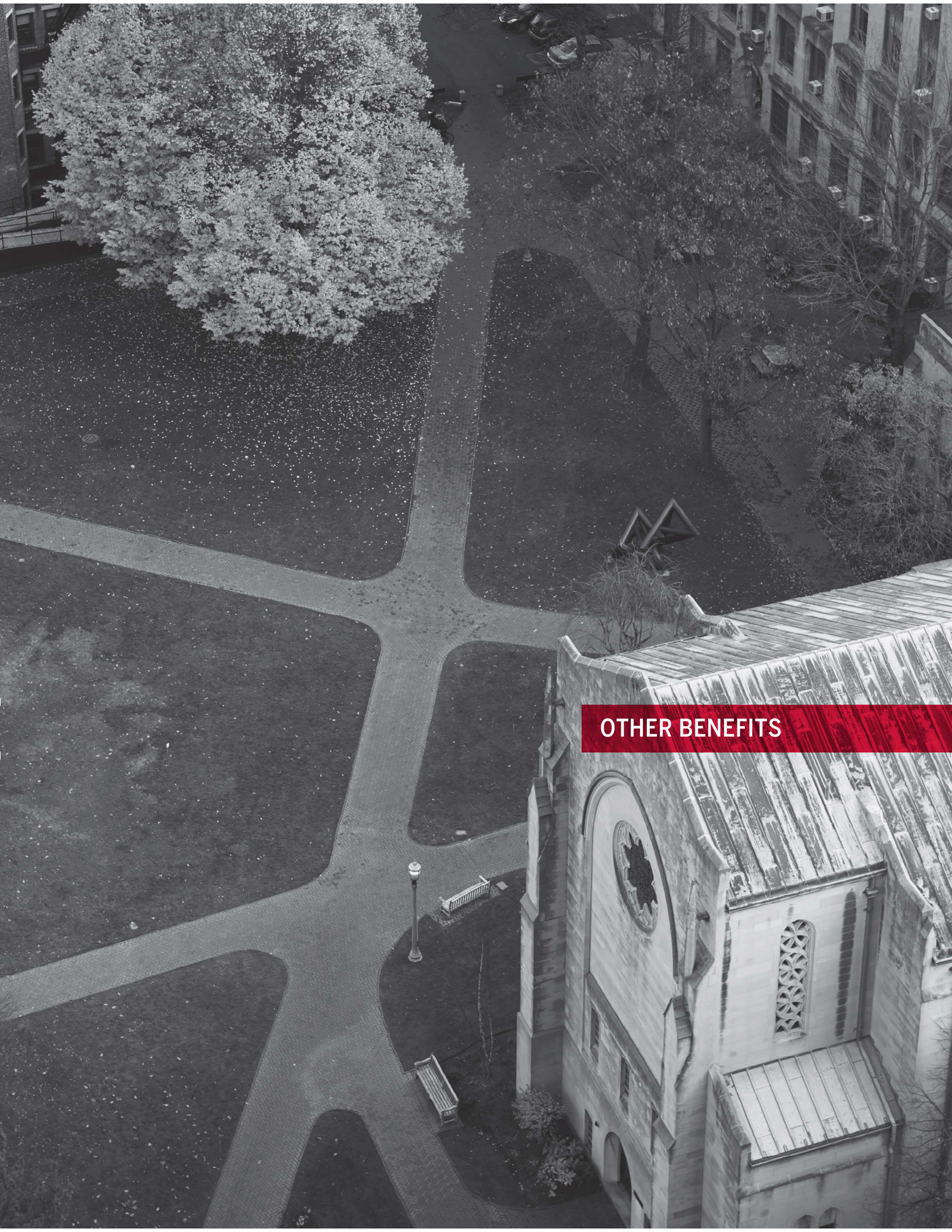


An aerial, black and white photograph of a university campus. A large, leafy tree is in the upper left. A brick path winds through the scene, intersecting several grassy areas. In the lower right, a building with a prominent circular window and a textured roof is visible. A red banner with white text is overlaid on the right side of the image.

OTHER BENEFITS



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

- BU Employee Wellness
- Child Care Facilities
- Faculty/Staff Assistance Office
- Family Resources Office
- Financial Planning Software
- Fitness & Recreation Center
- Income Solutions^{*}
- Personal Insurance Program
- Real Estate Services

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

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

BU Employee Wellness

Employee Wellness is an initiative of Boston University to provide faculty and staff with resources, both on campus and off, to assist you in enhancing your overall wellness.

The departments supporting this initiative are:

- Fitness & Recreation Center
- Human Resources
- Faculty & Staff Assistance Office
- Family Resources
- Occupational Health
- Sargent Choice Nutrition Center

BU Employee Wellness offers a variety of programs designed to improve the health and well-being

of BU faculty and staff.

In addition, the website (www.bu.edu/wellness) provides extensive information about wellness related resources both on campus and off campus.

Contact BU Employee Wellness at bewell@bu.edu.

Child Care and Preschool Education Programs

Boston University offers two child care and preschool education program:

- The Boston University Children's Center has full-time and part-time programs for children from infant to five years of age. For additional information and application

forms, view the website at www.bu.edu/childrens-center.

- Little Sprouts at BUMC is a full-time program for children ages four weeks through five years old. For additional information please call 1-877-977-7688 or go to their website. [Little Sprouts: Award-Winning Early Education, Child Care, Day Care](#)

Space in the program is limited. If you are interested in The Children's Center, we encourage you to talk to the director as early as possible.

Maximize My Social Security

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. Features included: web-based platform, side-by-side comparison of chosen and optimal strategy, one-year license.

Developed by Laurence Kotlikoff, Professor of Economics at Boston University, Maximize My Social Security incorporates all Social Security provisions and options for singles and married couples. View a video demo at <http://maximizemysocialsecurity.com/content/quick-demo>. BU is providing faculty and staff with a coupon equal to the purchase price—(\$50 value)— of the software. All you pay is the sales tax. To purchase Maximize My Social Security, contact BU Human Resources at hr@bu.edu for your coupon code. Go to www.maximizemysocialsecurity.com and select Maximize My Social Security. Enter the coupon code in your shopping cart and proceed to checkout. You will need to pay the sales tax using your credit card.

MaxiFi Standard

MaxiFi Standard (formerly MaxiFi Planner) is a full, lifetime financial planning tool that determines how much to spend and save each year as well as how much life insurance to hold each year to ensure your family has the most stable possible living standard without putting you into debt. MaxiFi Standard also robo-optimizes your plan. It suggests Social Security benefit collection, retirement account benefit withdrawal, and retirement account annuitization strategies to maximize

your lifetime spending. You can also use the tool to consider other safe ways to raise your lifetime income including contributing more to retirement accounts, downsizing your home, switching jobs, or getting an advanced degree.

MaxiFi Premium

MaxiFi Premium includes all of MaxiFi's features, but also has fully precise Monte Carlo living standard simulations that show you your average living standard level and the risk to your living standard of investing as well as spending aggressively.

Developed by Boston University Professor Laurence Kotlikoff, MaxiFi software is powered by the patented Economic Security Computation Engine, and it allows you to build a lifetime financial road map using all your financial data.

To purchase either version of MaxiFi, contact BU Human Resources for your coupon code. Go to MaxiFi and select 'Add to cart'. You must use your Boston University email account, otherwise the coupon will not work. Enter your coupon code to cover the purchase price of the software and proceed to checkout.

You will receive a login link at the email address that you use during the checkout process just like their paying customers do.

Faculty & Staff Assistance Office

The Boston University Faculty & Staff Assistance Office provides confidential services. It is available to you and your family members if you are experiencing personal, family, or work-related problems. Services are available without

charge and include:

- Consultation
- Problem assessment
- Short-term psychotherapy
- Referral resource information

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

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

Family Resources

Family Resources is committed to helping Boston University faculty and staff become knowledgeable and informed about child care and elder care by providing a resource and referral service. For further information, contact the director at 617-353-5954 or visit their website at <http://www.bu.edu/childrens-center/family-resources/>.

Fitness & Recreation Center

The Fitness & Recreation Center has membership plans and programming designed specifically for faculty and staff. Come work out, learn a new skill, recreate with your

family, and enjoy over six acres of world-class fitness and recreation under one roof, including:

- Faculty/staff locker rooms and saunas
- Competition and recreation pools
- 8,000-square-foot fitness center
- Dance theater
- Elevated jogging track
- Racquetball and squash courts
- Seven courts of gymnasias
- 35-foot climbing wall
- Juice bar and lounge with wireless internet access
- Hundreds of recreational classes (at a significantly reduced rate if you are a member) in yoga, fitness, dance, martial arts, cycling, swimming, and much, much more.

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

The Fitness & Recreation Center is located on BU's premises at 915 Commonwealth Avenue. Contacts: 617-353-3740, www.bu.edu/fitrec.

Income Solutions

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

How Can Income Solutions Help You? When you are ready to begin receiving your retirement income, an income annuity is one option you may want to explore. Income

Solutions provides you with the tools necessary to easily convert all or a portion of your retirement assets into an annuity which provides a steady income stream you cannot outlive.

Through Income Solutions, you are able to purchase income annuities at a group discount or wholesale prices compared to some of those offered in the retail marketplace. Such an annuity is not part of any Boston University retirement plan. An annuity is a long-term contract between an annuitant and an insurance company in which the annuitant receives income payments at regular intervals from a fixed date for a specific fixed period of time and/or until death in return for the premium that the annuitant pays to the insurance company. There are advantages and disadvantages associated with annuities which you should carefully consider. You may wish to consult your own financial advisor, at your own expense, as to whether an annuity is appropriate for you.

Use the Annuity Income Calculator

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

Request Quotes Income Solutions provides you with a platform in

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

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

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

You will need to log on with your BU Kerberos password.

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

Personal Insurance

This program offers a special discount on the cost of automobile and homeowners insurance for Massachusetts residents. It is currently underwritten by Liberty Mutual. You are eligible to participate in the program if you are a Massachusetts resident, provided you have not failed to pay an automobile insurance premium during the past 12 months. Enrollment is completely voluntary and is handled directly by Liberty Mutual.

Coverage includes:

- Automobile coverage through a group discount plan
- Homeowners and renter's insurance

- Umbrella coverage
- Premium payment by payroll deduction or monthly home billing (premium payments are on an after-tax basis)

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

Real Estate Services

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

For more information, contact the Real Estate Advantage Program at 1-800-396-0960. Visit their website at www.realestate-advantage.net/reabu/index.html.

Additional Benefits

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

Boston University pays the entire cost of Unemployment Compensation and Workers' Compensation and also contributes to the cost of your Social Security benefits.

Statutory benefits may provide you and your family with financial assistance, in addition to University-sponsored benefits, when you are injured on the job, become disabled, retire, or die.

Social Security

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

Your Social Security benefits include:

- Retirement insurance
- Survivors' insurance
- Disability insurance
- Medicare
- Supplemental security income

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

Unemployment Compensation

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

Workers' Compensation

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

If you are injured while you are at work, report the injury to your supervisor immediately. Remember, minor injuries (which at the time may seem trivial, may later require medical attention) may also be covered, provided they are reported when they occur. Please also report any BU work-related injury or illness to Conduent at 833-951-2415.