Welcome to Boston University New Employee Orientation

Agenda:
9AM- HR Talent Management
9:50 Break
10:00 Benefits
11:15 Break
11:30 Transportation Services
11:45 IT
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
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
  - 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

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, Financial Affairs, Chief Financial Officer and Treasurer, Gary W. Nicksa
Senior Vice President, External Affairs, Stephen P. Burgay
Senior Vice President, General Counsel, and Secretary of the Board of Trustees, Erika Geetter
Senior Vice President, Development & Alumni Relations, Karen Engelbourg
Vice President, Information Services & Technology, Tracy Schroeder
Chief Investment Officer, Lila Hunnewell

BU Senior Administration: http://www.bu.edu/offices/administration/
Boston University Medical Campus (BUMC)

Located in the historic South End of Boston

- Boston University School of Medicine
- Goldman School of Dental Medicine
- Boston University School of Public Health
- National Emerging Infectious Diseases Laboratories (NEIDL)

- Boston Medical Center is the primary teaching affiliate of Boston University School of Medicine.
- The Solomon Carter Fuller Mental Health Center, a state mental health facility, is also located on the campus.
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
Dean and Provost: Dr. Karen Antman

- A major research institution, providing an exceptional environment for students interested in basic science, clinical investigation, or public health and health services oriented research.
- BUSM has 660 medical students
- Formed in 1873 when Boston University merged with the New England Female Medical College. Became the first coeducational medical school.
- BUSM is affiliated with 25 hospitals. The major clinical affiliates including: BMC, local VA’s and Roger Williams
Boston University Goldman School of Dental Medicine

Dean: Dr. Jeffrey W. Hutter

- The School of Dental Medicine has origins dating to 1958 when Boston University School of Medicine established a Department of Stomatology. The school was officially founded in 1963 under the leadership of Dean Henry M. Goldman.

- With a faculty of more than 325 educators, clinicians, and researchers and more than 250 staff members, the school offers a full spectrum of pre-doctoral and postdoctoral specialty education programs and a complete range of graduate programs and degrees to more than 700 students.

- Patients cared for (on-site) annually: 23,000 (estimated)

- Academic Departments:
  - General Dentistry
  - Endodontics
  - Health Policy and Health Services Research
  - Molecular and Cell Biology
  - Oral and Maxillofacial Surgery
  - Orthodontics and Dentofacial Orthopedics
  - Pediatric Dentistry
  - Periodontology and Oral Biology
  - Restorative Sciences/Biomaterials
Boston University School of Public Health

Dean: Dr. Sandro Galea

- Established in 1976 as a program in BU's School of Medicine and became an official school of the University in 1979.
- Boston University School of Public Health grants degrees in the following academic concentrations:
  - Biostatistics (MPH, MA, PhD)
  - Environmental Health (MPH, DSc)
  - Epidemiology (MPH, MSc, DSc)
  - Health Law, Bioethics and Human Rights (MPH)
  - Health Policy & Management (MPH)
  - Health Services Research (MSc, DSc)
  - International Health (MPH, DrPH)
  - Maternal and Child Health (MPH, DrPH)
  - Social and Behavioral Sciences (MPH, DrPH)
Boston University National Emerging Infections Diseases Laboratories (NEIDL)

• The NEIDL includes facilities for:
• Basic research to identify mechanisms of pathogenesis and potential targets for new diagnostics, vaccines, biologicals, and therapeutics
• Translational research to identify molecules/reagents/leads that might be useful as diagnostics, immunogens, biologicals, or therapeutics
• Clinical studies involving human volunteers
University Updates and Staff/Faculty Information

• Boston University Home Page
  • [http://www.bu.edu](http://www.bu.edu)

• BU Directory
  • [http://www.bu.edu/directory/](http://www.bu.edu/directory/)

• BU Today
  • [http://www.bu.edu/today/](http://www.bu.edu/today/)
University Security

- For all **EMERGENCIES** 24 hours a day:
  - 617-358-4444

- bumc.bu.edu/publicsafety
Crime Prevention – Street Sense

• Stay alert to surroundings
• Know where you’re going
• Know how to obtain help
• Trust your instincts
• Stick to well-lit, well-traveled streets
• Walk with friends or colleagues when possible
• Don’t flash cash or expensive jewelry
• Do not use your cell phone while walking, you become an easy target!
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
When You Need to Talk to Someone

- Human Resources
- Faculty Staff Assistance Program
- Office of Equal Opportunity
- Ombuds Office
- Office of Family Resources
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 (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](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
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
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)
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
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

• Full-time Early Childhood Education Program
• Open to the children of Faculty, Staff, and Graduate Students
• Center expanded in summer 2020
• The 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
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:
  - In-Home Care - $6 per hour (child and elder care)
  - 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
When You Need a Break

- BU Employee Wellness
- Physical Education, Recreation and Dance
- FitRec Center
- Booth Theater
- 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  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
• 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
***Break***
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 1\textsuperscript{st} of the month, your benefits begin that day.
▪ If your date of hire is any day after the 1\textsuperscript{st} of the month, your benefits begin the 1\textsuperscript{st} 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>
2023 Open Enrollment
Going on NOW through November 18

• Several changes will be made to the benefits offered under the health plans effective January 1, 2023.
  • Changes to the 2023 contribution rates for health and dental plans.
  • Increases to the annual deductibles, coinsurances, copayments, and out-of-pocket maximums for the health plans.
  • Increases in the BU contributions to the Health Care FSA.

• Why is BU making plan design changes?
  • These updates for 2023 align our plan design with other peer institutions and the current cost of medical services, which have increased by 16% between 2016 and 2020. There have been no plan design changes since 2016.

• What action do you need to take?
  • If you do not make changes to your benefit selections during Open Enrollment, the selections you make for your medical plans during your new hire period will carry over to 2023.
  • You must elect a 2023 Health Care FSA contribution during Open Enrollment if you would like to participate for 2023.

• Where can you learn more about these changes?
  • Go to the HR website: www.bu.edu/hr/oe
  • Sign up for an informational webinar in November to learn about the changes in more detail.
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>
<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>

• 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.
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></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>

<table>
<thead>
<tr>
<th>For which expenses</th>
<th>Copayments</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>Out-of-Pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor’s office visits</td>
<td>X-rays, labs and other diagnostic tests</td>
<td>Inpatient or outpatient hospital care</td>
<td>Separate medical and prescription drug maximums</td>
<td></td>
</tr>
<tr>
<td>Emergency room visits</td>
<td>All out-of-network care (except E/R)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription drugs (generic)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>BCBS National PPO Network</td>
<td>Out-of-Network Providers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------------------------------</td>
<td>---------------------------</td>
<td>--------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>BMC Providers</td>
<td>All Other Network Providers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible (single/family)</td>
<td>$250/$500</td>
<td>$500/$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive care</td>
<td>$0 (plan pays 100%)</td>
<td>$0 (plan pays 100%)</td>
<td>30%, after deductible</td>
<td></td>
</tr>
<tr>
<td>Office/facility visits</td>
<td>$15 copay</td>
<td>$30 copay</td>
<td>30%, after deductible</td>
<td></td>
</tr>
<tr>
<td>Inpatient or outpatient care</td>
<td>0%, after deductible</td>
<td>10%, after deductible</td>
<td>30%, after deductible</td>
<td></td>
</tr>
<tr>
<td>• Low-cost hospitals</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• High-cost hospitals</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>X-rays, labs and related tests</td>
<td>0%, after deductible</td>
<td>10%, after deductible</td>
<td>30%, after deductible</td>
<td></td>
</tr>
<tr>
<td>(diagnostic)</td>
<td></td>
<td>10%, after deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Non-hospital providers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Low-cost hospitals</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• High-cost hospitals</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-pocket maximum</td>
<td>$2,500/$5,000</td>
<td>$5,000/$10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(for PPO, does not include</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>prescription drugs)</td>
<td></td>
<td></td>
<td></td>
<td></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 (30-day supply)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Generic</td>
<td>• $8 copay</td>
<td></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>Not covered</td>
</tr>
<tr>
<td>Mail-Order Pharmacy or CVS90 at retail pharmacy (90-day supply)</td>
<td>• $16 copay</td>
<td></td>
</tr>
<tr>
<td>• Generic</td>
<td>• 20% (min $80 and max $120)</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Preferred</td>
<td>• 30% (min $120 and max $160)</td>
<td></td>
</tr>
<tr>
<td>• Non-preferred</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>• $2,000/$4,000</td>
<td>Not applicable</td>
</tr>
<tr>
<td>• For prescription drugs only</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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The Employee Experience at

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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>2022 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>Through an IRS-Qualified High-Deductible Plan</td>
</tr>
<tr>
<td>Comprehensive medical and prescription drug coverage that meets IRS “high deductible” qualifications</td>
</tr>
<tr>
<td><strong>Savings for Long-Term Planning</strong></td>
</tr>
<tr>
<td>Through a Health Savings Account (HSA)</td>
</tr>
<tr>
<td>Save tax-free for medical expenses now and in the future—including retirement</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>Entire family deductible must be met if you cover dependents</td>
<td>The amount you pay each calendar year before the plan begins paying benefits for services subject to coinsurance</td>
<td>After you meet your deductible, this is the percentage of medical costs you pay</td>
<td>The maximum you pay in a calendar year in deductible and coinsurance</td>
</tr>
</tbody>
</table>

| For which expenses | | | Medical and prescription drug expenses share the same out-of-pocket maximum in this plan |
|-------------------|-------------------|-------------------|
| All non-preventive in- and out-of-network medical care and prescription drugs | | |
## 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>$1,500/$3,000</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td>Out-of-pocket maximum (single/family)</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>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>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>Emergency room visit</td>
<td>10%, after deductible</td>
<td>10%, after deductible</td>
</tr>
<tr>
<td>Prescription drugs</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>2022 IRS Limit</th>
<th>BU Contribution</th>
<th>Maximum Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>Under 55: $3,650</td>
<td>$500</td>
<td>Under 55: $3,150 55 and older: $4,150</td>
</tr>
<tr>
<td></td>
<td>55 and older: $4,650</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>Under 55: $7,300</td>
<td>$1,000</td>
<td>Under 55: $6,300 55 and older: $7,300</td>
</tr>
<tr>
<td></td>
<td>55 and older: $8,300</td>
<td></td>
<td></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

• **Dependent Care Flexible Spending Account**
  • Out-of-Pocket Dependent Expenses
  • $5,000 for 2022 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 2022 is $64,700.
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 $64,700 and 6% over $64,700</td>
<td>7% on first $64,700 and 9% over $64,700</td>
<td></td>
</tr>
<tr>
<td>Age 45 to 49</td>
<td>6% on first $64,700 and 8% over $64,700</td>
<td>Dollar for dollar, up to 3% of pay</td>
<td>9% on first $64,700 and 11% over $64,700</td>
</tr>
<tr>
<td>Age 50 or above</td>
<td>7% on first $64,700 and 9% over $64,700</td>
<td></td>
<td>10% on first $64,700 and 12% over $64,700</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
  • Vanguard Target Funds
  • Core Mutual Funds
  • NY Life Guaranteed Interest Account

• 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.
Best wishes on your career at Boston University!

Human Resources
25 Buick Street
Boston, MA 02215
617-353-2380
www.bu.edu/hr
***Break***
BU Orientation 2020

TRANSCOMM
Transportation Solutions for Commuters, Inc.
Serving Boston’s Lower South End
Transportation Resources

- MBTA – MA transit system
- Free shuttle services
- Biking to campus
- Bluebikes
- Preferential Parking: Carpools / Hybrids
- Electric Vehicle Charging Stations
- Zipcar
- Parking
MBTA Pass Subsidy Program

● 50% Subsidy by BU from Sep 2019
● Monthly pass: Local Bus, Link, Inner & Outer Express Bus, Zone 1A, Senior, Zone 1,2,3,4,5,6,7,8,9,10 & Boat
● Local Bus, Link, Inner & Outer Express, if lost, can be replaced if lost/stolen
● Zone 1A-8, Boat, Senior can’t be replaced
MBTA Monthly Pass

- Unlimited for whole month
- BU payroll deduction
  - Link Pass valid all Subway lines & local buses
  - Commuter Rail pass valid all Subway lines bus & subway
- www.MBTA.com
- Blank Charlie Cards available at our office
MBTA Pass Registration

- One pass per employee
- **Cannot** simultaneously hold a BU parking permit & T-pass
- To enroll or manage pass:
  - www.bu.edu/BUworks
  - Employee Self-Service (ESS)
  - Campus Services
  - Medical Campus
  - Apply, cancel, or change for MBTA pass
  - **DEADLINE:** 10th of the prior month
FREE Shuttle Bus Service

- Boston University Shuttle
  - Loops 710 - CRC
- Evening Shuttle
  - 5:15 PM**, 6:00 PM, 7:00 PM, 8:00 PM, 9:15 PM, 10:15 PM, 11:15 PM, and 12:15 AM.
  - **Broadway, Ruggles, Back Bay, Copley
- Boston VA Shuttle (Jamaica Plain)
The BUS

- Boston University Shuttle (theBUS)
- Visit www.bu.edu/thebus
- Provides service to Charles River Campus and BU Medical Campus
- Download BU Bus app: Live GPS tracker
  - Apple: BU Mobile
  - Android: Transloc
Biking To Campus

• Secured Private Bike Cage
  o $20/ year to access bike cage
  o Located behind 710 Albany garage
  o ID badge access ONLY

• Bicycle Reimbursement Program
• Free safety tune-ups
• Forgot your bike lock? Borrow one from TranScomm
• Bell bike helmets for $5
• Free bicycle safety lights
● Discounted Bluebikes annual membership for BUMC employee: $52.50 ($99)

● Email: Bumctranscomm@gmail.com

● Nearest locations: E. Concord St. via Harrison Ave and Albany St. (in front of NEIDL)

● Visit Bluebikes for more information
Carpooling and Hybrid Parking

- Must have 610 Albany garage parking
- Must register at TranSComm office for Carpool, Hybrid, and EV permits
- Access to preferential parking - 1st level of 610 garage
Electric Vehicle (EV)

- 4 Dual Stations, 8 cars both 610 & 710 Albany Garage
- Pricing: 1- 4 hours $0.25/hour, $6 after 4 hours
- For *ACTIVE* charging ONLY!
• BUMC employee pay $15 per year when they register with BU EMAIL ADDRESS at: Zipcar.com/BUMC
Safety Escort

The Public Safety Department will provide vehicular or pedestrian escorts to the garages, lots and surrounding medical center buildings during night and weekend hours upon request.

Escorts are subject to availability by calling the Command and Control Center at Ext 617 414-4444.
Parking

- 710 Albany Street (Parking Office)
- 617-358-7592
- Open 7AM to 5 PM, Mon-Fri
TranSComm

- Commuter Services Office:
  - 710 Albany St.
  - (617) 358-3506

- Hours:
  - 9:00am to 5:00pm, Mon—Fri

- www.bumc.bu.edu/transcomm
BUMC IT and Data Security

New Faculty and Staff Orientation
How to Contact Us

• Crosstown suite 485 (801 Massachusetts Ave.)
  • Hours: Monday to Friday 8:30 a.m. to 5 p.m.
  • bumchelp@bu.edu
  • 617-358-4530
  • www.bumc.bu.edu/it
  • Facebook bumcit
  • Twitter @bumcit
Support Offerings

• Support for all IT needs: computers, mobile devices, servers, applications, email accounts
  • http://www.bumc.bu.edu/it/
  • Computer purchasing and consultation

• Data storage and consultation

• Training: www.bu.edu/tech/training
Free Benefits

• Software Benefits
  • Office Professional Plus 2016 for Windows
  • Office for Mac 2016
  • McAfee Anti-Malware for Mac and Windows
  • Crashplan desktop/laptop backup service (BU computers only)

• Data Storage
  • GOOGLE DRIVE – Unlimited backup
  • OFFICE 365 ONE DRIVE- 1 TB of space
  • BUMC Y Drive – shared work data only
Data Security Basics

• Know what data you are collecting
  • Not all data requires protection, some requires more stringent safeguards, such as two-factor authentication

• In general, all computers and laptops must have encryption and anti-malware
  • Windows Bitlocker and Apple Filevault encryption come free but they must be enabled
  • McAfee anti-malware is provided to the BU community for free
BU Data Classification Policy:

- **Restricted Use**: loss or misuse may require notification to individuals or state/federal government, includes:
  - HIPAA, personally identifiable human subject research data
  - SSN, driver license #, debit/credit card #, checking account # (billing records)
- **Confidential**: loss or misuse may adversely affect individuals or BU business, includes:
  - Personally identifiable information about students and applicants, de-identified Restricted Use data (code/key remains Restricted Use), research that is not gathering human subject research data
- **Internal**: potentially sensitive, requires protection from disclosure
- **Public**: does not require protection from disclosure
BU Workstation Standard

• All BU and personal workstations - desktops, laptops, mobile phones - must have:
  • Supported operating system (e.g. no Windows Vista or XP, no Apple Mavericks or Mountain Lion) that is updated (ASAP)
  • Anti-Malware (download McAfee for free)
  • Disk encryption (required for Restricted Use)
  • Auto screen lock - 15 min max - to password/code
Our Biggest Risk is Phishing – Terriers Get Hooked
Dear BU Employee,

Our new intrusion monitoring system that checkmates the increased incidents of phishing attacks and database compromise detected that your "BU" account was accessed from a blacklisted IP located in Arizona. Here are the details:

- **IP:** 23.19.88.141
- **Registered to:** Nobis Technology Group, LLC. Phoenix, Arizona
- **Time of compromise:** 8:17 AM, Eastern Standard Time (EST) -0500 UTC
- **Date of compromise:** Saturday, November 30, 2013

Did you access your account from this location? If this wasn't you, your computer might have been infected by malicious software. To protect your account from any further compromise, kindly follow these two steps immediately:

1. Follow this ITS secure link below to reconfirm your login details and allow the new IP monitoring alert system automatically block the suspicious IP (23.19.88.141) from further future compromise

http://netid-bu.edu/blockIP&malware

2. Update your anti-malware software and scan your PC immediately

With these two steps taken, your account will be secured.

Serving you better,
ITS and Database Security, Boston University
Do You Know What is Wrong?

![Web Login Screen](image-url)
What to Check

Firefox

Safari

Chrome

Internet Explorer
What To Check in Emails

• Context
  • Did you expect this email?

• Sender
  • Do you know the sender?
  • Check the sender address
    • name@bx.net (most .net websites are not safe)
    • From: Bu.edu Administrator <vinita17100@iiitnr.edu.in>

• Links
  • Hover over links to verify address matches writing
  • How To Fight Phishing
Your message is ready to be sent with the following file or link attachments:

MX62EDO 01.03.2016 SERVICE SHEET

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to de...

---
This email has been checked for viruses by Avast antivirus software.
https://www.avast.com/antivirus
Question Attachments

• Seemingly trustworthy attachments can contain malware
  • .doc or .docx (Word)
  • .pdf (Adobe Reader),
  • .zip, .exe, .js, .vbs, and more...

• Malware and ransomware can cause permanent file-loss
  • Keep all data in OneDrive/Y Drive or auto backup with Crashplan
  • Install McAfee on personal computers as well (free for BU faculty, staff, and students)
Duo is Enhanced Security for BU Works
It is designed to work with a variety of devices to keep the data you access in BU Works secure
Optional enrollment now open

Find out more at: bu.edu/tech/duo
Best Practices

• Regularly change your BU password (every 3 or 4 months)
• Use the Duo two-factor VPN when off-campus
• Use a different password for your bank accounts and social media accounts
• Malware and ransomware can cause permanent file-loss
  • Keep all data in OneDrive/Y Drive or auto backup with Crashplan
  • Install McAfee on personal computers as well (free for BU faculty, staff, and students)