



LEARNING &  
DEVELOPMENT

# **Welcome to BCG NY!**

## Human Resources Orientation

2017

THE BOSTON CONSULTING GROUP

# At the end of this session, you'll be able to...



**... Identify your local HR team**



**... Be familiar with BCG Values and Policies**



**... Complete your HR paperwork**



**... Understand the benefit programs that you will participate in**

# Agenda

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**HR Team Introductions**

**Form I-9**

**BCG Values and Policies**

**Overview of Payroll and Paperwork**

**Benefits**

**Time Out of the Office**

**Wrap up**

# Agenda

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## HR Team Introductions

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# New York HR Team



**Jill Jemella**  
*HR Manager*



**Harleigh Bartolotta**  
*HR Generalist*



**Austin Galiardi**  
*HR Associate*



**Samantha Melhaff**  
*HR Associate*



**Samia Penalver**  
*HR Assistant*



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# Form I-9

## Verification of identity and employment authorization

### LISTS OF ACCEPTABLE DOCUMENTS

#### All documents must be UNEXPIRED

Employees may present one selection from List A  
or a combination of one selection from List B and one selection from List C.

LIST A Documents that Establish Both Identity and Employment Authorization	OR	LIST B Documents that Establish Identity	AND	LIST C Documents that Establish Employment Authorization
1. U.S. Passport or U.S. Passport Card		1. Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address		1. A Social Security Account Number card, unless the card includes one of the following restrictions: (1) NOT VALID FOR EMPLOYMENT (2) VALID FOR WORK ONLY WITH INS AUTHORIZATION (3) VALID FOR WORK ONLY WITH DHS AUTHORIZATION
2. Permanent Resident Card or Alien Registration Receipt Card (Form I-551)		2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address		2. Certification of Birth Abroad issued by the Department of State (Form FS-545)
3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa		3. School ID card with a photograph		3. Certification of Report of Birth issued by the Department of State (Form DS-1350)
4. Employment Authorization Document that contains a photograph (Form I-766)		4. Voter's registration card		4. Original or certified copy of birth certificate issued by a State, county, municipal authority, or territory of the United States bearing an official seal
5. For a nonimmigrant alien authorized to work for a specific employer because of his or her status: a. Foreign passport; and b. Form I-94 or Form I-94A that has the following: (1) The same name as the passport; and (2) An endorsement of the alien's nonimmigrant status as long as that period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form.		5. U.S. Military card or draft record		5. Native American tribal document
		6. Military dependent's ID card		6. U.S. Citizen ID Card (Form I-197)
		7. U.S. Coast Guard Merchant Mariner Card		7. Identification Card for Use of Resident Citizen in the United States (Form I-179)
		8. Native American tribal document		8. Employment authorization document issued by the Department of Homeland Security
		9. Driver's license issued by a Canadian government authority		
		<b>For persons under age 18 who are unable to present a document listed above:</b>		
		10. School record or report card		
		11. Clinic, doctor, or hospital record		
		12. Day-care or nursery school record		
6. Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI				

Examples of many of these documents appear in Part 8 of the Handbook for Employers (M-274).

Refer to the instructions for more information about acceptable receipts.

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# Our mission and values

We seek to be **agents of change** — for our clients, our people, and society broadly

## We are committed to

- Creating competitive advantage through unique solutions
- Building capabilities and mobilizing organizations
- Driving sustainable impact
- Providing unparalleled opportunities for personal growth
- Succeeding together with passion and trust

## Our values

- Integrity
- Respect for the individual
- Diversity
- Clients come first
- The strategic perspective
- Value delivered
- Partnership
- Expanding the art of the possible
- Social impact

**You will gain a deeper understanding of BCG's Values next week**

# Employee agreement

Signed by all new hires upon joining; witnessed by a BCG Partner

## Three key components

1

### General Obligations

#### Conflicts of Interest

- For legal, risk and ethical reasons, BCG must avoid situations where the services we provide to one BCG client create direct conflict of interest with our obligations to another BCG client

2

### Confidentiality

**Keep confidential all non-public information about BCG's clients**  
**Only share (client or BCG) information with those who have a "need to know."**  
**Ensure complete and careful separation between case teams when working with competing clients**  
**Be vigilant in terms of the security at all times and in all places including the location of your computer, mobile phone, and any removable storage devices**

3

### Restrictions on future employment

#### 12 consecutive months after ceasing to be employed by BCG

- Advising competitors of BCG clients
- Advising BCG clients

# Insider trading

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## Insider Trading

- Buying or selling a company's securities while aware of material non-public information in breach of fiduciary duty or similar duty of trust and confidence; or
- Improperly disclosing such information to a person who trades after receiving such information

## Insider Trading Policy

You must always clear your trades in individual securities before they are made; family members living in your household are also covered by the policy.

For details, see the Worldwide Insider Trading Compliance System Web site: [BCG ITP System](#), or contact your local compliance administrator: [WW Compliance Administrators](#).

You are asked to reaffirm your commitment to comply with the firm's Insider Trading Policy annually

# Board membership

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## **Board Membership Policy**

All positions on boards of directors (other than charitable or educational organizations) must be approved by the BCG Operating Committee (under delegation of the Executive Committee)

The application and policy for approval can be found at:

[Board Membership Policy and Request Form](#)

If you are a member of a board please send an application to BCG's Legal Team

# Non-discrimination policy

Prohibiting all discrimination, including sexual harassment

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## Prohibition Against Discrimination and Harassment

Consistent with our value of respect for the individual, our goal is to maintain an environment at BCG that is free from all discrimination and sexual harassment. You need not tolerate inappropriate behavior, whether directed towards yourself or those with whom you work.

- If you see something; say something - Report violations to BCG's many resources (e.g. Local leadership or HR)
- Live by BCG value of "Respect for the Individual"
- Be aware of differences in interpersonal cultural norms around the globe
- For further understanding please read the : [Nondiscrimination x`Policy](#) and [Policy Prohibiting Sexual Harassment](#)

# Equal employment opportunity statement

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**The Boston Consulting Group is an Equal Opportunity Employer and is committed to a policy of administering all employment decisions and personnel actions without regard to:**

- race
- color
- age
- religion
- sex
- sexual orientation
- gender identity / expression
- national origin
- disability
- protected veteran status
- or any other characteristic protected under federal, state or local law, where applicable

# Electronic communications

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## **Electronic Communications Policy**

Comply with BCG's rules to protect the accuracy, security, and integrity of our IT systems, and to ensure that all use is professional and ethical

You must not compromise the security of BCG computer systems and devices, such as your laptop, mobile phone, and any removable storage devices

BCG reserves the right to review your use of the systems as necessary and appropriate

# Document Retention Policy

## Professional standards for information management

**Disclosure of client confidential material can damage client relationships and BCG's brand – our information management (IM) program is designed to strengthen our IM capabilities and to minimize the risk of unauthorized or unintended information loss**

### **IM compliance process overview:**

- A Teamsite (central repository) is established as the central case repository for each new client case
- All new cases will automatically have a Teamsite request sent via the lead staffing office
- An offline client (Colligo) allows teams to exchange documents from their own laptops with the Teamsite – **Colligo/Teamsite is the only place where case related material should be stored**
- At the end of a case and following IM policy guidelines, case leaders remove all work-in-progress material and ensure all final and key documents are on Teamsite to then perform the archive process
- Once the Teamsite is archived, each case member needs to perform a local clean-up; a tool assists in removing all work-in-progress files and files that are already stored on Teamsite from individual laptop hard drives
- Compliance with the IM policy will be regularly audited and in case of non-compliance escalated to the responsible Partner



# Information management guidelines for case execution phase

Executing partners have to ensure case teams perform proper cleanup at end of case

<b>Keep</b>	<ul style="list-style-type: none"><li>• Final deliverables, excluding unused slides</li><li>• Key correspondence with client</li><li>• Files containing final calculations / supporting materials used in decks presented to client</li><li>• Material presented/given to client</li></ul>
<b>Check T&amp;C or with KT</b>	<ul style="list-style-type: none"><li>• Literature searches</li><li>• Industry reports</li><li>• Third party reports requiring purchase contracts</li><li>• Primary Market Research reports</li></ul>
<b>Delete</b>	<ul style="list-style-type: none"><li>• Source client material (received from the client):<ul style="list-style-type: none"><li>– Internal presentations (electronic or hard copy)</li><li>– Data</li><li>– Research</li><li>– Internal Memos</li><li>– Contractual documents</li></ul></li><li>• Case Team meeting notes</li><li>• Email/PST files containing client information but does not include key advice or deliverables</li><li>• Unused slides</li><li>• Handwritten personal notes not presented to client</li><li>• Interview notes</li></ul>

Client data may only be kept as part of analysis that supplements final findings when Partner and case leader agree it may be needed for future cases. Personal identifiable information must not be kept

# Confidential nature of client relationships

## It is never appropriate to...

- Share unsanitized materials outside of the BCG Client Team or request unsanitized materials from another BCG Client Team without the approval of the Executing Partner and/or CCO
- Discuss the names and information of BCG clients, or descriptions of BCG projects, outside of BCG
- Store Confidential Information of BCG or clients on personal electronic storage devices that have not been approved by BCG IT
- Leave Confidential Information on desks, printers, or in meeting rooms

## Do...

- Keep all Client Confidential Information within the Case or Client Team
- Be mindful of your surroundings when working in public or speaking of BCG's clients
- Seek approval from the Executing Partner and/or CCO before sharing information from client work outside of the Client Team
- Collect and treat information only in an ethical and legal manner, consistent with BCG values and professional standards
- Ensure that you are familiar with, and adhere to, any client specific terms for handling their information
- Follow all local laws and regulations

# Social media policy

**BCG recognizes that Social Media provides unique opportunities to interact, discuss, and share information**

**All use of, and participation in, Social Media must comply with:**

- BCG global and local policies
- BCG's Value Statement
- terms of the BCG Employee Agreement
- local legal and regulatory requirements

**The intention of this policy is to**

- protect confidentiality of information (BCG and clients)
- remind employees to respect the impact postings have on BCG's, Clients' and employees' reputation and appearance of professionalism



# Guidelines for work outside of BCG ("moonlighting") (I)

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**BCG recognizes that, on rare occasions, employees may have business or employment outside of, and in addition to, their employment with BCG**

## **Purpose**

These guidelines are intended to clarify circumstances where outside employment violates our various policies

## **Eligibility**

All regular North American employees, including part-time employees and those on leave of absence

## **Philosophy & Procedure**

Outside employment must be consistent with BCG's Global Policies, these include

- the Employee Agreement
- the Confidential Nature of Client Relationships
- the Board Membership Policy
- Insider Trading Policy
- Policies prohibiting use of BCG's name for marketing or publicity purposes

# Guidelines for work outside of BCG ("moonlighting") (II)

## **Outside employment cannot:**

- compete with BCG or be for a competitor of BCG
- be for a client of BCG
- be for a BCG vendor
- use BCG resources or facilities
- be done on BCG time or when employee is expected to be undertaking activities for BCG
- be advertised or promoted within BCG
- leverage BCG's name or BCG's involvement to promote activities
- be in conflict with BCG's interests, both commercial and internal processes (i.e. recruiting)
- be conducted in a manner that creates conflict or perceived conflict within BCG
- interfere with an employee's performance at BCG or affect the performance of others
- involve professional investment activities – such as providing investment advice

**Employees interested in potential outside employment or involvement with vendors should initiate conversations with their local HR manager, OC or OA for approval**

# Ombudsman process

**We are all responsible for managing risk at BCG. If you become aware of activities that might harm BCG or its brand, please raise them with you local leadership.**

**BCG has an ombudsman process for addressing any moral, ethical, or legal issues that employees feel uncomfortable discussing with local leadership.**

**There are two ways to contact our ombudspersons:**

- Non-anonymous: Directly by an e-mail to one of the four ombudsmen:



[Rolf Bixner](#)



[John Garabedian](#)



[Michelle Nightingale](#)



[Jan Dirk Waiboer](#)

- Anonymous: Submit your concern via the [Ombudsperson Link](#) located on the [Internal Navigator page](#) under "Contacts"

# NAMR travel and expense reimbursement policy

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**Employees are responsible for submitting travel and expense reimbursement claims properly. This policy is in place to fulfill four key objectives:**

- fairness for our people
- fairness for our clients
- fairness for the firm
- compliance with local taxation laws

**Timesheets and expenses must be completed accurately – it is how we invoice our clients**

- You should be comfortable explaining any expense to the client's CEO

**American Express Corporate Card must be used for business expenses**

- do not use a personal card for airfare or hotel
- do not use your corporate card for personal expenses

**The Finance Team will review this with you in detail; the full policy can be found on the local office intranet page**

# Travel is part of the job... we ask a few things to ensure a smooth process and your safety

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- 1 Concur, BCG's online booking tool, is your central hub to get started and book trips**
- 2 Always use Concur (preferred) or our dedicated travel agency for your travel needs**
- 3 Use your corporate credit card for business expenses**
- 4 Be mindful of (and follow) our travel policies and expense guidelines**



# Complete your profile to book travel on and off-line

Create a new profile even if one was created during the recruiting process

The screenshot shows the BCG travel portal at <http://travelportal.bcg.com/home.aspx>. The browser tabs show 'BCG Intranet' and 'travelportal.bcg.com'. The website features a navigation bar with links: HOME, PREPARE MY TRIP, BOOK MY TRIP, TRAVEL ADVICE, and MYBCGTRIP. A dropdown menu under 'PREPARE MY TRIP' includes: DESTINATION GUIDES, BCG TRAVEL COMMUNITY, FORUM, TRAVEL POLICY, and TRAVEL TRAINING. A dropdown menu under 'BOOK MY TRIP' includes: ONLINE BOOKING TOOL and AMERICAN EXPRESS CONTACT LIST WW. A world map is displayed with yellow warning icons over North America, Europe, and Australia. A red circle highlights the Australia icon. A 'Click here' button is located below the map. At the bottom, a banner reads 'WE HELP YOU DESIGN YOUR TRAVEL' with a link to 'CHECK BCG TRAVEL COMMUNITY' and a 'MORE INFO' button.

Go to: [travelportal.bcg.com](http://travelportal.bcg.com)

Select 'Book My Trip' -> 'Online Booking Tool' – you will automatically be re-routed to the Concur site and can get started

Click here

Links to view BCG's Travel Policy and Training materials

WE HELP YOU DESIGN YOUR TRAVEL

[CHECK BCG TRAVEL COMMUNITY](#)

[MORE INFO](#)

A Concur PowerPoint manual is available on [travelportal.bcg.com](http://travelportal.bcg.com), under 'Prepare my trip' → 'Travel Training'

# To book travel, use BCG's online tool or Amex travel



## American Express Travel

<b>Access/ Contact</b>	<a href="http://travelportal.bcg.com">travelportal.bcg.com</a> (need to be connected to VPN)	<b>NAMR:</b> 1-888-603-1226 or ext. 8728 (internal) <b>International:</b> 1-336-291-0122 <a href="mailto:US.BCGTravel@service.americanexpress.com">US.BCGTravel@service.americanexpress.com</a> <b>For West Coast travelers:</b> <a href="mailto:US.BCGWestTravel@service.americanexpress.com">US.BCGWestTravel@service.americanexpress.com</a>
<b>Operating hours</b>	24/7 access	Monday – Friday: 8am – 9pm ET Sunday: 1pm – 9pm ET
<b>Proposed usage</b>	Simple flight bookings and trips (3 destinations or less)	Complex travel bookings and trip changes/cancellations
<b>Other</b>	<ul style="list-style-type: none"> <li>Most reservations can be cancelled but NOT changed on Concur once the trip has been ticketed (usually within 24 hours after booking)</li> <li>Flights must be booked min. 4 hours in advance</li> <li>Helpful tutorial:  <a href="http://www.brainshark.com/amexbusinesstravel/vu?pi=zGtzKKolwz1FdCz0">http://www.brainshark.com/amexbusinesstravel/vu?pi=zGtzKKolwz1FdCz0</a> </li> </ul>	<b>Emergency service available for urgent, unexpected situation (same phone number as above):</b> <ul style="list-style-type: none"> <li>Unexpected, required travel within the next 48 hours</li> <li>Unexpected flight cancellations (e.g., weather impact, strike in Europe)</li> <li>Other emergency situations</li> </ul>

**Please do NOT book through external sites or directly with the hotel as we cannot ensure BCG's security protocols through these channels**

# Using your AmEx corporate credit card, you can transfer your invoices automatically into the expense system

## Use American Express (AmEx) corporate credit card for business charges

You should have received your corporate AmEx card – if not, please contact HR

All business travel charges should go on the AmEx corporate card; no personal charges should be put on this card

BCG has negotiated many benefits for our travelers with Amex<sup>1</sup>:

- Expenses on Amex corporate credit card can be transferred directly into BCG's expense system, simplifying book-keeping
- Can enroll in membership rewards at your expense if desired
- Worldwide emergency card replacement
- Provides business travel insurance and emergency assistance which covers baggage, car rentals and travel accidents
- Protects with up to \$350,000 accidental death or injury insurance

## If you wish to not float flight expenses, you can use BCG's BTA card

If you wish not to float flight expenses in particular, you may use the office BTA card

Please contact **Nancy Doormann**, NAMR Travel Manager, directly to retrieve the BTA credit card information

You can charge your flight expenses directly to the credit card but will need to provide your case code

**Please ensure you do NOT expense flights that have been charged to the BTA card**

1. Please contact NAMR's regional procurement manager

# BCG's Travel and Expense Philosophy

**Our T&E policy and practices are designed to fulfill four objectives:**

- Fairness for our people
- Fairness for our clients
- Fairness for the firm
- Compliance with local taxation and regulatory authorities

**We expect each employee to exercise good judgment for determining propriety and reasonableness of the expenses incurred:**

- We expect each employee to apply good judgment and make decisions in the best interest of our clients and BCG
- We apply consistent travel policies and guidelines across NAMR (Note: client and statutory requirements may result in modifications, as needed)
- We strive to make all arrangements using top quality travel vendors that were selected due to their service quality and frequency of use by our staff

**Please review BCG's travel policy at [travelportal.bcg.com](http://travelportal.bcg.com)**

# Booking air and hotel travel

Upgrade possibilities and case team support



## Air Travel

Book your ticket as soon as practical – this is one of the biggest levers to manage costs

Flights should be selected based on convenient departure/arrival time and low cost, not by personal airline preference

Air travel for any segment less than 90 minutes should be purchased at the lowest logical fare (i.e., restricted economy fares or discount airlines if preferred vendor)

For domestic flights (incl. Canada, Mexico and the Caribbean) in excess of 90 minutes (flight duration), travelers may book next class up if the fare increase does not exceed \$150 (often referred to as Y-UP)

Transcontinental flights over 3 hours or overnight flights may be purchased at the next class up



## Hotel reservations

Use BCG's Preferred hotel directory to identify preferred hotels ([travelportal.bcg.com](http://travelportal.bcg.com))

- Marked in Concur as preferred
- Amex agents also have information available
- Use of Airbnb is not permitted

It is the travelers responsibility to cancel hotel reservations, if necessary

If no hotels are available in the city you are in, please contact Nancy Doormann for central support

Large case teams may qualify to be part of 'Central Case Team Travel Support' – please reach out to [NAMRTravel@bcg.com](mailto:NAMRTravel@bcg.com) if you have questions:

- For large case teams, NAMR Travel will negotiate project rates and amenities at a select hotel (defined by team leadership)
- Hotel bookings will be coordinated centrally for the entire case team that is traveling regularly

**Use preferred vendors whenever possible to realize BCG's cost savings and provide leverage for future negotiations**

# Using ground transportation

Use ground transportation that is safe and efficient

## Taxi cabs



Cabs should be used as much as possible (when appropriate) in an effort to reduce costs.

## Uber



Uber X may be used at employees' convenience. However, caution is advised for use of Uber Black as insurance coverage may be limited or insufficient.

## Car service



Get approval from your Principal or BST Manager to use Car service. If a car service is required, please use the BCG travel agents or local office to select a company who is one of our preferred vendors.



## Car rentals

Rental cars are to be used when the cost of utilizing taxis or car service would exceed the car rental. Please see our travel policy for important insurance coverage information at [travelportal.bcg.com](http://travelportal.bcg.com) (Prepare my trip -> Travel policy)

## Railway



Only purchase tickets through Concur or the dedicated agents. Business class is preferred, if not available, upgrading to first class is permissible.

# A few final points to note...

Expediting your trip and available upgrades for BCG new hires

## Expediting security checks and customs

### TSA Pre-Check

- TSA Pre-Check expedites screening (however, never guaranteed)
- Register the Known Traveler Number (KTN) with each frequent flyer account and add to your Concur profile
- FAQs and up-to-date information about TSA Pre-Check are available at:

<http://www.tsa.gov/tsa-precheck>

### Global Entry

- Global Entry allows travelers to clear customs upon return to the United States in an expedited manner
- If you apply for Global Entry, you'll automatically enroll into TSA pre-check
- FAQs and up-to-date information about Global Entry are available at:

<http://www.cbp.gov/global-entry/faqs>

## Available status upgrades for BCG new hires

Please contact Nancy Doormann

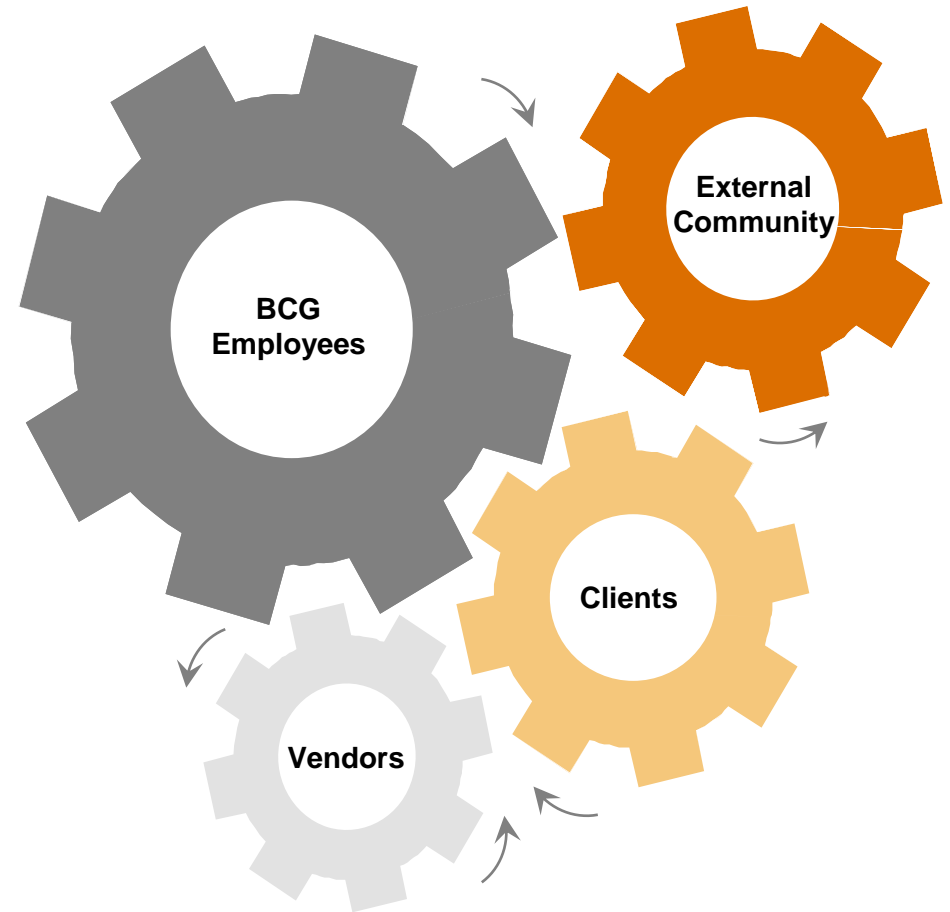
([doormann.nancy@bcg.com](mailto:doormann.nancy@bcg.com)) to receive a one-time airline status upgrade:

- American Gold
- Delta Gold
- United Silver

**Register with Avis Preferred for preferred member benefits. Links can be found on [travelportal.bcg.com](http://travelportal.bcg.com) (Travel advice → special offers)**

# Over the past several years, BCG has increased its focus on risk & compliance education in order to...

- ...define and document BCG's global professional standards as we grow in size, diversity and complexity
- ...meet the increasing demands of our clients for standards excellence
- ...match best practice in the professional services industry
- ...mitigate potential legal/regulatory exposure
- ...enhance our culture as an ethical, values-based firm

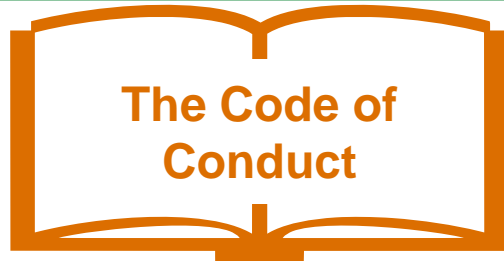


**Today, we'd like to introduce the 3 core risk & compliance programs and talk about your role**



# Code of Conduct: BCG's standards of professional behavior

BCG's Code of Conduct, building upon the firm's values, was introduced in May 2014



- Details the expected day-to-day professional behavior for all BCGers – the document bridges our values, detailed global policies, and legal requirements
- Is intended to be a guide for our global staff to support ethical and appropriate decision making, answer questions, and provide guideposts/set expectations
- Addresses how staff can seek assistance and share concerns when ethical dilemmas or challenging situations arise
- Is endorsed and owned by BCG's leadership team, understanding that the principles contained serve as a foundation to the firm's brand and reputation
- You are expected to know and follow our commitment to:
  - **Our clients:** Integrity, transparency, seeking truth, global mindset, confidentiality, document retention, value, objectivity
  - **Each other:** Perspective on diversity, global culture, nondiscrimination and anti-harassment, mentorship, social media
  - **The Firm:** Conflicts of interest, insider trading, BCG assets and systems, intellectual property, data privacy, reporting concerns
  - **Society:** Social impact, environment, corruption prevention, board memberships, donations, gifts

## 2 Information Security

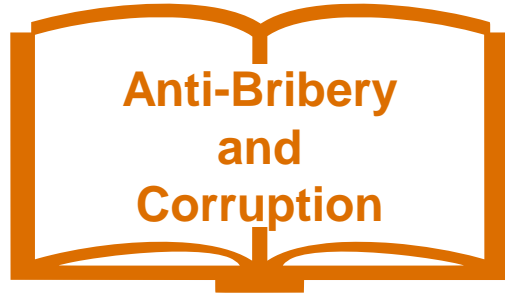
In 2014, Executive Committee endorsed the Information Security program that focuses on the training and awareness of BCGers



- The importance of IS has risen dramatically because of increasing client expectations, growth of BCG, and broader trends in society
  - BCG's scale, entrance into new markets & businesses
  - External hacking, terrorism & government response, social media
  - Exponential increase of digitalization of info and Internet reach
- This topic is not just about malicious groups hacking into BCG servers. IS includes:
  - Attitude and behavior of our staff
  - Effectiveness of core processes in protecting information
  - Physical security of our offices
  - Security of our IT infrastructure and the information stored within
- As security incidents rise, you must take responsibility to protect BCG's and our client's IP
  - Identify Information Security risks in your surroundings and react appropriately
  - Maintain a strategy to manage information/ IP through its life cycle
  - Properly use, manage and safeguard your devices

## Anti-Bribery and Corruption

ABC policy was approved by EC in June 2015, ABC training program was introduced in Q3 2016



- Bribery and Corruption are important issues to BCG
  - They are fundamentally opposed to our values
  - Bribery and corruption is explicitly illegal
  - Bribery and corruption is both harmful to the firm and personally damaging
  - Risks are all over the world, no industry or sector is immune
- The Policy and broader program includes the following topics:
  - Gifting & Hospitality
  - Facilitation Payments and duress
  - Bribery with vendors
  - Recruitment of client family members
- When you perceive a potential bribery risk, you are requested to:
  - Ask yourself the questions: could the nature of the offer be seen to be excessively generous or inappropriate?; Is the intention of providing an offer to influence a specific commercial decision?; could the surrounding circumstances make the offer look bad, even if there is no bad intention?
  - Communicate with your teams, your OA, and with the Legal and Risk teams if you feel that an action may have a risk of being perceived as a bribe
  - Stand your ground if another person is pressuring you to do something that does not feel right

# What's next for you? BCG has integrated trainings for the 3 compliance policies into employee onboarding

- ☐ You will receive an email prompt and link to complete the mandatory compliance policy trainings within your first days at BCG
  - Trainings should take about 30-35 minutes each
  - You are required to complete the trainings within 30 days
  - You will be sent several reminders to complete the trainings
- ☐ When you complete the training, you will be asked to acknowledge understanding of policies and expectations of day to day behaviour
- ☐ ***If you are delinquent on day 30 after the course was initially assigned you will have your email suspended until the course is completed\****

## **Tips and Tricks for a smooth process:**

- Complete the training online in LAB using Internet Explorer or Chrome as your browser (do not use the LAB Player (Saba Anywhere) to complete the course)
- Ensure you have a strong internet connection and are connected to the BCG network, either directly in the office (preferred) or through VPN
- Close down other programs that are running to free up network bandwidth

\* The process to enable your email is automated, we can't speed it up. It will take up to 5 hours after the completion of the training to have your email re enabled.

# What resources are available should questions arise?

I am having trouble accessing the trainings in LAB

Please email [Service.center@bcg.com](mailto:Service.center@bcg.com) to help troubleshoot technical issues

I have completed the training, but am still receiving reminders or have had email shut off

IS: E-mail [informationsecurity@bcg.com](mailto:informationsecurity@bcg.com)

CoC: E-mail [codeofconduct@bcg.com](mailto:codeofconduct@bcg.com)

ABC: E-mail [ABCTraining@bcg.com](mailto:ABCTraining@bcg.com)

and cc your local HR contact with your questions

I have questions about the content of the trainings

Please reach out to your local HR contact , OA or e-mail:

IS: E-mail [informationsecurity@bcg.com](mailto:informationsecurity@bcg.com)

CoC: E-mail [codeofconduct@bcg.com](mailto:codeofconduct@bcg.com)

ABC: E-mail [ABCTraining@bcg.com](mailto:ABCTraining@bcg.com)

and cc your local HR contact with your questions

# Business Services Team/Consultant hiring rewards policies

**BCG's employees are the best potential sources of referrals for qualified candidates**

## **Business Services Team Referral Program**

- Any employee that refers a candidate who is hired and successfully completes 90 days of service will receive an award
  - Non-exempt positions: \$2,500/hire
  - Exempt positions: \$3,500/hire

## **Consulting Staff Referral program**

- Program focuses on identifying high quality candidates that are currently in the work force (i.e. not in school)
- Certain candidate pools are ineligible
  - BCG alumni, BCG offer declines, candidates from an executive search firm, current school attendees where BCG makes recruiting investments (see list)
- Employees that refer a candidate who is hired will receive an award to be processed on the candidate's start date
  - Consultant, PL or Principal: \$5,000/hire
  - Associate: \$2,500/hire

# Matching gift policy

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## **Program Specifics:**

- All non-temporary, non-partner staff are eligible
- Donations will be matched up to \$500 per calendar year, minimum of \$25 donation
- Organizations must be a qualifying 501(c)3s or certified non-profit organization
  - educational institutions are excluded from eligibility

**The donation matching form can be found on the local office intranet and should be submitted to the Finance team**

# Agenda

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HR Team Introductions

Form I-9

BCG Values and Policies

**Overview of Payroll and Paperwork**

Benefits

Time Out of the Office

Wrap up



# Pay Periods

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## Exempt Employees

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### **Paid on monthly basis**

- Last business day each month

## Non-Exempt Employees

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### **Paid on bi-weekly basis**

- Every other Friday

**Eligible for overtime (>40 hours)**

# BCG payroll services provided by external vendor (ADP)

Online portal offers access to payroll, tax, and time out of the office information

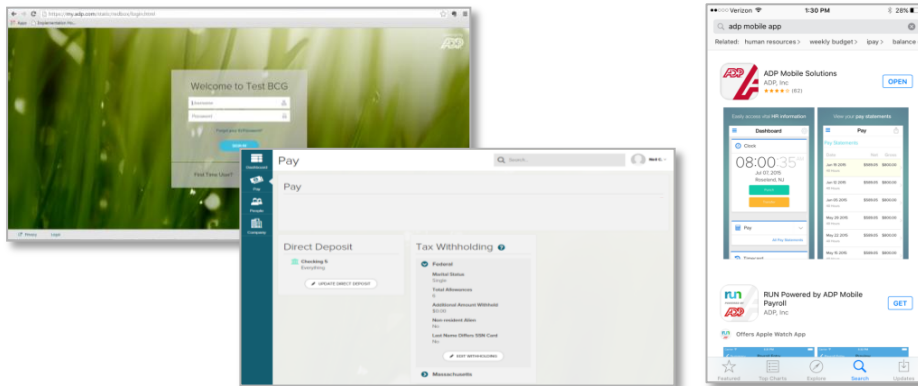
## Online portal for payroll information

**Paystubs, tax documents , and time out of the office can be viewed and printed online via the payroll portal**

- We do not issue hard copies of paystubs

**Employees can also update direct deposit and W4 withholdings information online**

- Any other information that needs updating will need to go via your local HR rep



**Wait 30 days before trying to log into the portal to give time for your profile to be set up by payroll**

## Accessing the portal

**Use link within "Applications" section of office intranet pages**

- Web address: [my.adp.com](https://my.adp.com)

**If accessing from outside of BCG network or VPN, first-time users must register**

- Employer code: BCGRP-BCGRP
- Enter last 4 digits of your SSN & your DoB
- Select three security questions from the drop down lists and give answers
- Create a password

**If accounts are not accessed for more than 90 days they will become locked**

- Email [ADPBCGPayroll@bcg.com](mailto:ADPBCGPayroll@bcg.com) for access reset

**Mobile app available (ADP mobile solutions)**

# US Multistate Tax Stipend Program

## What is the US Multistate Tax Stipend Program?

- Highly competitive benefit which ensures that you aren't negatively impacted on an after tax basis as a result of working in multiple states
- The payroll system allocates state wages based on Time & Billing input and withholds state taxes as required.
  - BCG pays a stipend to offset additional state tax costs, if applicable

## How is the stipend determined?

- The stipend is based on the tax rate differential between your home state and states in which you've worked. If you pay tax to a state at a higher tax rate than your home state tax rate, you will have additional state tax cost and will be eligible for a stipend

## When do I receive the stipend?





- If you incur additional state tax from January to June, you will be paid a stipend in August.
- If you incur additional state tax from July to December, you will be paid a stipend in February

## I have more complex state tax return filings because I worked outside my home state – will BCG help?

- Yes, you will receive \$300 per additional state W-2 regardless of who prepares your returns. This payment is subject to applicable payroll tax withholding

# Payroll forms to complete

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-  **Personal Data Form**
-  **Federal Tax Form**
-  **State Tax Form**
-  **Direct Deposit Request Forms**

# Acknowledgements & LAB Trainings to complete

## Acknowledgements

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- Employee Agreement
- Insider Trading Form 1
  - Must be submitted to HR within 3 days
- Acknowledgement of Employment Relationship
- Acknowledgement and Agreement of Core Employment Policies & Code of Conduct
  - Full version of all policies can be found on the intranet

## Online LAB Trainings

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**Code of Conduct**



**Information Security**



**Anti-Bribery and Corruption**

# Agenda

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Form I-9

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Wrap up

# BCG offers a wide range of benefits

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## **Typically benefits are defined as Health/Welfare and PSRF but ...**

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### **Medical and Dental**

- Vision discounts
- Teladoc (medical only)

### **Disability (Short-term and Long-term)**

### **Flexible Spending Accounts (FSAs)**

### **Life Insurance**

### **Accidental Death and Dismemberment (AD&D)**

### **Profit Sharing Retirement Fund (PSRF) and 401(k) plans (S&PSRF)**

## **... more broadly defined benefits include many other programs**

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### **Parental leave and Adoption Assistance policies**

### **LifeWorks Employee Assistance Program (EAP)**

### **Weight Watchers**

### **Bright Horizons Emergency Back-up Child and Adult/Elder Care**

### **WageWorks**

### **iJet International & AXA Assistance**

### **Locally administered discounts including**

- Fitness Clubs
- Liberty Mutual Discounts
- Other discounts

## **Aetna Medical and Dental insurance**



# Overview of health and dental benefits eligibility

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**US employees working at least 20 hours a week and their eligible dependents are able to enroll effective their date of hire or date of transfer into the US**

**Eligible dependents include:**

- Spouse
- Children (medical coverage)
  - Unmarried or married children up to age 26
- Children (dental coverage)
  - Unmarried up to age 19, or
  - Up to age 24 if unmarried, go to school on a regular basis, and depend solely on employee for support

**BCG sponsored health and dental benefit premiums are paid 100% by BCG**

# Aetna Choice POS II insurance

## How Aetna works

### Aetna's scope of service

- National network
- If employee is overseas, emergencies are covered at 100%, non-emergencies are processed as out-of-network

**Employees have the choice to utilize either an in-network or out-of-network physician**

### Finding a doctor

- Thousands of doctors participate in the Aetna provider network. To find one:
  - use the **DocFind** tool at [www.aetna.com](http://www.aetna.com)
  - call a representative via **Aetna Concierge** at **1-855-5BCG-MED**

## How services are covered

### Preferred (or "participating") Providers are in-network

- Members pay a \$5 co-pay for services such as doctor's visits

### Non-Preferred Providers are out-of-network

- Out-of network providers are covered after an annual deductible (\$100 individual/\$300 family)
- 80% of "reasonable and customary" is covered, member responsible for remainder of charge and any amounts over "reasonable and customary"

### Prescription drug coverage

- \$5 co-pay for brand name drugs, \$2 co-pay for generic (generic are required when available)
- A free mail order plan is available for maintenance drugs (up to 90 day supply)

Note: The "reasonable and customary" charge for a service or supply is the lower of a provider's usual fee for furnishing services or the charge Aetna determines to be the prevailing charge level made for services in the geographic area, as defined by Aetna, where the services were furnished. Amounts above reasonable and customary must be covered by the employee

# Aetna choice POS: summary of health benefits

Plan features	Benefits: preferred providers	Benefits: non-preferred providers
<b>Calendar year deductible</b>	None	\$100 Individual for all services, or \$300 family for all services and \$250 per confinement for all inpatient services
<b>Coinsurance limit</b>	None	\$600 Individual OR \$1,800 family
<b>Physician services</b>		
• Office visits	100% after \$5 co-pay	80% after deductible
• Physician exams and immunizations	100% after \$5 co-pay	80% after deductible
• Gynecological exam	100% after \$5 co-pay	80% after deductible
• Well baby care	100% after \$5 co-pay	80% after deductible
• Routine digital rectal exam/prostate-specific antigen	100% after \$5 co-pay	80% after deductible
• Colorectal cancer screening	100%	80% after deductible
• Specialist	100% after \$5 co-pay	80% after deductible
• Surgery	100%	80% after deductible
• Radiologist, Anesthesiologist and Pathologist	100%	100% up to R&C after \$5 co-pay if performed at a preferred care hospital; otherwise, 80% after deductible
• Pre-admission testing	100%	80% after deductible
• Diagnostic testing	100%	80% after deductible
• Family planning	100%	80% after deductible
• Routine eye exam (1/24 months)	100% after \$5 co-pay	Not covered
• Routine hearing exam (1/24 months)	100% after \$5 co-pay	Not covered
<b>Hospital</b>		
• Inpatient deductible	\$0 per confinement	\$250 per confinement
• Inpatient coinsurance	100%	80% after deductible
• Outpatient coinsurance	100%	80% after deductible

Note: Aetna's Summary Plan Description, with a comprehensive list of services and fees, can be located on your office intranet page under Getting It Done → Human Resources and Benefits

# Aetna Choice POS II special services

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## Other covered in-network services

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**Mental health services**

**Chiropractic care**

**Acupuncture**

**Diabetic Education**

**Durable medical equipment**

**Skilled nursing care**

**Hospice care**

**Rehabilitation (Speech, OT, PT)**

## Discount programs

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**Weight management**

**Health and wellness books**

**Fitness club discounts through GlobalFit**

**Hearing exams**

**Natural products and services**

**At home products (blood pressure monitor)**

# Aetna vision discount and dental programs

## Vision discount program

**Participants are eligible for one well-eye examination every 24 months**

- 100% of the cost is covered (after a \$5 copay) if an In-Network POS provider is utilized
- Expenses are not covered if an Out-of-Network provider is used

**Participants also have access to the EyeMed Vision Care Program**

- The program provides discounts on eyeglasses, contact lenses and other eye care products
- Visit any participating location to receive savings\*

## Dental Passive PPO

**Dental coverage includes**

- 100% preventative expenses if an In-Network provider is utilized (i.e. 2 cleanings per calendar year)
- After an annual deductible (\$50/individual, \$100/family), the plan pays if an In-Network provider is utilized
  - 75% Basic Expenses (i.e. fillings, oral surgery, extractions, endodontic therapy)
  - 60% Major Expenses (i.e. crowns, bridgework, dentures, metal fillings)
  - 50% Orthodontics (no age limit, \$2,500 lifetime maximum per person)
- Maximum \$3,000 per person/calendar year
- For Out-of-Network providers, individuals are reimbursed based on "reasonable and customary" expenses

**Out-of-pocket expenses may be covered through Flexible Spending Accounts**

\*Please note not all of the optometrists at the EyeMed locations are part of the Aetna network; confirm participating providers before utilizing

# Employees enrolled in Aetna have access to Teladoc

## What is Teladoc?

### **The largest provider of telehealth medical consultations in the US**

- Teladoc provides 24/7/365 access to US board-certified doctors who can treat many medical issues by phone or video
- Teladoc doctors can treat and prescribe medication for many medical conditions

### **An added medical benefit that makes access to medical care easy and affordable from anywhere, anytime**

- Can help avoid ER or urgent care visits
- \$5.00 co-pay per consultation
- It is free to register and complete medical history disclosure (MHD) online
  - if an MHD is not completed prior to contacting Teladoc, employees will be billed a \$12 charge

**Service offered in partnership with Aetna to all US-based employees covered under the Aetna medical plan**

## How does Teladoc work?

### **"Anytime, anywhere" access to affordable medical care via phone, online video and mobile consultations**

- Not a replacement for employees' primary care physician, but used when there is a immediate need for medical care for non-emergency medical issues

### **Teladoc doctors can prescribe short term medication for a wide variety of conditions**

- Cold and flu symptoms
- Nasal and sinus problems
- Allergies
- Bronchitis
- Dermatology related issues
- Ear and respiratory infections
- Urinary tract infection
- Cough
- Pink eye

**Requires employee to create an account by visiting [www.Teladoc.com/Aetna](http://www.Teladoc.com/Aetna)**

**Employees need their Aetna ID card to enroll in Teladoc's system**

# How to use Teladoc's services

Employees can contact Teladoc by calling 855-TEL-ADOC or [www.Teladoc.com/Aetna](http://www.Teladoc.com/Aetna)

## Step 1. Medical history



Member is required to complete their medical history online, by phone, or by faxing a paper form prior to requesting a consultation.

## Step 2. Request consult



They simply log on to their account or call Teladoc, 24/7/365, to request either a telephone or video consultation.

## Step 3. Talk with a physician



A board-certified physician licensed in their state reviews their medical history and provides a consultation over the phone or through video, just like an in-person visit.

## Step 4. Resolve the issue



The physician recommends the right treatment for their medical issue. If a prescription is necessary, it is electronically sent to the member's pharmacy of choice.

## Step 5. Continuity of care



The physician documents the results of the consultation in the member's medical history. Consultation information can be sent to the member's primary care physician.

## Step 6. Reconcile account



Teladoc collects the appropriate cost sharing from the individual and sends a claim to Aetna for processing.

# Download the Aetna mobile app for easy access

You're in the car, at the doctor's office or anywhere. You need that ID number or claim record now. With Aetna Mobile, you'll get all the answers you need instantly.



Download the free app by visiting the Apple iStore, texting Apps to 44040\*, or visit [www.aetna.com/mobile](http://www.aetna.com/mobile)

\*Standard text messaging relates may apply



## Flexible Spending Accounts (FSAs)

# Healthcare Flexible Spending Account

## How does Healthcare FSA work?

**Provides tax free reimbursement for qualified out of pocket medical and dental expenses**

**Plan year 2017 has a maximum annual contribution of \$2,000 and a minimum annual contribution of \$100**

- Contributions are pro-rated based on start date

**Deductions are taken on a monthly basis via paycheck deductions and may be reimbursed as expense is incurred; there is a direct deposit feature**

**Election is fixed; no changes per IRS regulations, except in the event of Qualifying Status Changes**

- Marriage or divorce
- Birth or adoption of a child
- Death of spouse or dependent
- Plan effective date is date of qualifying event – contributions start the following pay period

**Up to \$500 may be rolled over into the following plan year**

## Qualified medical expenses<sup>1</sup>

**Co-pays, deductibles**

**Prescription eyewear and eye exams**

**Lasik eye surgery**

**Dental care expenses including orthodontics**

**Counseling services  
(learning disabilities, psychiatric therapy)**

**Nicotine gum, the Patch, humidifiers,  
aspirin, allergy relief, acne treatment,  
family planning items**

- Over-the-counter drugs with physician's note and/or prescription

**Medical equipment**

**Employees can find more information at  
[www.payflex.com](http://www.payflex.com)**

1. Additional information on covered expenses available in IRS Publication 502 (Medical and Dental Qualified Expenses) and IRS Publication 503 (Child and Dependent Care Expenses) or by calling Call FSA customer service at 1-888-238-6226

# Dependent Care Flexible Spending Account

## How does Dependent care FSA work?

**Provides tax free reimbursement for out of pocket child care expenses for children under the age of 13 and/or other dependents requiring full time care**

**Plan year 2017 has a maximum annual contribution of \$5,000 (per family) and a minimum annual contribution of \$100**

- Contributions are pro-rated based on start date

**Deductions taken on a monthly basis via paycheck deductions and may be reimbursed only as funds are accrued; there is a direct deposit feature**

**Election is fixed; no changes per IRS regulations, except in the event of Qualifying Status Changes**

- Marriage or divorce
- Birth or adoption of a child
- Death of spouse or dependent
- Plan effective date is date of qualifying event – contributions start the following pay period

**Use it or lose it! Unused funds are forfeited and not carried into the following plan year**

## Qualified dependent expenses<sup>1</sup>

**Dependent care must be necessary for you to work; or if you are married, for you and your spouse to work**

- if not working, your spouse must be actively looking for work, attending school full-time, or disabled

### **Nursery school/summer day camps**

- Assumes both parents are working
- Overnight summer camps are NOT included

### **Example of services**

- Nannies/babysitters/au pairs—in or out of home
- Preschool or summer day camp
- A relative who provides dependent care, who is 19 or older, and not your dependent
  - SSN or Tax ID number of caregiver must be provided to Aetna

**Employees can find more information at [www.payflex.com](http://www.payflex.com)**

1. Additional information on covered expenses available in IRS Publication 502 (Medical and Dental Qualified Expenses) and IRS Publication 503 (Child and Dependent Care Expenses) or by calling Call FSA customer service at 1-888-238-6226

# Other important facts to remember about our PayFlex administered FSAs

Annual open enrollment occurs every November for the following calendar year. Employees must re-enroll each year to participate

Contributions to FSA accounts are pre-tax and therefore lower taxable income. No federal taxes, Social Security taxes, and, generally, no state taxes are withheld from FSA contributions

Employees are responsible for submitting claims in a timely manner

- All claims must be received by PayFlex by March 31st of the following year to be eligible for reimbursement
- Claims not received by March 31st will not be reimbursed
  - Unused health care spending account funds over \$500 will be forfeited (up to \$500 may be rolled into the next plan year)
  - Unused dependent care spending account funds will be forfeited

PayFlex is part of the Aetna family and employees may access their PayFlex account directly through Aetna Navigator. Aetna POS participants are automatically set to streamline their FSA reimbursements for co-pays and out-of-pocket costs eliminating paper claims submissions. Employees may opt-out of the streamline option by updating their PayFlex account profile.

FSA plan limits are reviewed annually in order to satisfy non-discrimination testing requirements

- US government sets general limits for FSA plans, e.g., 2017 HC \$2,600, DC \$5,000
- Annual testing is required to ensure FSAs treat all employees equally and fairly
- BCG limits based on annual testing results for 2017 is HC \$2,000, DC \$5,000

## **Short-term and long-term disability**

# Disability programs

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## Short-term disability (STD)

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**Enrollment is automatic, effective the date of hire or transfer into US**

- Provides 180 days of full base pay and benefits, if short-term disability claim is approved

**Approval of claims determined by UNUM, an independent insurance company**

**If an employee is out of the office for more than seven consecutive days, employee must contact local HR to apply for short term disability**

- Documentation from employee, doctor, and BCG must be submitted to UNUM for review and approval

## Long-term disability (LTD)

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**Employee needs to actively elect coverage**

- Only BCG benefit program that is 100% employee paid after taxes
- Provides ~60% of pre-tax base salary for the duration of the disability (max of \$35,000 per month)
- If disabled, benefits are tax-free

**Approval of coverage and claims determined by UNUM**

- There is no open enrollment period for LTD; an employee may apply at anytime (subject to medical underwriting)

**Consider the value of LTD insurance**

- If an employee goes out on STD and requires LTD, but is not enrolled in LTD, their employment terminates and all benefits cease
- BCG highly recommends enrolling in LTD insurance

# Calculating the cost of long-term disability

**The monthly premium for LTD coverage is not too expensive relative to the benefit you would receive if you needed income replacement. On average, the cost to employees will range from \$20 to \$100/month and is driven by an employee's base salary**

**The monthly cost is easy to calculate.**

- For new hires, it equals your base salary multiplied by \$0.00377. For example:
  - An employee earning \$100,000;
  - $(\$100,000 / 12 * \$0.00377 = \$31.42 \text{ per month})$
- For current employees, it equals your base salary plus last year's performance bonus multiplied by \$0.00377. For example:
  - An employee earning \$100,000, plus last year's \$10,000 performance bonus
  - $[(\$100,000 + \$10,000) / 12] * \$0.00377 = \$34.56 \text{ per month}$

**The final cost will vary by employee. Reach out to local HR if you need assistance calculating your monthly cost**

## Life insurance and AD&D



# Life & AD&D Insurance

## **BCG provides coverage equal to 3x an employee's base annual salary**

- Employees have the option to purchase 1x or 2x additional coverage (Maximum total coverage: \$3M for life insurance)
- Employees may increase coverage at any time throughout the year
  - Employees who purchase life insurance after new hire eligibility will be subject to medical underwriting and may be required to provide Evidence of Insurability (EOI)

## **BCG has two life insurance providers**

- For employees whose total life insurance coverage is less than \$125k, all coverage is through Voya Group Term Insurance
- For employees whose total life insurance coverage is greater than \$125k, Voya covers the first \$50,000 of the policy
  - MetLife Group Variable Universal Live Insurance (GVUL) covers the remainder of the policy

## **MetLife GVUL policy**

- Participants pay taxes on the monthly premiums for the Basic GVUL that BCG pays on their behalf
- Employees will see GVUL listed on their paychecks within 2 -3 months after their hire date
- The plan is portable; individual policy
- Age-based rates adjusted each January; salary changes adjusted periodically throughout the year
- Provides employees with a long-term growth investment vehicle
- Employees and their spouses have access to free will preparation offered by Hyatt Legal Plans, a MetLife company, which provides face-to-face access to attorneys for preparing or updating a will, living will and power of attorney.

## **Accidental Death and Dismemberment (AD&D)**

- BCG provides coverage equal to 3x an employee's base annual salary through Cigna
  - Employees have the option to purchase 1x or 2x additional coverage (maximum total coverage: \$2M)
- Travel Accident Benefits (public conveyance or aircraft)
  - Accidental Death while a passenger equals 6x base annual salary (maximum total coverage: \$4M)
  - Combined Basic and Supplemental Maximum: \$4M
- Type of injury, if not fatal, will determine benefit payable

# Enrolling for Life & AD&D Insurance coverage

## Enrollment process for LTD, Voya Life Insurance and AD&D

- Complete the Benefits Enrollment Form provided by HR to elect level of life insurance, AD&D, and LTD benefits
  - Beneficiaries listed on the Benefits Enrollment form would receive the Voya portion of the life insurance policy, and AD&D insurance, if applicable
  - VOYA policy is effective the date of hire

## Enrollment process for MetLife Insurance

- For employees eligible for MetLife insurance, MetLife will mail a welcome kit with online enrollment instructions directly to their home address
- Employees **must** log into the MetLife system to elect any supplemental coverage, elect investment options (if applicable), waive coverage (if desired), and select beneficiaries
  - Employees automatically enrolled in basic coverage if no elections are made (3x base salary less \$50k)
  - Employees electing supplemental coverage after the 30 day enrollment window will be subject to medical underwriting and may be required to submit Evidence of Insurability (EOI)
  - It's very important that employees log into the system to elect their beneficiaries, at a minimum
- MetLife policies are effective the first of the month following an employee's date of hire. If hire date is the first of the month, then effective date is concurrent with date of hire

**Be on the lookout for your welcome kit from MetLife!**

## **Profit Sharing Retirement Fund (PSRF) and 401(k) plans**

# Profit Sharing Retirement Fund (PSRF)

**Each year, BCG contributes a percentage of an employee's eligible compensation to the Profit Sharing Retirement Fund**

- Board of Directors votes on contribution annually
- Eligible income includes base salary, certain bonuses, and OT (if applicable)

**Percentage is dependent on cohort level for Consulting staff and tenure for Business Services Team staff**

## Consulting Staff

### **5% Contribution (Plan A)**

- Associates and Consultants

### **10% Contribution (Plan B)**

- Project Leaders and Principals
  - blended rate for year Consultant is promoted to PL

### **15% Contribution (Plan B)**

- Partners

## Business Services Team

### **5% Contribution (Plan A)**

- BST members with <2 years of tenure

### **10% Contribution (Plan B)**

- Senior Managers
- BST members with > 2 years of tenure
  - blended rate for year BST reaches 2 years of tenure

# PSRF funding

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**Contributions are made to Vanguard in February of the following year and are 100% vested**

- For example, the contribution for 2017 will be made in 2018

**Employees who depart BCG within the plan year will receive a contribution for their earned eligible compensation**

- For example, if an employee terminated in November 2017, they would receive their BCG PSRF contribution to their Vanguard account in February 2018

**Employees who transfer overseas will receive a contribution to their US PSRF for their eligible compensation earned while in the US**

- Please note, an employee may not close their US Vanguard account until they terminate from BCG and/or reach the required age for distribution
  - An employee who transfers abroad should leave their funds with Vanguard. If they withdraw, they may be subject to tax penalties

# Employee savings plan

401(k), Roth 401(k) and traditional after-tax

**BCG employees have the option to contribute funds from their paycheck to the Employee Savings Plans (S&PSRF) offered through BCG and administered by Vanguard**

## Traditional 401(k)

**Contributions are made pre-tax via payroll deductions**

- Lowers an employee's taxable income
- Assumes employee will have lower tax-rate at time of withdrawal

**IRS limit is \$18,000 for 2017**

- Employees 50 or older can contribute an additional \$6,000 to the 401(k) catch-up for a total of \$24,000
- Payroll set-up to stop contributions when limit is reached\*

## Roth 401(k)

**Contributions are made after-tax via payroll deductions**

- Contributions and earnings are tax-free at time of withdrawal
- Assumes employee is 59 ½ or older at time of withdrawal and have held account for at least 5 years

**IRS limit is \$18,000 for 2017**

- Employees 50 or older can contribute an additional \$6,000 to the Roth catch-up for a total of \$24,000
- Payroll set-up to stop contributions when limit is reached\*

## After-Tax Savings Plan

**Contributions are made after-tax via payroll deductions**

- Can be withdrawn at anytime
- Earnings are taxed at time of withdrawal

**Program designed with assumption employee is maximizing contribution to 401(k)/Roth 401(k)**

**Maximum of 10% eligible compensation up to \$26,500**

**Partners cannot participate**

\*New hires with contributions from previous employers in the same plan year need to consider their contribution limit when determining their contribution

# Employee savings programs

401(k), Roth and traditional after-tax

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**Employees are automatically enrolled at 10% in the Traditional 401(k) program unless they complete the New Hire Enrollment Form to either change their election or opt-out of the program**

**The first contribution to the 401(k) plan(s) is with an employee's first paycheck in the second month following the month in the employee starts**

- For example, if an employee joins BCG in January, their contributions will begin with their first paycheck in March
- It's important employees keep this in mind when calculating their contribution percentage
- Employees should review their paystubs to ensure accurate contributions

**Employees may only begin or change their 401(k) plan(s) elections during the quarterly open enrollments. However, employees are able to zero out their contributions at any time**

# 2017 Plan comparisons

BCG sponsored programs			
	401(k)		
Feature	Traditional	Roth	Traditional after-tax <sup>5</sup>
Contributions	Pre-tax	After-tax	After-tax
Earnings accumulate	Tax-deferred	Tax-free <sup>1</sup>	Tax-deferred
Withdrawals	Taxable	Tax-free <sup>1</sup>	Earnings taxable
Deductions	via Payroll <sup>2</sup>	via Payroll <sup>2</sup>	via Payroll
Contribution limits	Up to \$18,000 combined <sup>6</sup>		10% eligible comp <sup>3</sup>
• Regular			
• Catch-up (50 or older <sup>4</sup> )	Up to \$6,000 combined <sup>6</sup>		NA
Personal earnings limit	NA	NA	NA

1. If you have held your Roth 401(k) or Roth IRA account for at least 5 years and are age 59½ or older (or you are suffering from permanent disability or are deceased).

2. Payroll will automatically stop taking deductions once you reach the IRS or BCG limits.

3. Up to \$27,000 in 2017; in addition, contributions to the Traditional 401(k), Roth and After-Tax vehicles cannot exceed \$53,000, less BCG employer contributions to the Plan.

4. Starting the year you turn 50.

5. These programs have been designed with the assumption that you have maximized your Traditional 401(k) and/or Roth contributions prior to contributing to the After-Tax option. Partners are not eligible to make Traditional After-Tax contributions.

6. 2016 401(k) or Roth contributions to your prior employer's plan reduce these contribution limits.



# Additional information about retirement plans

## **There are 50 Vanguard funds available to employees**

- If no specific allocations are made, contributions default into a "target retirement fund" which aligns with age of retirement
- Employees can change their fund allocations at any time after their first contribution to the plan by contacting Vanguard via phone or online

## **Employees must log into their Vanguard account online to designate beneficiaries**

- Accounts may take 4 to 6 weeks from hire date to be accessible
- Remind employees to keep beneficiaries up to date (marriage, birth, divorce, etc.)
- Employees are also able to change their mailing preferences to receive email notifications and/or stop paper mailings
- Employees can login at [www.vanguard.com](http://www.vanguard.com)

## **Employees have three distribution options upon termination or retirement**

- Lump sum payment
- Rollover to IRA or another qualified employer plan
- Deferral, opt to do nothing
  - Law requires that distributions begin at the age of 70 ½

# Employees may borrow from their Vanguard accounts

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**Eligible employees may borrow as little as \$1,000 and as much as 50% of their Account(s) up to a maximum of \$50,000 from both plans**

- Employees may have no more than two outstanding loans at the same time across both Plans
- Loans are repaid through payroll deductions. Repayments are invested proportionally among employees' current investment elections for future contributions
- The maximum term for a loan is 5 years, unless the loan is for the purchase of a primary residence, in which case, the maximum term will be ten years
- The interest rate is Prime +1% and is fixed for the term of the loan

**Vanguard manages the administration of loans. For more information on the loan process, employees should contact Vanguard Participant Services at 1-800-523-1188**

## Leaves

- FMLA
- Parental

# Family and medical leave act

---

## **Purpose**

- BCG provides 12 weeks of job-protected leave to eligible employees for specific family and medical reasons

## **Eligibility**

- US employees who have been employed for at least 12 months and have worked at least 1,250 hours during the 12 months preceding the leave
  - Time worked in an overseas BCG office is included as part of the 12 month requirement

## **Reasons for FMLA include:**

- Birth of a child or to care for a newborn in the first 12 months after birth
- Care for a child placed for adoption or foster care within the first 12 months of the placement
- Care for a spouse, child, or parent with a "serious health condition"
- "Serious health condition" that makes an employee unable to perform his/her job (whether work-related or not)

## **Process for requesting FMLA**

- Employees should alert local HR as soon as they are aware they may need FMLA

# US parental leave (I)

---

## Purpose

- BCG provides time-off, compensation and benefits to parents after the birth or adoption of a child

## Eligibility

- US employees who work at least 20 hours a week on a regular basis; must be actively at work or on a paid leave in order to be eligible

## Length of leave

- All new parents welcoming a child are eligible for up to 8 weeks of paid parental leave
- In addition, birth mothers receive medical disability benefits in connection with their pregnancy and/or delivery of a newborn under the BCG Short-term Disability plan, typically 8 weeks for a total of 16 paid weeks of leave
- Parental leave runs concurrently with Family Medical Leave (FMLA) and other state leave laws

\*Adoption leave begins when the child is placed in the employee's care. At this time, the child is a qualified dependent and may be added to health and dental plans

# US parental leave (II)

## Important details

- Parental leave must be taken within twelve months of the birth or adoption of a child
  - The disability leave for birth mothers (up to 8 weeks) must be taken immediately after the birth of the child
  - The parental leave for all parents (up to 8 weeks) does not need to be taken immediately following the period of disability or immediately after the arrival of the child, but does need to be taken within twelve months of the birth or adoption
- It is expected that parental leave will be taken all at one time, except in circumstances where business needs support the taking of leave in increments

## Process for requesting Parental Leave

- Employees are required to notify their line manager, case leadership and HR as far in advance as possible, but, at a minimum, at least 3 months prior to the preferred leave start date to align on timing

1. Adoption Leave includes potential additional benefits for out-of-country or out-of state adoption

# Adoption Expense Reimbursement Policy

# Adoption expense reimbursement policy (I)

---

## **Purpose**

- To provide financial assistance to employees to help defray costs of adoption-related expenses in accordance with applicable income tax regulations

## **Eligible employees**

- US employees who work at least 20 hours a week on a regular basis are eligible

## **Eligible child**

- Any individual who, at the time the qualified adoption expenses are paid, is under the age of 18 or is physically or mentally incapable of caring for him or herself and is being adopted by an Eligible Employee
- An Eligible Child does not include a blood relative or a child or blood relative of your spouse, same-sex spouse, civil union partner, or domestic partner

\*Adoption leave begins when the child is placed in the employee's care. At this time, the child is a qualified dependent and may be added to health and dental plans



# Adoption expense reimbursement policy (II)

## **Benefit amount and process for reimbursement**

- BCG will reimburse IRS qualifying adoption related expenses up to the annual allowable maximum of \$13,570 per adoption
- Reimbursement will be made after the adoption of an eligible child is legally finalized
- Employees must complete the Adoption Reimbursement claim form and submit to [USBenefits@bcg.com](mailto:USBenefits@bcg.com)

## **Qualified expenses include:**

- Domestic and foreign agency and placement fees;
- Counseling fees associated with the placement and initial adjustment;
- Immigration, immunization, and translation fees;
- Temporary foster care provided before placement of the eligible child in your home;
- Home inspections costs;
- Medical expenses paid on behalf of the eligible child prior to adoption that are not otherwise covered by insurance; and
- Travel expenses (including amounts expended for meals and lodging while away from home)

## **Qualifying adoption expenses do not include the following expenses:**

- Expenses paid while you are not an eligible employee
- Expenses paid in violation of state or federal law;
- Expenses paid in carrying out any surrogate parenting arrangement;
- Expenses for establishing legal guardianship;
- Expenses paid for the routine care of an eligible child;
- Expenses reimbursed under another program; and
- Expenses claimed as a credit on your personal tax return

## Paid Sick Leave

# Paid Sick Leave Law for New York City

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You will find a **Notice of Employee Rights** regarding the Paid Sick Leave Law that was recently passed in New York City in your new hire packets; we are required by law to provide you with this notice

**What does the new law provide?** The Paid Sick Leave Law provides up to 5 paid sick days per calendar year for all employees who work in New York City, including temporary employees and interns

**What you need to know:** BCG's paid sick time policy exceeds what is required by this law, so our current policy remains in place

**If you have questions or would like additional information,  
please reach out to NYC HR**

**Other benefits**

# LifeWorks

**LifeWorks is a free, confidential employee assistance program available to all BCG employees that can help with life's little (and not so little problems), including:**

- Researching elderly and child care services in your community
- Substance abuse support groups
- Financial planning
- Career counseling
- Relationship support
- Deciding whether to buy or lease a new car
- Finding information about purchasing a home and locating a buying agent

## **LifeWorks offers**

- Confidential consultation
- Personal support
- Referrals to community resources
- Online articles, newsletters, workshops and self-assessment tools
- Free booklets and audio recording
- 24-hour service, every day

## **Contact Info**

**LifeWorks can be reached by calling toll free:**

**1-888-267-8126**

**or visiting their web site at [www.lifeworks.com](http://www.lifeworks.com)**

**BCG's user id: bcg  
Password: 1192**

**Be sure to mention that you are a BCG employee when speaking with a representative**

# Weight Watchers

BCG and Weight Watchers have partnered together to provide employees the opportunity to participate in their leading global weight management program at a discount price.

## Two options available:

- **Monthly Pass** - \$18.25/month
  - "At Work" meetings or unlimited meetings in your local community
  - access to group support and private weekly weigh-ins
  - online apps can be used in conjunction with this option
- **Online Pass** - \$8.05/month
  - follow the Weight Watcher plan step-by-step entirely online
  - same program materials covered that are offered in monthly meetings
  - access to interactive weight loss tracking tool, recipe builder, blog & social networking

### Registration Information

*Register for the BCG/WW program by visiting <https://wellness.weightwatchers.com>*

**Company ID:** 46389

**Company Password:** WW46389

**Your Unique ID:** [lastname.firstname@bcg.com](mailto:lastname.firstname@bcg.com)

*If you any problems with registration please call WW Customer Service at 1-866-204-2885*

# Bright Horizons Back-Up Care Advantage program details

Available care **where**  
and **when** an  
employee needs it  
with low co-pays

Employees are eligible for up to 20 combined visits across three types of care

- In-home child care (\$6/hour)
- Center-based child care (\$15/child/day or \$25/family)
- In-home adult/elder care (\$6/hour)

One consolidated  
program with nation-  
wide access

In-home child care

- More than 1,000 in-home providers (200,000+ caregivers)

Center-based child care

- 48 dedicated back-up centers in metropolitan areas
- 290 Bright Horizons full service centers
- 2,200 Extended Network Centers (non-BH centers)

Improved employee  
experience

- Streamlined process
- Ability to make all reservations 24/7 through contact center or website
- Improved functionality on website
  - view all requests for care
  - make changes to existing reservations

Less turn-away

- More center care options available

Local office contacts

- Contact your local HR department with any questions

# Bright Horizons Back-Up Care Advantage program options

Types of care	Center-based care	In-home child care	In-home adult/elder care
Total annual visits per dependent	Up to 20 combined visits of all types of care		
Co-pay	<ul style="list-style-type: none"> <li>• \$15/child/day</li> <li>• \$25/family/day</li> </ul>	<ul style="list-style-type: none"> <li>• \$6/hour (4 hour minimum)</li> <li>• Max Ratio – 1 Caregiver: 3 Children</li> </ul>	<ul style="list-style-type: none"> <li>• \$6/hour (4 hour minimum)</li> </ul>
Accessibility	<ul style="list-style-type: none"> <li>• Reservations are required</li> <li>• 24/7 call centers</li> <li>• Make phone/online reservation requests</li> </ul>		
When to use	<ul style="list-style-type: none"> <li>• Your regular caregiver is unavailable</li> <li>• You need a little extra dependent care support</li> <li>• You are transitioning between care arrangements</li> <li>• Nanny turnover</li> <li>• School vacations, cancellations etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Your regular caregiver is unavailable</li> <li>• You need a little extra dependent care support</li> <li>• You are transitioning between care arrangements</li> <li>• Nanny turnover</li> <li>• School vacations, cancellations etc.</li> <li>• Your child is mildly ill cannot attend school<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Accident, injury or health issue requiring temporary, non-medical support</li> <li>• Regular care breakdowns</li> <li>• Primary caregiver is sick</li> </ul>

1. Caregivers may not dispense prescription or over-the-counter medication directly to any care recipient in their care



# Bright Horizons Back-Up Care Advantage program options

## How to register

### There are two ways to register:

1. By phone at 877-BH-CARES (877-242-2737)
  2. Online at [www.backup.brighthorizons.com](http://www.backup.brighthorizons.com)
- **Reservations are required**
    - Employees are **required** to register in advance
  - Employees already registered at the back-up center do not need to re-register
  - Call center is open 24 hours/7 days a week

### Registration Information

**Register for Back Up Care Advantage Program by visiting: <http://backup.brighthorizons.com>**

**User name: BCG**

**Password: Backup1**

***If you any problems with registration please call 877-242-2737***

# BCG also offers services through Bright Horizons CareDirect™

In addition to back-up child and adult/elder care options, CareDirect™ is a self-service portal offering our employees the following enhancements to the Bright Horizons program:

- Provides employees with a variety of tools and resources to locate full-time care solutions for children, elderly relatives and pets
- Preferred enrollment and discounts\* at participating childcare centers
- Access to discounted tutoring programs

## Self-selected Caregivers for Child, Adult & Pet Care

### Powered by Sittercity

- Child care, adult/elder care, and pet care
- Care is arranged and paid for by employees
- Unlimited, free basic background checks included (\$15 value per check)
- Care is not covered by Bright Horizons insurance and indemnification
- No cost to employees to join (\$140 value)

## Elder Care Planning Support

### Through Years Ahead on Sittercity web site

- Exclusive access to expert Senior Care Advisors
- Unlimited one-on-one planning
- Assistance navigating senior care options
- Guidance in finding available assistance programs
- Financial advice on paying for care

## Preferred Enrollment at Bright Horizons Centers

### Preferred enrollment available at select Bright Horizons centers nationwide

- Families move ahead of community waiting list for full-time care at those centers
- Registration fee credit after 30 days of enrollment (up to \$250 value)

## Discount Programs for Family Support

### Up to 10% family discount for full-time child care for children aged 2-12 years, at participating centers

- Discounted tutoring and test prep for students of all ages
- Discounted long-term elder care services
  - Telephonic and/or in-person elder care evaluation and assessment
  - Custom long-term care plan

\* The tuition discount benefit is available at participating non-Bright Horizons centers. For more information, please visit [www.careadvantage.com/BCG](http://www.careadvantage.com/BCG)

# How to register for CareDirect™

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**Registration for CareDirect™ must be completed via the Bright Horizons website**

- Visit [www.careadvantage.com/BCG](http://www.careadvantage.com/BCG)
  - Scroll down to "Additional Family Support"
  - Select preferred service (i.e. pet sitter, caregiver, etc)" option
  - Complete "Membership Activation" Section

**As a reminder, BCG pays for access to the platform, but employees are responsible for the cost of any services provided**

# TransitChek Commuter Benefit Program

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## **As a BCG NYC employee, you are able to participate in the pre-tax TransitChek Commuter Benefit Program**

- Monthly transit options can be purchased on a pre-tax basis up to \$255, and the remainder is deducted post-tax
- If you wish to participate, please complete the TransitChek Enrollment and Change Form found in your new hire packet

## **The way it works:**

- Set aside pre-tax dollars (max of \$255 per month) for TransitCheck cards or MTA MetroCards
- Deductions are taken from your paycheck one month in advance
- Your enrollment will carry over from month to month, unless you wish to make a change in your enrollment (and can do so at any time)!

# WageWorks – parking spending account

**WageWorks enables employees to set aside pre-tax dollars to pay for qualified parking costs as provided under IRS Section 132**

- 2017 maximum is \$255 per month (minimum of \$5 per month) for qualified parking expenses
- Contributions are taken via payroll deductions each month
- The plan is administered by WageWorks
  - Claims must be submitted directly to WageWorks within 180 days of incurring the expense

**Qualified costs include parking expenses incurred on or near**

- Employer's place of business
- A location from which the employee commutes to work via bus, train, carpool, etc.

**Participants are able to make changes on a monthly basis**

- Elect, change or cancel their parking election
- Set their election to "recurring status," to allow contributions to continue until another change is made
- Change their option for reimbursement (Pay Me Back or Pay My Provider)
- All changes must be made by the 10th of the month to be effective the following month

**Employees may access their WageWorks account at [www.wageworks.com](http://www.wageworks.com)**

- Please note, it takes 4-6 weeks for a new account to be created within the WageWorks system
- Employee Unique ID: last 4 digits of SSN
- WageWorks customer service : (1-855-774-7441)

# iJet / AXA provides medical and security assistance to business travelers

## Medical Assistance

- Access to physicians for emergency and routine medical advice
- Medical and dental referrals
- Coordination of hospital admission
- Expense guarantee or advancing funds
- Emergency medical evacuation
- Medically supervised repatriation
- Dispatch of prescription medication and medical equipment

## Personal Assistance

- Legal referrals
- Emergency cash advance
- Message relay
- Lost travel documents
- Emergency bail

## Security Assistance

- Travel Intelligence® online “know-before-you-go” resource
- Pre-trip email with information about each destination
- Ongoing monitoring of global events
- Locate and communicate with employees at risk via phone, email or SMS
- 24x7 real-time threat alerts delivered directly to your phone or e-mail

**Hotline +1-443-569-3159 or [bcg@ijet.com](mailto:bcg@ijet.com)**  
**Assistance is available worldwide 24/7; collect calls accepted**

# Safety and Security

What you can do to be prepared when you are traveling

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**Have the iJet / AXA v-card in your outlook in case of a medical or security emergency**

**Book all business travel, including hotels, through Amex or other locally approved vendor so we can find you in the event of an emergency**

**Stay in BCG preferred hotels, where possible**

**Visit the Global Safety & Security website prior to travel to understand potential medical & security risks associated with that location ([http://bcgnavigator.bcg.com/Topic/topic.asp?Topic\\_ID=2007998](http://bcgnavigator.bcg.com/Topic/topic.asp?Topic_ID=2007998))**

**Contact Global Safety and Security ([GLBSS&EGroup@bcg.com](mailto:GLBSS&EGroup@bcg.com)) for pre-trip approval before traveling to any watch list locations**

**([http://bcgnavigator.bcg.com/content/Public/PA/Global/TravelSafety/Travel\\_ratings.xlsx](http://bcgnavigator.bcg.com/content/Public/PA/Global/TravelSafety/Travel_ratings.xlsx))**

**Check the immigration and immunization requirements prior to travel by visiting the destination's embassy website**

**Make yourself aware of local emergency services phone numbers**

**Make a copy of your visa and passport to have in case of an emergency**

**Respond to all BCG Emergency Alerts or iJET wellness checks in a timely manner**

# Tools: BCG's Safety and Security website connects you to a number of resources to assist you while traveling

Global Safety & Security website on Navigator links you to:  
([http://bcgnavigator.bcg.com/Topic/topic.asp?Topic\\_ID=2007998](http://bcgnavigator.bcg.com/Topic/topic.asp?Topic_ID=2007998))

## Travel Security Program



Classifies over 170 countries into the following 5 categories and outlines requirements for travel approval to certain locations

- **Approved** – travel may proceed
- **Contingent** – travel may proceed but with restrictions
- **Watch List** – Requires pre-trip approval
- **No Travel** – extreme risk destination, no travel permitted
- **Unclassified** – requires BCG due diligence prior to travel

Contact [GLBSS&EGroup@bcg.com](mailto:GLBSS&EGroup@bcg.com) for more information

## Business Travel Assistance



27/4 hotline in case medical or security assistance is needed

- **iJET/AXA at +1 443-569-3159 or [bcg@ijet.com](mailto:bcg@ijet.com)**
- Alerts in the event of a critical incident while you are traveling
- Wellness checks to confirm your safety from [BCGwatch@ijet.com](mailto:BCGwatch@ijet.com)
- Access to online country and city specific intelligence via on-line portal or mobile app
- Access to medical and security professionals if you have questions or need assistance while traveling

## Additional Resources

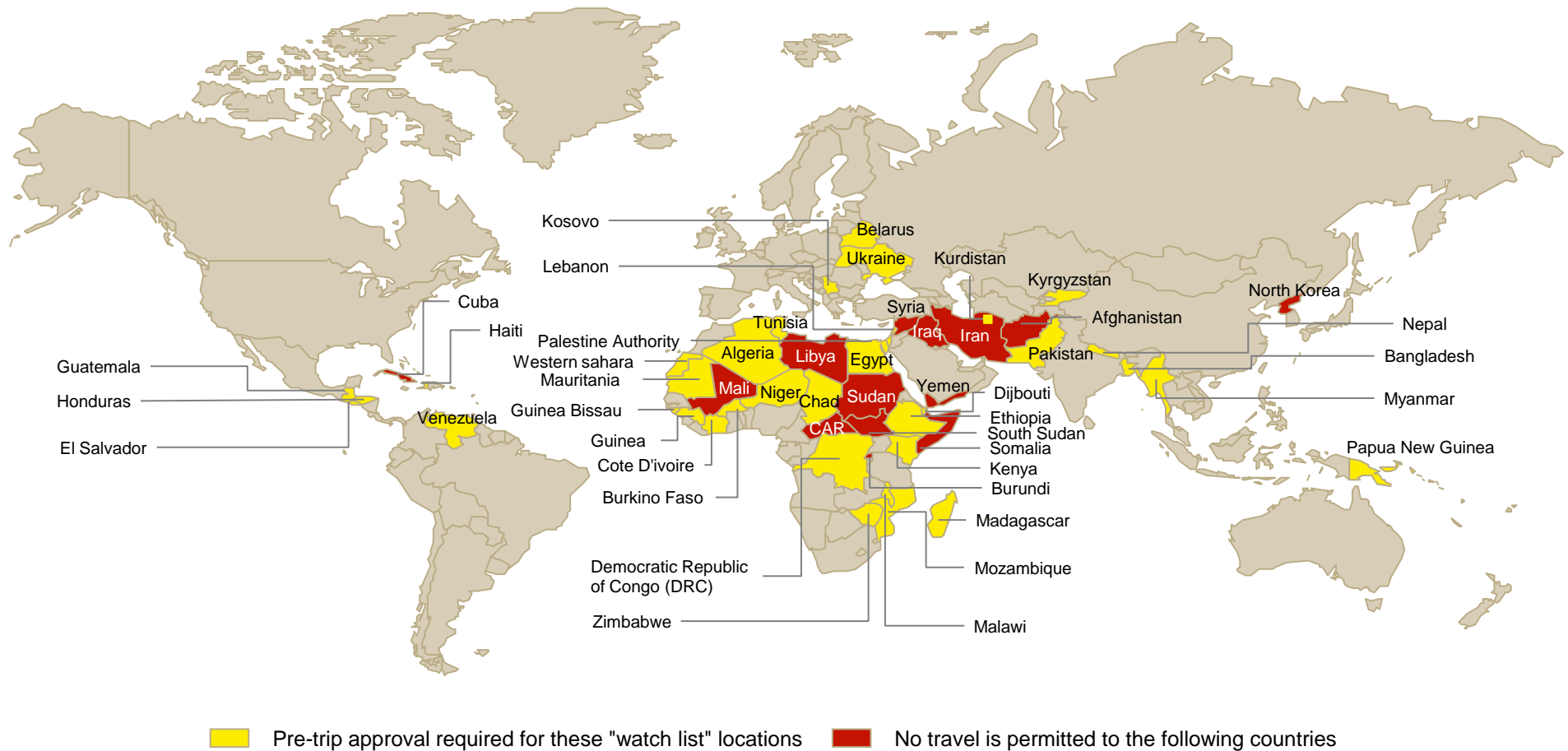


- BCG's internal crisis management site provides guidelines and materials to help prepare for and resolve any crises that may occur in the local offices  
([http://bcgnavigator.bcg.com/Topic/topic.asp?Topic\\_ID=2008895&Src=Int](http://bcgnavigator.bcg.com/Topic/topic.asp?Topic_ID=2008895&Src=Int))
- BCG Emergency Alerts
- External security advisors



# BCG travel countries: "watch list" and "no travel"

For updates, please visit [http://bcgnavigator.Bcg.Com/topic/topic.Asp?Topic\\_id=2007998](http://bcgnavigator.Bcg.Com/topic/topic.Asp?Topic_id=2007998)



# Gym membership discount programs



## New York Sports Club

There are over 50 club locations in the New York region!

Corporate rates are available and include a 1 year agreement; annual fee applies.

To receive the most current corporate rate available, please contact our relationship manager, Michael Poirier, at (617) 262-2050; enrollment can be done online at [www.companiesgetfit.com](http://www.companiesgetfit.com).

The corporate rates only apply to employees and cannot be extended to family members or significant others.

For more information or to find club locations, please visit their web site at [www.mysportsclubs.com](http://www.mysportsclubs.com).



## New York Health & Racquet Club

There are 10 club locations located throughout the New York region.

Corporate enrollment requires a 1 year agreement at a rate of \$880/year, which includes one free training session.

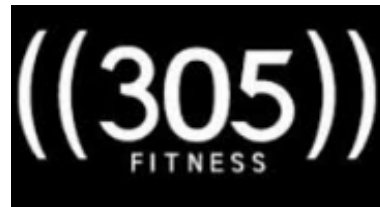
To receive our corporate rate, you can submit a check to HR made out to *The Boston Consulting Group*; membership will become active within 24 hours and access card scan be picked up at any NYHRC location.

For more information, you can contact our relationship manager, Jensey Cordero at (212) 220-0649, or via email at [jcordero@nyhrc.com](mailto:jcordero@nyhrc.com).

The corporate rates only apply to employees and cannot be extended to family members or significant others.

For more information or to find club locations, please visit their website at [www.nyhrc.com](http://www.nyhrc.com).

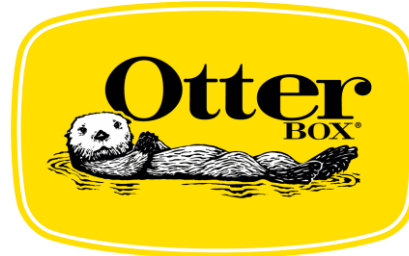
A collection of individuals with an interest in health and fitness who participate in fitness activities together, motivate and keep one another accountable to health goals, share recipes and workout reviews, and create new ideas to encourage others to join the health and fitness journey! Recent events include:



Email [minall.catherine@bcg.com](mailto:minall.catherine@bcg.com)/[kolos.monika@bcg.com](mailto:kolos.monika@bcg.com) for  
gym discount & upcoming event info!

# BCG offers a wide variety of discount programs

## CORPORATE PERKS



You can find additional information regarding BCG's discount programs on the [NY Office intranet](#)

# Agenda

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HR Team Introductions

Form I-9

BCG Values and Policies

Overview of Payroll and Paperwork

Benefits

**Time Out of the Office**

Wrap up

# Vacation policy

**The U.S. Vacation Policy is available on the Intranet**

**Accrual rates:**

- 3 weeks - BST with less than 5 years, and As/Cs with less than 5 years of service
- 4 weeks - BST with 5 years of service or more, and PLs and above OR at least 5 full years of service (whichever comes first)

**Formula: Vacation Balance = Days Earned - Days Taken**

- May be affected by tenure, LOA, ULOA, capacity change, etc.

**You may carry-over 10 days, which must be used by June 30 of the following year**

**Please be sure to record all vacation days taken on your timesheets**

- C-Staff – please inform Melissa Yamamoto and your case team of the vacation days you plan to take
- BST – please inform your Line Manager of the vacation days you plan to take

**Beware of very high and negative balances!**

**You can view your vacation balance anytime on the ADP site, or you're welcome to reach out to HR with any questions.**

# Personal time & sick time

No set number of days per year

## Personal Time

Used for “unforeseen” situations which prevent you from attending work

Examples include:

- bereavement
- injury to a family member
- family illness/family emergency
- personal emergencies

**Must** be approved by HR in advance

## Sick Time

Used when employees cannot attend work due to:

- personal illness or injury where you need to stay home
- doctor appointments when sick

**Sick time should not be used to extend vacation**

**If over 7 consecutive calendar days, employee may be eligible for Short-Term Disability**

- Contact HR to complete necessary paperwork

**Employees are expected to communicate with their case team or Manager as soon as they know they will be absent**

# Jury duty policy

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## **Jury duty**

- Applicable to all US Citizens
- Time should be billed to JUR/NYC-00
- Employees will be compensated the full amount of their regular base pay



# 2017 U.S. Holiday Schedule

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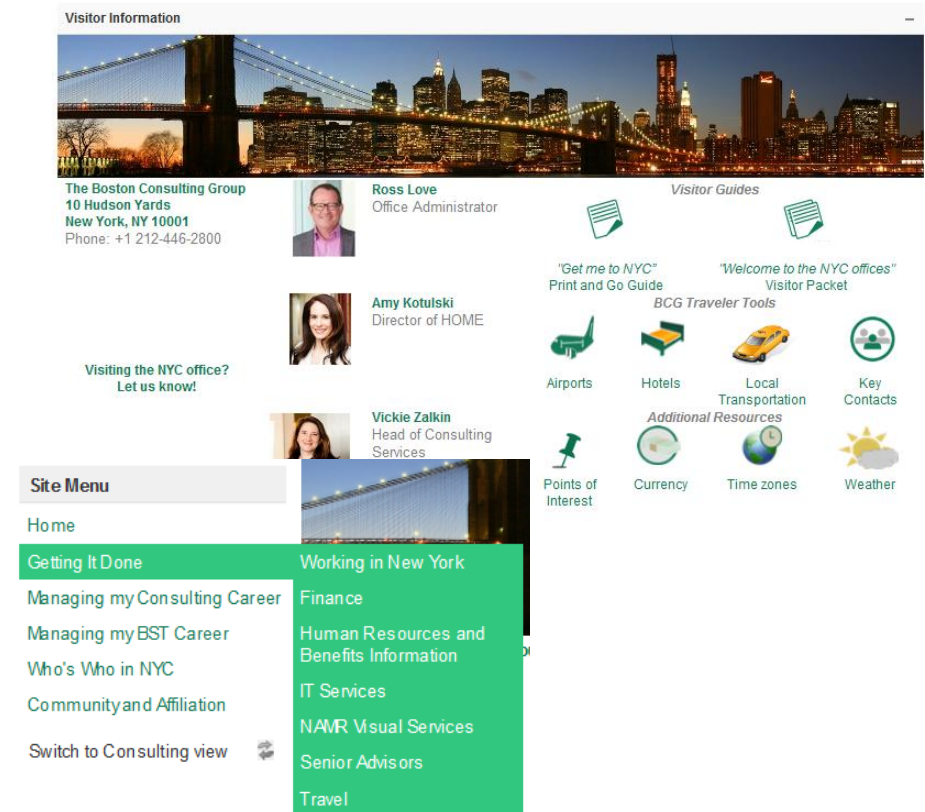
<b>New Year's Day</b>	<b>Monday, January 2</b>
<b>Martin Luther King, Jr. Day</b>	<b>Monday, January 16</b>
<b>Presidents' Day</b>	<b>Monday, February 20</b>
<b>Memorial Day</b>	<b>Monday, May 29</b>
<b>Day before Independence Day</b>	<b>Monday, July 3</b>
<b>Independence Day</b>	<b>Tuesday, July 4</b>
<b>Labor Day</b>	<b>Monday, September 4</b>
<b>Thanksgiving Day</b>	<b>Thursday, November 23</b>
<b>Day after Thanksgiving</b>	<b>Friday, November 24</b>
<i>Christmas Eve</i>	<i>Sunday, December 24</i>
<b>Christmas Day</b>	<b>Monday, December 25</b>
<b>Day After Christmas</b>	<b>Tuesday, December 26</b>
<i>New Year's Eve</i>	<i>Sunday December 31</i>

# Office Intranet

Office news and information can be found on our office Navigator page, [nyc.bcg.com](http://nyc.bcg.com)

## Some of the features of the intranet include:

- Quick-click Applications to BCG resources
- A Human Resources and Benefits Portal
- Resource sections dedicated to helping you Manage your Career
- A Visitor Information section with guides helping you get from one city to another
- Tools to learn more about your office
- Information about the Production Team and their services
- News databases to keep you up-to-speed on all things BCG
- And much more!



# Agenda

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HR Team Introductions

Form I-9

BCG Values and Policies

Overview of Payroll and Paperwork






Benefits

Time Out of the Office

**Wrap up**

## Wrap-up: What do I need to do now?

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-  **Hand in Employee Agreement today and ITP form within 3 days**
-  **Complete the rest of your new hire paperwork and hand in to the HR team as a complete set**
  - Can turn in Aetna enrollment form sooner if desired
-  **Complete Code of Conduct, Information Security, and ABC LAB modules**
-  **Keep an eye out for your MetLife Welcome packet (in the mail at home)**
  - Log on and select your coverage level and assign beneficiaries
-  **Create your Vanguard account**
  - 4-6 weeks from today

## Appendix

# Aetna choice POS: summary of health benefits (II)

Plan features	Benefits: preferred providers	Benefits: non-preferred providers
<b>Mental health</b>	Excluded from coinsurance limit	Excluded from coinsurance limit
• Inpatient deductible	\$0 per confinement	\$250 per confinement
• Inpatient coinsurance	100%	80% after deductible
• Outpatient coinsurance	100% after \$5 co-pay	80% after deductible
<b>Prescription drug program</b>	\$2 co-pay for generic \$5 co-pay for brand	80% subject to deductible
<b>Mail order prescription program</b>	100%	Not covered
<b>Other covered services (if medically necessary)<sup>1</sup></b>		
• Acupuncture	100% after \$5 co-pay	80% subject to deductible
• Chiropractic	100% after \$5 co-pay	80% subject to deductible
• Ambulance	100%	80% subject to deductible
<b>Diabetic education</b>		
• Inpatient	100%	80% subject to deductible
• Outpatient	100%, \$200 calendar year max.	80% subject to deductible, \$200 calendar year max.
<b>Diagnostic X-ray and Lab</b>	100%	80%
<b>Mammograms</b>		
• Age 35–39 = one baseline, age 40+ = one mammography/cal year	100%	80% subject to deductible
<b>Durable medical equipment</b>	100%	80% subject to deductible
<b>Skilled nursing care</b>		
• Home health care	100% up to 120 visits	80% subject to deductible, up to 120 days
• Private duty nursing	100% up to 22 days	80% subject to deductible, up to 22 days
<b>Hospice care</b>		
• inpatient	100% for up to 60 days	80% subject to deductible, up to 60 days
• outpatient	100% for up to 120 days	80% subject to deductible, up to 120 days
<b>Rehabilitation (speech, OT, PT)</b>	100%	80% subject to deductible
<b>Skilled nursing facility</b>	100% up to 60 days	80% subject to deductible, up to 60 days
<b>National Medical Excellence Program (NME)</b>		
• Lodging expenses maximum	\$50 per night	Services included. travel and lodging allowances covered when pre-authorized by NME
• Travel and lodging maximum	\$10,000 per any one NME procedure or treatment type	