NEW EMPLOYEE ORIENTATION

Boston University Connecting You to BU

Rev. January 2025



Welcome!

To Boston University's New Employee Orientation

Please make sure your **Zoom** icon shows your first and last name. If you are in a group/conference room, please send the names of everyone to the chat.

We ask all attendees **mute themselves** to eliminate background noises.

Connecting You To

Zoom live transcript is enabled. To **turn on the captioning**, click the "captions" button at the bottom of the screen.

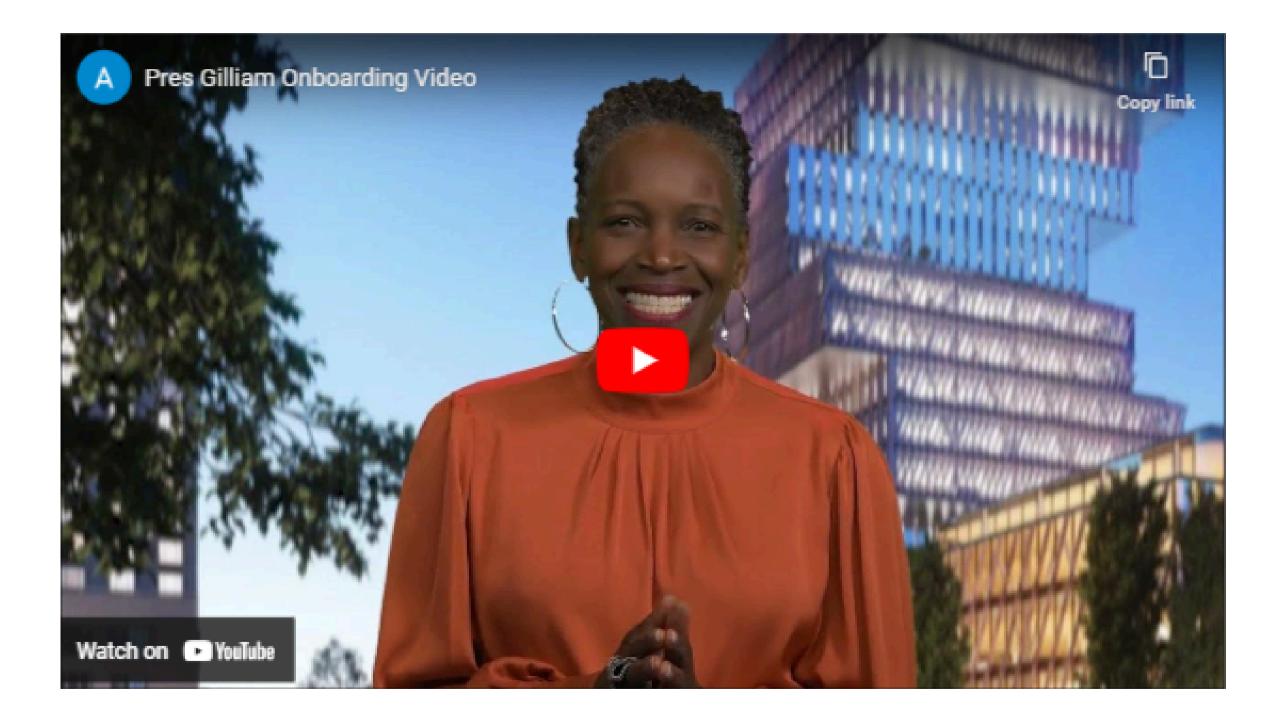




- 4 Knowing Boston University
- 17 On the Job Support
- 27 Additional Resources
- **33** Break



- **34** Benefits
- 82 Break
- **83** Commuter Resources





Knowing BU: A Message from President Melissa Gilliam



Knowing BU: The University's Mission

Boston University is an international, comprehensive, private research university committed to educating students to be reflective, resourceful individuals ready to live, adapt, and lead in an interconnected world. Boston University is committed to generating new knowledge to benefit society.

We remain dedicated to our founding principles: that higher education should be accessible to all and that research, scholarship, artistic creation, and professional practice should be conducted in the service of the wider community—local and international.

The University's 5 Strategic Priorities



<u>A Vibrant Academic</u> <u>Experience</u>



<u>Community, Big Yet</u> <u>Small</u>



<u>Research That</u> <u>Matters</u>





<u>Diversity, Equity,</u> <u>and Inclusion</u>



Knowing BU: Senior Leadership



President Melissa Gilliam



Interim Sr. VP, **Development & Alumni** Relations Josh Aiello



University Provost and Chief Academic Officer Gloria Waters



Sr. VP, General Counsel, and Secretary of the **Board of Trustees** Erika Geetter



Provost of Medical Campus and Dean of the School of Medicine Karen H. Antman



Sr. VP, Operations **Derek Howe**



Interim Sr. VP, **External Affairs** Jake Sullivan



Sr. VP, Chief **Financial Officer and** Treasurer Nicole Tirella



Sr. VP, Strategy & Innovation Kenneth A. Olliff



Vice President & Chief Information Officer Christopher Sedore



Chief Investment Officer Lila Hunnewell



Chief of Staff Christine Wynne

Learn more about our <u>Senior Leadership</u>



Consists of: **Over 20 Libraries** Mascot: Boston Terrier

Knowing BU: The University's Foundations Boston University was founded in 1839

- **Over 10,000 Faculty & Staff**
- **17 Schools & Colleges**
- **Over 37,000 Students**
- **Colors: Scarlet and White**
- Learn more about the University's history.

Knowing BU: Notable Alumni



Martin Luther King Jr. (GRS'55, Hon.'59)

Civil Rights Activist Martin Luther King Jr. came to the University in 1951, becoming "Dr. King" by earning a Ph.D. in systematic theology in 1955.



Barbara Jordan (LAW'59, Hon.'69)

Barbara Jordan was the first African American elected to the Texas Senate after Reconstruction, and the first African American woman to be elected to Congress from a Southern state.



John Cazale (CFA'59)

Known largely for his role as Fredo Corelone in *The Godfather (1972)*, Cazale is the only actor in history to have every feature film he appeared in earn an Oscar nomination for Best Picture.









Julianne Moore (CFA'83)

Five-time Academy Award nominee and twotime Golden Globe winner, Moore graduated from CFA and went on to win an Oscar for her 2015 film *Still Alice*.

Drew Weissman (MED'87)

Awarded 2023 Nobel Prize for pioneering research on COVID-19 vaccines.

Jhumpa Lahiri (GRS'93, UNI'95,'97)

In 2003, Lahiri's collection of short stories won the 2000 Pulitzer Prize and is also known for her best-selling debut novel, *The Namesake*.

Alexandria Ocasio-Cortez (CAS'11)

Named to the 2019 *Time* 100 Most Influential People list, AOC is an American politician and activist and serves as the U.S. representative for New York's 14th congressional district.

Knowing BU: Notable Now & Then

Forefront for Firsts

- In 1873 BU Professor Alexander Graham Bell delivers the inaugural lecture for the School of Oratory, the first such institution in the country. He will go on to <u>invent the</u> <u>telephone</u> in 1876.
- BU is the first university to award a PhD to a woman, Helen Magill White in 1877.
- The world's first patent ductus operation, forerunner of openheart surgery, was performed by School of Medicine faculty member John Streider in March 1937.
- The <u>University's Prison</u> <u>Education Program</u>, which is the oldest in the country, is founded by activist and Boston University associate professor emerita, Elizabeth Barker in 1972.











Innovative Inventions

A Boston University-led team <u>engineered a tiny living heart</u> <u>chamber replica</u> to more accurately mimic the real organ and provide a sandbox for testing new heart disease treatments in April of 2022.

From April 2020 to March 2021, the <u>COVID</u> <u>Racial Data Tracker (CRDT)</u>, a collaboration between the COVID Tracking Project and the BU Center for Antiracist Research, advocated for, collected, published, and analyzed racial data on the pandemic across the United States.

The FDA clears the <u>iLet Bionic</u> <u>Pancreas</u> in 2023, invented by BU engineering professor Ed Damiano.

In 2024 Time named <u>BU engineer</u> <u>Irving Bigio's new skin cancer</u> <u>detection device</u> as one of it's inventions of the year.

Knowing BU: University Updates & Information



The university's <u>award-winning daily website</u>, featuring breaking news and research stories, plus coverage of students, faculty, staff, alumni, campus events and programs.



Pioneering Research from

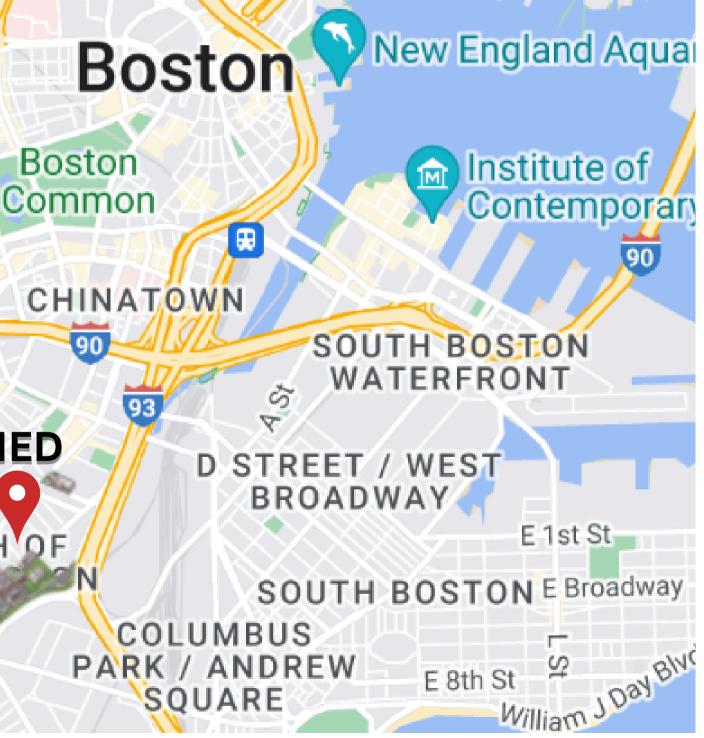
Boston University

Want more University Updates? Follow our Socials.



<u>Boston University's Alumni</u> <u>Magazine</u>

Knowing BU: The Campus **3** campuses located within the heart of **Boston** pearlst & RIVEI LOWER ALLSTON Main St Charles River Esplanade Boston AREA 2/MIT CRC University ALLSTON Storrow.Dr PACKARD'S CORNER BACK BAY Fenwa NORTH **BROOKLINE** Fenway mmit Ave Harvard St Beac Northeastern MED m of Fine 🍙 Vashington St University Arts, Boston SOUTH OF Kent St Parker St WASH TremontSt **luseum** LOWER Brookline ROXBURY MISSION HILL



Knowing BU: Campus Safety

Boston University Police Department (BUPD)

The BUPD is a full-service police department providing 24-hour patrol coverage, investigative services, and crime prevention strategies to the BU community.

Boston University Police Department

BU Medical Campus Public Safety

32 Harry Agganis Way Boston MA 02215 For EMERGENCIES CALL: 617-353-2121 Robinson Building 72 E. Concord St (6th Floor) Boston MA 02118 Phone: 617-358-4444

Find Out More On Our Website





BOSTON UNIVERSITY

University Police



Process crime scenes and evidence Assess building and site security

Knowing BU: BUPD Offered Services

- In addition to their normal patrol and investigative work, there are other services and resources available to the BU Community:
 - All detectives receive specialized training and are certified sexual assault investigators.
 - Investigate potential crimes on BU campuses
 - Provide security for executive staff and VIP visitors Conduct background checks
 - And More... Fingerprinting services

Safety Awareness for Everyone (SAFE)

SAFE is an on-demand informational video and training to inform the BU community about the comprehensive support provided by the Boston University Police Department.

Knowing BU: Terrier Community



Connecting You To

Check your New Employee Orientation invite for complimentary tickets!



Volunteer at Commencement or get involved through our Community Service Center!





Knowing BU: Our Community Networks

Our Faculty & Staff Community Networks aim to foster and promote a healthy and supportive culture for individuals engaged with issues related to diversity, equity, inclusion, justice, and full participation within the BU community.

Faculty & Staff of Color Alliance

LGBTQIA+ FSCN

Jewish & Israeli FSCN

Staff & Faculty Extend Boston University Disability Support (SAFEBUDS)

<u>Learn more about our existing communities or express interest in starting a new FSCN.</u>

FSCA - Chinese Affinity Group

Muslim, Arab, and Palestinian FSCN

First-Gen FSCN



On the Job Support

Human Resources

Organizational Development & Learning (OD&L)

Equal Opportunity Office (EOO)

How to Report Concerns

Information Security

Employee Wellness

Human Resources

HR SERVICE CENTER (HRSC)

The HR Service Center can support you with your Benefits, Employee Self Service, Onboarding (Form I-9), Leaves of Absence (Paid Family and Medical Leave), and more.

HR BUSINESS PARTNER (HRBP)

Your HR Business Partner can help with navigating workplace conflict and employee relations, as well as assistance with interpreting university policies.



Not sure who to contact? Find out.

Professional Development & Learning (OD&L)

Organizational Development & Learning offers a wide range of opportunities for your professional development spanning all stages of your career journey at BU. Whether you are new to BU, embarking on a new role, looking to strengthen your skills and competencies, or advancing in your leadership, OD&L has you covered!





<u>New Hire Resources</u>

<u> TeD - Continued Development</u>

Signature Services

Manager & Leader Programs

Equal Opportunity Office (EOO)

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 (EOO) Pregnant Workers Fairness Act

Massachusetts Law: Effective April 1, 2018 Federal Law: Effective June 27, 2023

- known limitations related to pregnancy, childbirth, or related medical conditions.
- Prohibits employment discrimination on the basis of pregnancy and \bullet pregnancy-related conditions, such as lactation.
- and the protections these employees are entitled to receive.
- and have an obligation to accommodate pregnant workers.

• Requires employers to provide reasonable accommodations to employee's

• Describes employers' obligations to employees that are pregnant or lactating

• Generally, employers may not treat employees or job applicants less favorably than other employees based on pregnancy or pregnancy-related conditions

Equal Opportunity Office (EOO) What EOO Does

Sexual and Gender Based Misconduct

Addressing gender discrimination, including sexual harassment and sexual misconduct

Equal Opportunity

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

Reporting options, confidential resources, educational materials, and more available on our website:

www.bu.edu/eoo

888 Commonwealth Ave Suite 303 Boston, MA 02215 | 617.358.1796

Reasonable Accommodations

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

Reporting Concerns

Fostering a safe work environment throughout campus

Office of the Ombuds

Completely Confidential

(**(**) (617) 358-5960 **(**) ombuds@bu.edu



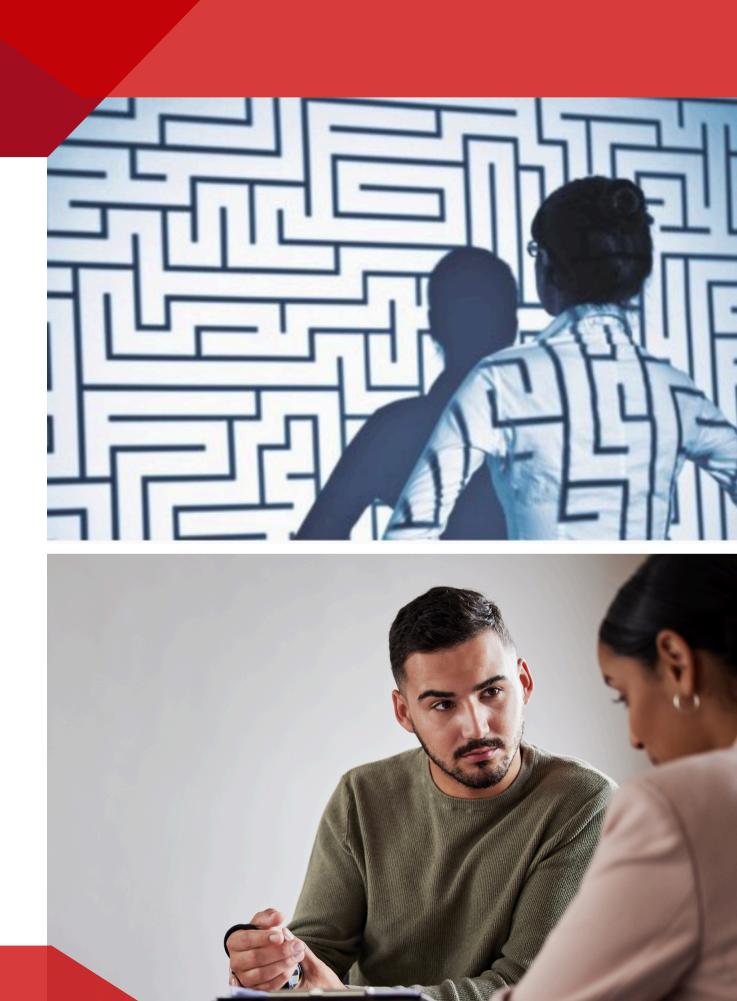
Compliance Services

Anonymous Reporting

(**(**) (617) 358-8090 Comply@bu.edu

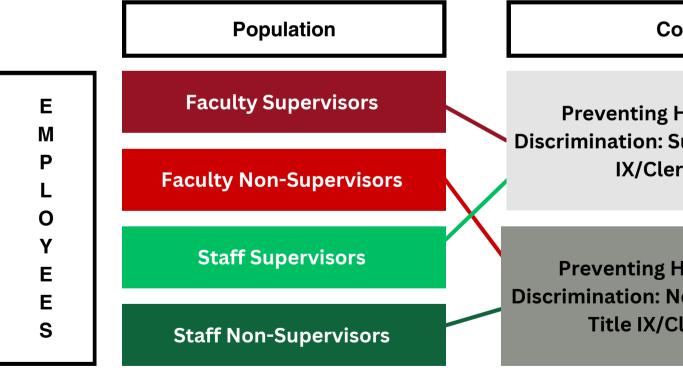


Additional Reporting Resources



Sexual Misconduct Prevention and Harassment & Discrimination Prevention Training For All Faculty & Staff

All University employees are considered **responsible employees** for the purposes of Title IX reporting, and are required to complete an online Sexual Misconduct Prevention and Harassment & Discrimination Prevention Training upon hire.



Employee Course Assignment

Find more information & your assigned course

Courses

Preventing Harassment and Discrimination: Supervisors with Title IX/Clery Module

Preventing Harassment and Discrimination: Non-Supervisors with Title IX/Clery Module

Information Security Team

Cyber Security & Protecting Data

PROTECT

YOUR

ACCOUNT

The **BU Information Security Team** aims to align our community with Boston University security best practices, reduce risks and incidents, and support one another in our mission of securing our data.

BU CYBERSECURITY 101: Best practices keep you safe from the start

DON'T REUSE YOUR PASSWORDS

REPORT SUSPICIOUS OR PHISHING **EMAILS**

REPORT AN INCIDENT

DO NOT APPROVE DUO REQUESTS YOU DID NOT INTIATE

BU CYBERSECURITY TRAINING: Online trainings to sharpen your security skills

BU CYBERSECURITY POLICIES: Protect the data at your fingertips



Employee Wellness Providing faculty and staff with resources, both on campus and off, to

Learn and practice ways to stay healthy in mind, body, spirit, and financially through their workshops and events:

Yoga, Stretch & Breathe, Zumba

Cooking Demonstrations

Financial Awareness Workshops

Annual Wellness Fair



assist in enhancing your overall wellness.

Mindfulness and Self-Compassion

New Parent Workshops

Health Promotion Lectures

Terrier Trek Through Boston

Find out more.



Additional Resources

Faculty Staff Assistance Office (FSAO)

Family & Childcare Resources

Fitness & Recreation Center

Perks & Discounts

Next Steps

Faculty & Staff Assistance Office (FSAO) Available to staff, faculty, and family members for personal issues

Free and confidential short-term counseling

- Referrals for mental health and substance use treatment
- Training and education
- Crisis support (critical incident) response)

Contact Information



Resources to promote well-being

Management consultation

Referrals to community resources

🗠 fsao@bu.edu 🚯 617-353-5381 🌐 <u>bu.edu/fsao/</u>

Family Resources Supporting families of the Boston University community.

BU Children's Center

Full-time Early Childhood Education Program open to children of faculty, staff, and graduate students.

Office of Family Resources

The Office of Family Resource provides a variety of additional resources and services to support the families of Boston University.

Bright Horizons Back-Up Care for Children and Adults

- In-Home Care: \$6 per hour (child and elder care)
- In-Center Care: \$15 per child per day; \$25 per family per day.

And More



Fitness & Recreations Center



Fitness Facilities

Offering the latest in exercise equipment and free weight systems!

Membership Services

Take advantage of the numerous membership benefits, including private faculty/staff locker rooms and saunas and personal training,

Family Programming

Family members can enjoy a wide variety of classes and activities designed to get children of any age moving, learning, and loving it







Perks & Discounts

a variety of perks available, including discounts on:

Personal mobile phone accounts

Barnes & Noble @ BU

Several Boston area <u>art museums</u>

Auto and home insurance

Parts and labor at <u>Sullivan Tire & Auto Service</u>

Under the Life@BU section on the HR website, employees can view



What's Next?

Orientation Attendees will receive:

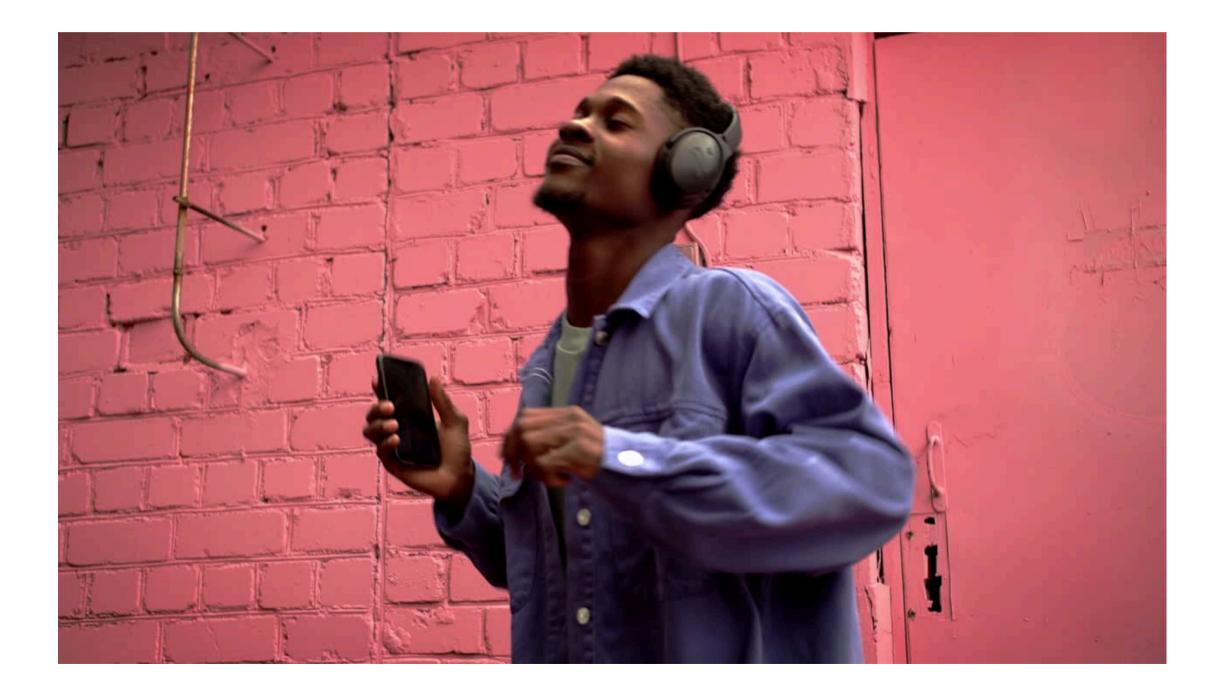
- A "Next-Steps" email in the following days with reminders on time sensitive tasks.
- A "Resource Refresh" guide the following week.

Attend a <u>Campus Connects: Bridging BU</u> in-person session.

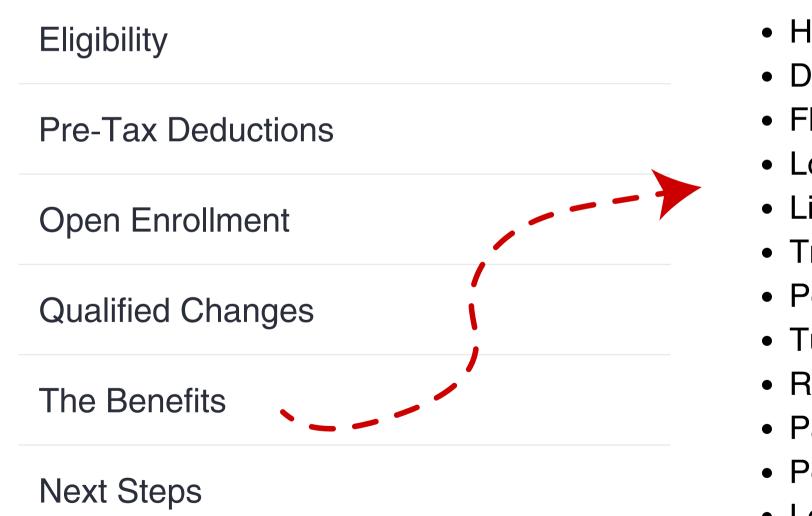




Please use this time for a 5-10 minute break



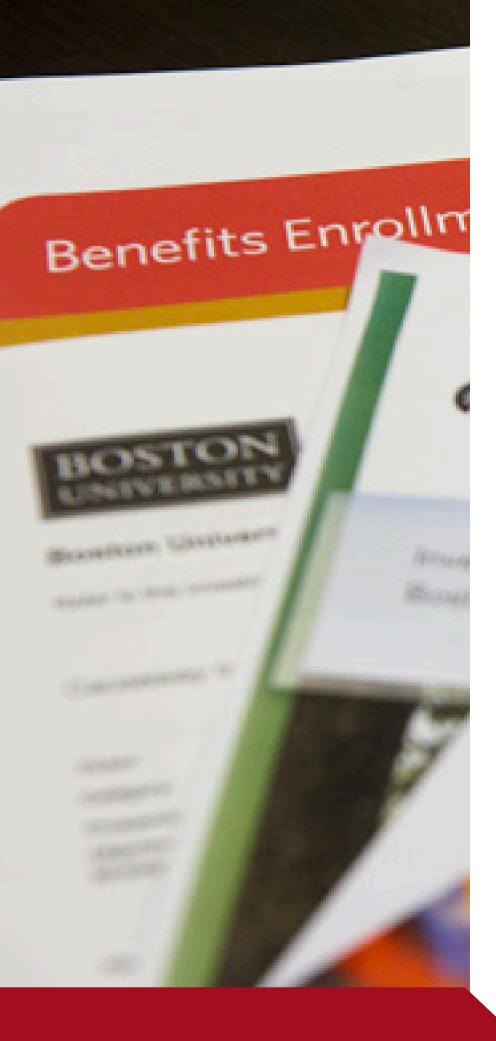
Benefits Agenda



- Health Plans
- Dental Plans
- Flexible Spending Accounts (FSA)
- Long-Term Disability Plan
- Travel Accident Insurance Plan
- Personal and Family Accident Insurance Plan
- Tuition Remission
- Retirement Plans
- Paid Family Medical Leave
- Personal Insurance
- Long Term Care



- Life Insurance Plan



Who is Eligible for **Benefits?**

Assignment Duration	Percent Time Worked	
All	Any	
9 months or more	Greater than or equal to 50%	
9 months or more	100%	



Benefits Available

- Supplemental Retirement & Savings Plan
- Flexible Spending Accounts
- Health Plan
- Dental Plan
- BU Retirement Plan
- Long Term Care
- Basic Life Insurance
- Supplemental & Dependent Life Insurance
- Long Term Disability
- Personal & Family Accident Insurance
- Travel Accident Insurance
- Tuition Remission

When Do Health & **Dental Benefits Begin?**

The effective date of your participation in the Health & Dental Plans is based upon your date of hire:

- If your date of hire is the 1st of the month, your benefits begin on that day.
- If your date of hire is any day other than the 1st of the month, your benefits begin the 1st of the following month. All other benefits are effective as of your date of hire.





Flexible Benefits Program

Pre-Tax Payroll Deductions to the Following Plans:

- Health Plan
- Dental Plan

Connecting You To

- Flexible Spending Account Health Care
- Flexible Spending Account Dependent Care
- Personal and Family Accident Insurance Plan





Changing Your Flexible Benefit Elections

Reason

Open Enrollment

Life or Career Event:

- Marriage/Divorce
- Birth/Adoption
- Start/End of Spouse's Employment
- Unpaid Leave of Absence
- Losing coverage as a result of turning age 26

New Hire

You may make changes to your enrollment in Supplemental Retirement and Savings Plan, Life Insurance Plans and Health Savings Account at any time.

Time/Options

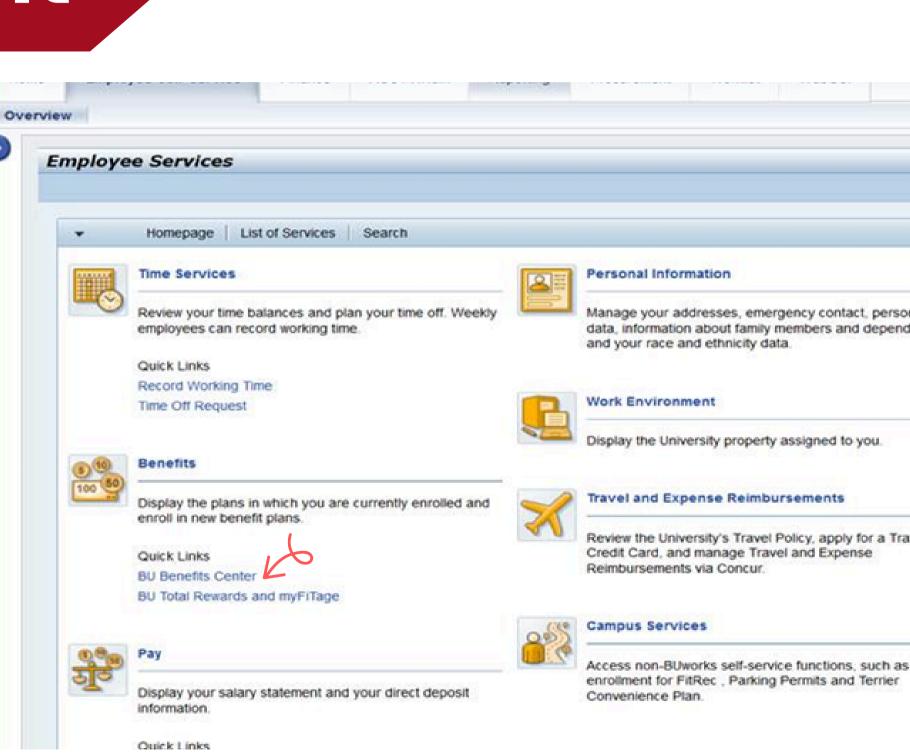
- Once a year end of fall semester
- Change plans and/or level of coverage

• 30 days from event date

• Within 30 days of your Orientation Date

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



BCBS National PPO Network		Out-of-Network Providers
Boston Medical Center (BMC) Provider All Other Network Providers		
 You pay less for health care. You save on everything from doctor office visits and X-rays to hospital care. BMC providers available at the BU Charles River Medical Practice located at 930. Commonwealth Avenue. 	 You'll pay more than you would with a BMC provider, but less than you would with an out-of-network provider. All preventative care is covered in full with no copayment or coinsurance. Physician visits are covered by a copayment. Diagnostic hospital services are subject to coinsurance after the annual deductible is met. You'll pay less if you choose a BCBS low-cost hospital. 	 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.



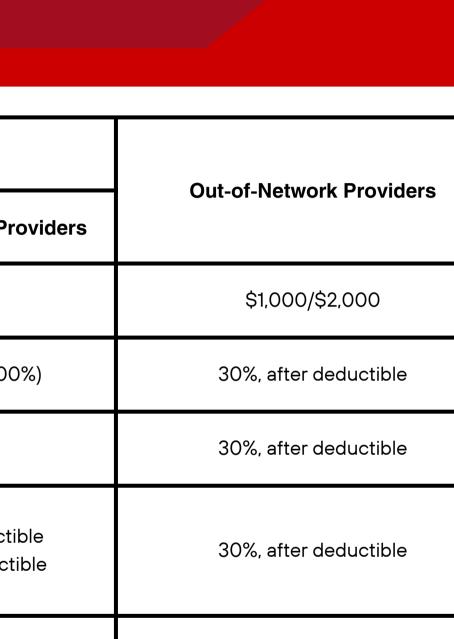
Key Features:

- You pay nothing for in-network preventive care. Includes a \$150 reimbursement for eligible fitness and weight loss expenses.
- You share in the cost of care through copayments, a deductible and coinsurance for any diagnostic care you receive. The out-of-pocket maximum is the most you may pay each year.

	Copayments	Deductible	Coinsurance	Out-of-Pocket-Maximum
What It Means	Flat dollar amount you pay for certain services	The amount you pay before the plan begins paying certain benefits	The percentage you pay after you meet the deductible	The maximum you pay in a calendar year
For Which Expenses	 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)		Out-of-pocket maximum is separate for medical and prescription drugs



Correioo		BCBS National PPO Network		
	Service	BMC Providers	All Other Network Providers	Out-of-Network Providers
	Deductible (single/family)	\$5	500/\$1000	\$1,000/\$2,000
	Preventive care	\$0 (plan pays 100%)	\$0 (plan pays 100%)	30%, after deductible
	Office/facility visits	\$15 copay	\$35 copay	30%, after deductible
	Inpatient or outpatient care ·Low-cost hospitals ·High-cost hospitals	0%, after deductible	12%, after deductible 20%, after deductible	30%, after deductible
	X-rays, labs and related tests (diagnostic) ·Non-hospital providers ·Low-cost hospitals ·High-cost hospitals	0%, after deductible	12%, after deductible 12%, after deductible 20%, after deductible	30%, after deductible
	Out-of-pocket maximum (for PPO, does not include prescription drugs)	\$3,000/\$6,000		\$6,000/\$12,000



Amount You Pay- Prescription Drugs:

Service	OptumRx Network	Out-of-Network Providers
Retail Pharmacy (30-day supply) ·Generic ·Preferred ·Non-preferred	·\$10 copay ·20% (min \$45 and max \$65) ·30% (min \$65 and max \$85)	Not covered
Mail-Order Pharmacy or CVS90 at retail pharmacy (90-day supply) ·Generic ·Preferred ·Non-preferred	·\$20 copay ·20% (min \$85 and max \$130) ·30% (min \$130 and max \$170)	Not covered
Out-of-Pocket Maximum ·For prescription drugs only	·\$2,500/\$5,000	Not applicable

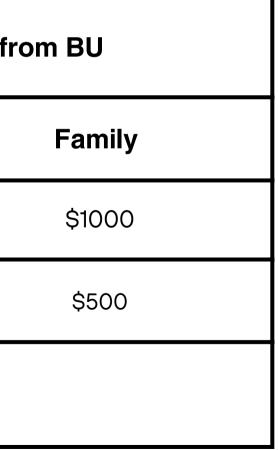


Health Care Flexible **Spending Account**

•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.

Salary Tier	2025 FSA Contrib	ution f
	Single	
<\$70,000	\$500	
\$70,000 to \$99,999	\$250	
>\$100,000	No Contrib	oution



Flexible Spending Accounts

Health Care Flexible Spending Account

- Out-of-Pocket Medical and Dental Expenses
- \$3,300 for the 2025 Calendar Year

Dependent Care Flexible Spending Account

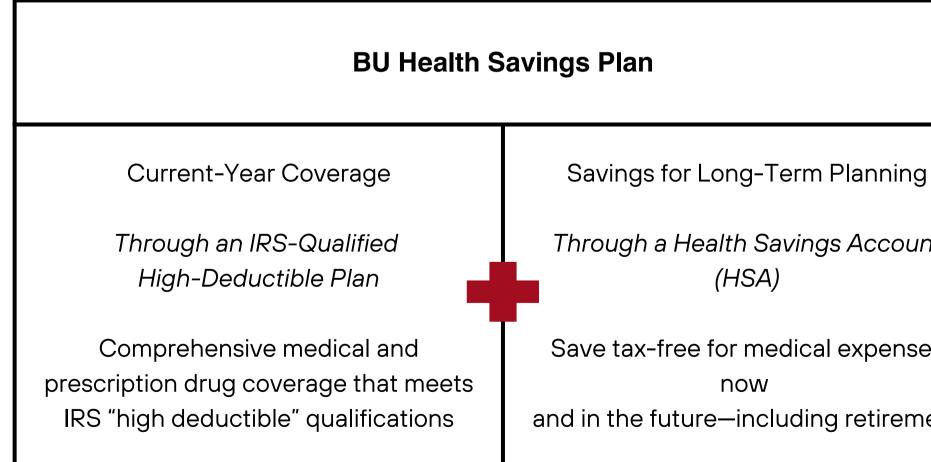
- Out-of-Pocket Dependent Expenses
- \$5,000 for the 2025 Calendar Year

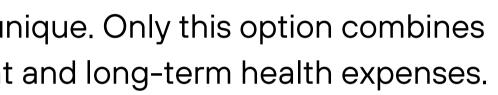


BU Health Savings Plan with HSA

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.





Through a Health Savings Account (HSA)

Save tax-free for medical expenses

and in the future—including retirement

BU Health Savings Plan

Key Features:

- You pay nothing for in-network preventive care. Includes a \$150 reimbursement for eligible fitness and weight loss expenses.
- You share in the cost of care through a deductible and coinsurance for any diagnostic care you receive. The out-ofpocket maximum is the most you may pay each year.

	Deductible	Coinsurance	
What It Means	The amount you pay before the plan begins paying certain benefits 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 ma Entire
For Which Expenses	All non-preventive in- and out-of-network medical care and prescription drugs		Combine

Out-of-Pocket-Maximum

naximum you pay in a calendar year in deductible and coinsurance e family out-of- pocket maximum must be met if you

cover dependents

ned for all medical and prescription drug out-of-pocket expenses

BU Health Savings Plan

Service	In-Network Providers
Deductible (single/family)	\$2,000/\$4,000
Out-of-pocket maximum (single/family) (includes prescription drugs)	\$4,000/\$8,000
Preventive care	\$0 (plan pays 100%)
Medical care ·Office visits ·X-rays, labs and related tests ·Inpatient or outpatient care	12%, after deductible
Emergency room visit	12%, after deductible
Prescription drugs ·Retail pharmacy ·Mail-order pharmacy	12%, after deductible

Out-of-Network
\$4,000/\$8,000
\$8,000/\$16,000
30%, after deductible
30%, after deductible
12%, after deductible
Not covered

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





The BU Health Savings Plan

HSA Contributions

HSA Coverage Level	IRS Limit	BU Contribution
Single	2025 Under 55: \$4,300 55 and older: \$5,300	\$500
Family	2025 Under 55: \$8,550 55 and older: \$9,550	\$1,000



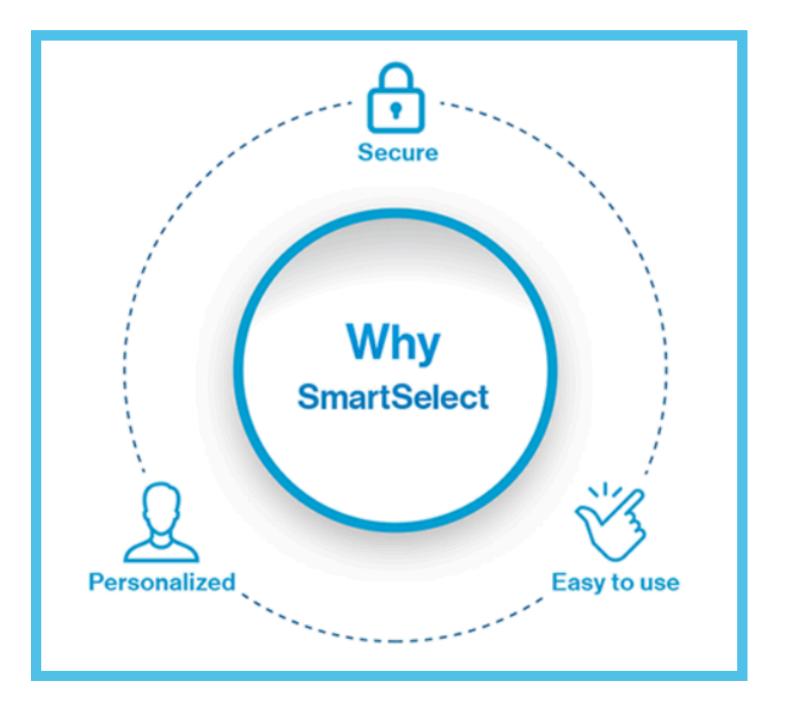
Maximum Employee Contribution

2025

Under 55: \$3,800 55 and older: \$4,800

2025

Under 55: \$7,550 55 and older: \$8,550



Which Boston University health plan might be right for you?

By utilizing <u>SmartSelect</u>, you can see which plan is expected to cost you the least amount of money out of pocket by answering just a few simple questions.

SmartSelect

Medical Services

Near the Charles River Campus

BU Affiliated Physicians - Charles River

- 930 Commonwealth Avenue
- <u>http://www.bmc.org/affiliated-</u> physicians/charles-river-boston.htm
- Services Provided
 - Internal Medicine
 - Women's Health
 - OB/GYN
 - Allergy/Pulmonary Medicine
 - Acupuncture
 - Dermatology
 - Sports/Orthopedic Medicine

On the Charles River Campus

At various locations on

campus

- <u>www.bu.edu/sccc</u>
- Services Provided
 - Physical Therapy
 - Occupational Therapy
 - Pathology
 - Nutrition and Fitness

- Sargent College Clinical Centers

• Speech/Language

- 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 & staff.



Dental Plan



- Both plans use the BU Dental Health Centers

• Two Dental Plan options administered by Blue Cross Blue Shield of Massachusetts

BU Dental Health Center Plan

Service	Coverage at Centers*
Preventative & Diagnostic	100%
Basic Restorative	100%
Major Restorative	60%
Orthodontia	50% (\$2,000 per person, lifetime maximum)

*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

Type of Service	BU Dental Health Centers*	BCBS Dental Providers**	Out-of-Network Providers**
Deductible	None \$50 per person		per person
Annual Maximum Benefit	\$1,700 per person***		
Preventative & Diagnostic	100%	80%, no deductible	80%, no deductible
Basic Restorative	80%	60% after deductible	60% after deductible
Major Restorative	50%	40% after deductible	40% after deductible
Orthodontic	50% (\$2,000 per person, lifetime maximum)	Not covered	Not covered

* 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

You must provide documentation to prove the relationship for family members you wish to cover on your health/and or dental plans. Following are acceptable forms of documentation:

Relationship to You	Acceptable Docume
Spouse	Marriage Certificate (government issued)
Common Law Spouse	Common law marriage certificate (only for those married in a
Child	Birth certificate or adoption certificate or certificate of live bri
Stepchild	Birth certificate of child plus marriage certificate of current sp
Ward	Court ordered document of legal custody

entation				
a state that accepts common law marriage)				
rith				
spouse				

Long-Term Disability Plan

After 2 Years of Service

Benefit: 60% of Monthly Base Salary After 6 Months of Total Disability

Maximum Benefit: \$14,500 per month

*The 2 year service requirement is waived 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.

Connecting You To



Life Insurance Plan



Basic Term Life Insurance

- Automatic 1x Annual Base Salary
- Supplemental and Dependent Life
 - Voluntary coverage for yourself: 1, 2, 3, 4, or 5x annual base salary up to \$2,500,000.
 - Voluntary coverage for your spouse: Multiples of \$10,000 up to \$100,000 or 3x your annual base slary, whichever is less.
 Voluntary Coverage for your Dependent: Child: \$5,000 or
 - Voluntary Coverage \$10,000
 - After-tax payroll contributions
 - Evidence of Insurability is needed to add or increase coverage more than after 30 days from date orientation or for coverage amounts in excess of \$500,000

Accident Insurance

Connecting You To

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 or 10 times annual salary, whichever is lower

Tuition Remission



For You

- 4 credit hours per semester covered at 100%
- Includes undergraduate and graduate courses

For Your Spouse

- Covered at 50% after 12 months of eligible service
- Includes undergraduate and graduate courses

For Your Dependents

- Covered at 50% after 4 months of eligible service
- Covered at 90% after 16 months of eligible service
- Children | Human Resources (bu.edu)

• Up to an additional 4 credit hours per semester covered at 90%

Only for undergraduate courses when a dependent is accepted and

enrolled in undergraduate degree program at Boston University

• More information on dependent eligibility may be found on the Human

Resources website: Tuition Remission Benefits for Your Dependent

Tuition Remission

Courses not covered by the benefit

- Tuition Remission does not cover room and board, fees, and other expenses, (e.g. books, lab fees, etc)
- Online Classes
- Classes not offered for credit
- Courses offered through the School of Medicine (except for master's degree program courses in the School of Public Health and courses offered in the Division of Graduate Medical Sciences)
- Courses offered through the School of Dental Medicine
- More detailed information may be found on the Human Resources website <u>What the Program Covers | Human Resources (bu.edu)</u>

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

Connecting You To

• Taxable tuition remission benefits will be taxed as ordinary income and appropriate federal, state and Social Security taxes will be withheld



Tuition Exchange Program

- Scholarship program for your eligible dependent children
- Over 600 colleges and universities participate in the program
- Each year, a total of 10 Tuition Exchange
 Scholarships may be awarded to dependents of
 BU employees who have been accepted and
 awarded a scholarship by the member
 institution

Find out more.



Retirement Savings Program

- <u>The Boston University Retirement Savings Program</u> comprises three plans. Collectively, these plans are designed to encourage personal savings and provide equitable contributions from BU across all age groups and salary levels.
 - **BU Retirement Plan:** for University contributions



Supplemental Retirement & Savings Plan: for your contributions



457(b) Savings Plan: for contributions for highly paid faculty and staff



BU Retirement Plan



Eligibility & Contributions

- You are automatically enrolled once you have completed 2 years of service working at least 50% of a full-time schedule with a minimum of a 9-month assignment duration
- Only BU contributes to the Boston University **Retirement Plan:**
 - **Core contribution:** based on age and salary Plus
 - **Dollar-for-dollar matching contribution:** up to 3%

University Core Contribution

When Your Age Is	U
Under 45	4% of eligible com PLUS 6% of eligible level
45 through 49	6% of eligible com PLUS 8% of eligibl level
50 and above	7% of eligible com PLUS 9% of eligibl level

The integration level for 2025 is \$70,600.

niversity Contribution

npensation up to the integration level le compensation above the integration

npensation up to the integration level le compensation above the integration

npensation up to the integration level le compensation above the integration

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

Age	University Core Contribution (Automatic, based on age and salary)	University Matching Contribution*	Total Potential BU Contribution	
Under 45	4% on first \$70,600 and 6% over \$70,600		7% on first \$70,600 and 9% over \$70,600	
45 through 49	6% on first \$70,600 and 8% over Doller for dollar \$70,600 up to 3% of pay		9% on first \$70,600 and 11% over \$70,600	
50 and above	7% on first \$70,600 and 9% over \$70,600		10% on first \$70,600 and 12% over \$70,600	
*Assumes you contribute at least 3% to the Supplemental Retirement & Savings Plan				

Supplemental Retirement & Savings Plan

As New Employee

- Only you contribute to the Supplemental Savings & Retirement Plan
- All 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 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 \$220,000 or more
- Opportunity for additional tax deferred contributions



BU Retirement Savings Program: Investment Options

Selected Investments

- Tier 1 Vanguard Target Date Funds (default when auto-enrolled)
- Tier 2 Passively Managed Equities
- Tier 3 Capital Preservation and Income

Other Investments

Tier 4 - BrokerageLink®, a self-directed brokerage account





Financial Planning Tools

No cost resources for your financial planning



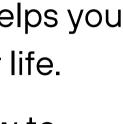
MaxiFi Planner – A web-based financial planning software that helps you make all kinds of decisions about important financial events in your life.



- <u>**Maximize My Social Security**</u> 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.



Fidelity 1:1 Appointments —You are invited to meet one-on-one with a Fidelity Retirement Planner who will provide you with education, resources and support. Please consider bringing relevant account statements and any paperwork to help address your questions and needs. Review your asset allocation and plan investment options.





Paid Family and Medical Leave (PFML)

The Paid Family and Medical Leave benefit provides job protection and paid leave for two purposes:

- Personal medical leave applies if your own illness or injury prevents you from working for a week or more
- Family leave applies if you need time to attend to family health concerns, the arrival of a child, or certain matters related to military service

*Paid Family and Medical Leave runs concurrently with any leave taken under applicable state and federal leave laws, including the Massachusetts Parental Leave Act (MPLA) and the federal Family and Medical Leave Act (FMLA).



Group	Eligibility	
Full-time/Part-time Faculty	Full-time and part-time faculty covered under the Boston Unive upon employment	
L509 Part-time/Adjunct	Must have earned: • At least 30 times your weekly benefit amount, and • Not less than \$6,300 in 2025 in the last twelve months before	
Regular Full-time/Part-time Staff	Must have earned: • At least 30 times your weekly benefit amount, and • Not less than \$6,300 in 2025 in the last twelve months before	
Boston University Medical Group (BUMG)	Eligible for PFML upon employment	
Temporary and Former Employees	Must have earned: • At least 30 times your weekly benefit amount, and • Not less than \$6,300 in 2025 in the last twelve months before	

Eligibility

ersity Faculty Handbook are eligible for PFML benefits

e a leave begins.

e a leave begins.

e a leave begins.

Types of Leave

	Medical Related Leaves	Parental Leaves	Military Leaves
Full-time Faculty	Personal Medical Leave: 100% of base pay for up to 26 weeks Family Medical Leave: 100% of base pay for up to 12 weeks	Childbirth: 100% of base pay for up to 6 weeks Bonding/Caregiving Leave: 100% of base pay for 14 weeks of full relief *or 28 weeks of half relief ** from all obligations * May be taken in one semester increment **May be taken in two semester increments Childbirth Leave (6 weeks) may be combined with Bonding/Caregiving Leave (14 or 28 weeks)	Military Exigency: 100% of base pay for up to 12 weeks within 12 months Care for Military Family Member: 100% of base pay for up to 26 weeks within 12 months
Staff *Elect to supplement with Accrued Sick Time for a total benefit of 100% of base pay	Personal Medical Leave (including childbirth): up to 100% base pay* for up to 26 weeks Family Leave: up to 100% base pay* for up to 12 weeks	Bonding Leave: 100% base pay* for up to 12 weeks within 12 months from date of birth	Military Exigency: 80% of base pay for up to 12 weeks within 12 months Care for Military Family Member: 80% of base pay for up to 26 weeks within 12 months
BUMG	 Personal Medical Leave: Up to 8 weeks – 100% of total compensation Up to an additional 12 weeks – 67% of total compensation Family Leave: Up to 2 weeks – 100% of total compensation Up to an additional 10 weeks – state maximum weekly benefit (\$1,170.64 in 2025) 	Up to 2 weeks – 100% of total compensation Up to 10 weeks – state maximum weekly benefit (\$1,170.64 in 2025)	Military Exigency: Up to 2 weeks paid at 100% total compensation then up to 10 weeks paid at state maximum weekly benefits (\$1,170.64 in 2025) Care for Military Family Member: Up to 2 weeks paid at 100% total compensation then up to 24 weeks paid at state maximum weekly benefit (\$1,170.64 in 2025)
Part-time Faculty & Temporary/Former Employees	Personal Medical Leave: Up to 20 weeks Family Medical Leave: Up to 12 weeks	Parental Leave: Up to 12 weeks	Military Exigency: Up to 12 weeks Care for Military Family Member: Up to 26 weeks

The maximum paid time off is 26 weeks within a 12-month period for any combination of personal medical and family leave

How to Access Benefits

- All leave benefits are administered by **Sedgwick**
- medical leave, contact Sedgwick online or by phone to initiate the process:
 - Sedgwick.com
 - 877-708-0037
- planned leave

For non-Massachusetts residents only: If you do not reside in the state of Massachusetts, your state of residence may offer a Paid Family and Leave Benefit. As of August 2023, Paid Family and Medical leave benefits are available in CA, CO, CT, DE, DC, JI, MA, MD, MN, NH, NJ, NY, OR, RI, VT, and WA. At the time of application, you should confirm whether your state offers a plan. If your state of residence offers a Paid Family and Medical leave benefit, you must apply for benefits through both Sedgwick as well as your state of residence. Sedgwick will assume you are receiving the benefit through your state of residence and offset the benefit available through Boston University unless you demonstrate a written denial of benefits from your state of residence.

If you expect to be absent for a week or more and have a need for family or personal

Contact Sedgwick immediately upon an unplanned leave, or up to 60 days before a

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** within 30 days at <u>www.bu.edu/buworkscentral</u> of your date of hire or orientation date, whichever is later.
- Return Long Term Disability Waiver Form within 90 days from the expiration of your prior plan's coverage.
- You may change your contributions to the Supplemental Retirement and Savings Plan anytime.