>
<td>7% on first $66,600 and 9% over $66,600</td>
<td></td>
</tr>
<tr>
<td>Age 45 to 49</td>
<td>6% on first $66,600 and 8% over $66,600</td>
<td>Dollar for dollar, up to 3% of pay</td>
<td>9% on first $66,600 and 11% over $66,600</td>
</tr>
<tr>
<td>Age 50 or above</td>
<td>7% on first $66,600 and 9% over $66,600</td>
<td>10% on first $66,600 and 12% over $66,600</td>
<td></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 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

• All regular employees working at least 50% of a full-time schedule with at least a nine-month assignment
• 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
  • Tier 1 - Vanguard Target Date Funds
  • Tier 2 - Passively Managed Equities
  • Tier 3 - Capital Preservation and Income

• Other Investments
  • Tier 4 - 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

- **BU Total Rewards & myFiTage | Human Resources** - An online statement that provides you with your total compensation and your benefits all in one place. It is updated on a monthly basis to keep you informed throughout the year.
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***
Commuting Resources for Employees
Commuting Resources for Employees

- **Terrier Transit**
- **MBTA Transit Benefits**
  - MBTA Monthly Pass Benefit
  - Transit Station Parking Benefit
- **The BUS**
- **Bicycling Resources**
  - Bluebikes
  - Bike Rooms and resources
  - Bike Commuter Reimbursement Benefit
- **Parking**
  - At BUMC
  - At CRC
    - New System
    - Permit Types
    - Transportation Management Portal
    - Gate won’t go up?
- **EV Charging Stations**
- **Allston Brighton TMA / GoMassCommute**
- **Personalized Commuter Assistance**
- **Q&A**
Would it be faster to walk, bike, or take the shuttle?

**Terrier Transit**

Make informed choices by comparing travel times for walking, biking, bike share, and transit.

Real-time data from:
- MBTA
- The BU Shuttle
- Bluebikes
- Zipcar
- transit agencies and bike share systems in 98 countries worldwide

Available for iOS and Android

bu.edu/thebus/app
Transit Services

MBTA Options

Direct MBTA service to campus

mbta.com
Subsidized bus, subway, boat, and commuter rail

Employee MBTA Pass Benefit

BU covers 50% of the cost of monthly MBTA transit passes for regular employees.

Commuter Rail passes also provide unlimited bus/subway trips, but you must get a new card each month.

You will remain eligible for a Flex Parking Permit but no other parking permit types.

Enroll via BUworks (deadline to receive the next month’s pass is the 10th of each month – to get a September pass, order by August 10th)

LinkPass
(local bus and T)
Regularly: $90.00, w/subsidy: $45.00

Boston University Parking & Transportation Services
How to manage MBTA Benefits

BUworks - Employee Self Service

1. bu.edu/buworkscentral

2. Employee Self Service

3. Campus Services
   - Apply/Manage MBTA Pass and MBTA Parking Benefits

bu.edu/buworkscentral

Commuting Resources for Employees
For those who drive to the train, **Transit Station Parking Benefit**

**BU covers 50% of the cost of parking at transit stations.**

Regular employees may set aside up to $135/month pre-tax for parking at transit stations and BU will match the contribution dollar-for-dollar.

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.
FREE for anyone with a BU ID

Four routes
1BU (CRC – Medical Campus)
Comm Ave
Late Night
Fenway

Real-time Tracking
Terrier Transit app
The BUS website

bu.edu/thebus
Would it be faster to walk, bike, or take the shuttle?

**Terrier Transit**

Make informed choices by comparing travel times for walking, biking, bike share, and transit.

Real-time data from:
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- The BU Shuttle
- Bluebikes
- Zipcar
- transit agencies and bike share systems in 98 countries worldwide

Available for iOS and Android

[bu.edu/thebus/app](bu.edu/thebus/app)
Your Bike is Everywhere

Bluebikes

4,000+ bikes
400+ stations
11 cities
24-hour access
45 min. free
$67.50/year subsidized by BU normally $119.00

North Station to GSU
The T
Bluebike
35-40 min. via Green Line
15-20 min. via Esplanade

CRC discount code: “RideBU”
bu.edu/parking/bluebikes
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**
- at 1019 Comm Ave or 710 Albany St

bu.edu/bikesafety
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](http://bu.edu/parking/bikebenefit)
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
Charles River Campus Parking

- License plate-based (no stickers)
- Paid through pre-tax payroll deduction
- Space is limited. Convenient parking NOT guaranteed.
- Managed through the Transportation Management Portal

bu.edu/parking/LPR
Transportation Management Portal
bu.edu/parking/tmp

order a permit
Transportation Management Portal
bu.edu/parking/tmp

“There are currently no available permit types for selection at this time.”

You may see this message if:
- you are on a leave of absence
- you are classified by HR as a MED employee
- you already have a permit (some were rolled over)
- you are not yet set up in the HR database
Commuter and Flex Permits

Come-and-go daytime parking in:

- CRC lots and garages (gated and ungated)
- Fenway lots and garages
- CRC alley spaces marked “Green Permit”
**Flex Permit** – pay only when you park

While the Flex rate is $8/day*, a Commuter (Green) Permit is only a good value for those coming to campus 6-7 days/week.

<table>
<thead>
<tr>
<th>Rate</th>
<th>FLEX Permit (&quot;Daily&quot;)</th>
<th>COMMUTER Permit (&quot;Green&quot;)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 day/week</td>
<td>$8</td>
<td>$40</td>
</tr>
<tr>
<td>2 days/week</td>
<td>$16</td>
<td>$40</td>
</tr>
<tr>
<td>3 days/week</td>
<td>$24</td>
<td>$40</td>
</tr>
<tr>
<td>4 days/week</td>
<td>$32</td>
<td>$40</td>
</tr>
<tr>
<td>5 days/week</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td>6 days/week</td>
<td>$48</td>
<td>$40</td>
</tr>
<tr>
<td>7 days/week</td>
<td>$56</td>
<td>$40</td>
</tr>
</tbody>
</table>
**Flex Permit** - more parking options

Q: “But how do you know when I’ve parked in ungated areas?”

A: “License Plate Recognition (LPR) Cameras on enforcement vehicles”

Note: if you only have a rear plate, please make sure it always faces the aisle. Do not back into spaces.
## Parking Permit Options

<table>
<thead>
<tr>
<th>FLEX Permit</th>
<th>COMMUTER Permit</th>
<th>CARPOOL Permit</th>
</tr>
</thead>
<tbody>
<tr>
<td>former name</td>
<td>Red Permit / Daily Permit</td>
<td>Green Permit</td>
</tr>
<tr>
<td>price</td>
<td>$8/day* (when used)</td>
<td>$40/week</td>
</tr>
<tr>
<td>payment method</td>
<td>pre-tax payroll deduction</td>
<td>pre-tax payroll deduction</td>
</tr>
<tr>
<td>parking location options</td>
<td>All &quot;Green Permit&quot; garages, lots, and alley spaces</td>
<td>All &quot;Green Permit&quot; garages, lots, and alley spaces</td>
</tr>
</tbody>
</table>

### Benefits Eligibility

- **MBTA Pass Benefit**
- **Transit Station Parking Benefit**
- **Bicycle Commuter Benefit**
- **Guaranteed Ride Home**
- **Bluebikes Benefit**
Carpool Permit

Carpoolers save at least 75% on parking costs...

<table>
<thead>
<tr>
<th></th>
<th>Weekly</th>
<th>Annually</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commuter Permit</td>
<td>$40.00</td>
<td>$2,080.00</td>
</tr>
<tr>
<td>Carpool Permit</td>
<td>$20.00</td>
<td>$1,040.00</td>
</tr>
<tr>
<td>Carpool of 2</td>
<td>$10.00</td>
<td>$520.00</td>
</tr>
<tr>
<td>Carpool of 3</td>
<td>$6.67</td>
<td>$346.67</td>
</tr>
<tr>
<td>Carpool of 4</td>
<td>$5.00</td>
<td>$260.00</td>
</tr>
</tbody>
</table>

…and save time by using carpool lanes.
Carpool Permit

- $20/week, evenly-split between carpool members
- Convenient parking at six gated lots/garages
- Reserved Parking Space (optional)
- Carpool leader must “Start a Carpool” in the TMP

CHARLES RIVER CAMPUS PARKING
Carpool Permit
Use GoMassCommute to find carpool partners

bu.edu/parking/ride-matching
Scroll down for links to MBTA Benefits, Bluebikes discount, bike registration, reciprocal BUMC parking, and more!
Gate won’t go up?

- Make sure your vehicle information is correct in the Transportation Management Portal
- Tap your BU ID on the kiosk
- “Press for Assistance”

- Scan guest passes, validations, etc. here
Drive only if you must!

**Medical Campus Parking Permits**

**Various Rates – Various Lots**

Paid via pre-tax payroll deduction

Apply via BUMC-BMC Parking & Transportation Services website

Daily pricing available for those who drive infrequently.

Preferential parking at 610 for carpools and EVs

[bumc.bu.edu/parking](http://bumc.bu.edu/parking)
Fuel your car with South Dakotan wind!

**EV Charging**

<table>
<thead>
<tr>
<th>Facility</th>
<th># of Ports</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agganis Arena Garage (A)</td>
<td>4</td>
</tr>
<tr>
<td>Langsam Garage (B)</td>
<td>4</td>
</tr>
<tr>
<td>Essex Garage (F)</td>
<td>2</td>
</tr>
<tr>
<td>730/750 Commonwealth Ave (Q)</td>
<td>2</td>
</tr>
<tr>
<td>Warren Towers Garage (K)</td>
<td>2</td>
</tr>
<tr>
<td>575 Commonwealth Ave. (L)</td>
<td>2</td>
</tr>
<tr>
<td>Hariri Building Garage (M)</td>
<td>2</td>
</tr>
<tr>
<td>610 Albany St. Garage (BUMC)</td>
<td>14</td>
</tr>
<tr>
<td>710 Albany St. Garage (BUMC)</td>
<td>8</td>
</tr>
</tbody>
</table>

16 new ports added in 2021 for a total of 40
- 18 at CRC in 7 garages
- 22 at BUMC in 2 garages

25¢/hr, 4 hour limit

Join our new BU Electric Vehicle group on Microsoft Teams

---

Boston University Parking & Transportation Services
GoMassCommute
from Allston Brighton TMA / A Better City TMA

- Bike Check: $50 towards bike-related purchases
- Carpool Subsidy: $50 in gas cards
- Express Lane: $150 towards express bus passes
- Guaranteed Ride Home: Free Uber rides home
- Vanpool Subsidy: $150 reimbursement
- Events: online seminars, bike checkups, etc.

bu.edu/parking/gomasscommute
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
Questions?

Carl Larson
Assistant Director of TDM and Planning
carllars@bu.edu
bu.edu/parking
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