



BENTLEY
UNIVERSITY

YOUR 2021 EMPLOYEE BENEFITS GUIDE



YOUR BENEFITS
your choice 

WELCOME TO YOUR COMPREHENSIVE BENEFITS PROGRAM!

In 2021, Bentley University remains committed to helping you and your family achieve the best possible health and wellbeing. We are pleased to offer a comprehensive and competitive benefits package that provides you with the flexibility to make the choices that best meet the needs of you and your family.

In this guide, you'll learn about your benefits—along with helpful tools you can use to make informed decisions. We encourage you to carefully review this information.

Once you're ready to make your benefit elections, be sure to log in to Workday®.

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Eligibility and Enrollment

Benefits Eligibility

Employees who are regularly scheduled to work a minimum of 17.5 hours per week for at least nine months per year are eligible for most benefits offered by Bentley University and are generally referred to as “benefits eligible employees”. Certain benefits are available to adjunct faculty, seasonal, and temporary employees on the Bentley payroll. Please visit www.bentley.edu/offices/human-resources/benefits for complete information.

Eligible Dependents

Generally, eligible dependents include your:

- Legal spouse or domestic partner
- Dependent children up to age 26, regardless of the dependent's IRS tax qualification status, marital status, student status, or employment status

Whom you enroll will determine your coverage tier for Medical, Dental, and Vision:

- Employee
- Employee plus Spouse or Domestic Partner
- Employee plus Child(ren)
- Family: Employee, Spouse or Domestic Partner, and Child(ren)

Legal documentation may be required to confirm a dependent's relationship and eligibility.

Enrolling as a New Hire

If you are new to Bentley University or are newly electing benefits, you will make your elections in Workday. You will receive an email with a link to enroll or you can access Workday from MyBentley.

Qualifying Life Events

After your initial benefits eligibility period, you must wait until the next open enrollment period to change your elections, unless you experience a Qualifying Life Event. Examples of Qualifying Life Events include (but are not limited to):

- Marriage, divorce, birth, adoption, or death
- An employment status change for you, your spouse/domestic partner, or your eligible dependents that impacts benefit eligibility
- A loss or gain of insurance coverage for either you, your spouse/domestic partner, or your eligible dependents that impacts benefit eligibility
- An employee or eligible dependent becoming an ineligible dependent (for example, a child reaching age 26, the maximum age to be covered under the medical, dental, or vision plans)



Medical Plans

HDHP with HSA

The High Deductible Health Plan (HDHP) offers the lowest premiums in exchange for a higher deductible. The plan provides coverage from in-network and out-of-network providers. If you are a new enrollee you will receive a Health Savings Account (HSA) contribution from Bentley to help offset your out-of-pocket costs, and everyone who contributes to the HSA via pretax payroll deductions will receive matching contributions from Bentley up to certain limits.

Best Buy HMO

The Best Buy Health Maintenance Organization (HMO) plan offers high-quality coverage at a more affordable premium. This plan includes an annual deductible and 10% coinsurance on some services.

HMO

The HMO plan offers high-quality coverage at a higher premium and includes a deductible.

PRESCRIPTION DRUG COVERAGE

Everyone covered by Bentley's medical plans has prescription drug coverage through OptumRx. With OptumRx, you can fill prescriptions and find ways to save on your medications. To check which tier your prescription falls into or the cost of a drug, please call OptumRx at 855-546-3439 or visit www.optumrx.com.

Want to save money on your medications?

Ask your doctor to prescribe the generic drug equivalent whenever possible. And for medications you take regularly, consider using lower-cost alternatives and a mail order service to save money.



What's an HSA?

An HSA is a savings account (owned by you) that allows you to set aside pretax dollars to pay for current or future health care expenses for yourself and your eligible dependents. The HSA is administered by Harvard Pilgrim's custodial partner, HealthEquity.

Who contributes?

Bentley will make an up-front contribution to new enrollees' accounts, and you can make additional contributions, up to IRS limits. Bentley will also match your payroll contributions, up to a maximum, as outlined in the charts below. The money in your HSA rolls over from year to year, allowing you to save for future health care expenses, including in retirement. It is also portable (you take it with you) in the event that you leave Bentley.

If you enroll in the HDHP with HSA for the first time in 2021

Bentley contributes in two ways:			
Automatic (for new enrollees only)	You contribute	+	Matching (for all who contribute via payroll)
		=	Up to IRS limits
Individual: \$250 <i>(Bentley deposits to your account Jan. 1)</i>	Individual: Up to \$2,850	Individual: Up to \$500 <i>(For every \$1 you save via payroll contributions, Bentley will match \$1 up to \$500)</i>	Individual: \$3,600 <i>(\$4,600 if you're age 55 or older)</i>
Family: \$500 <i>(Bentley deposits to your account Jan. 1)</i>	Family: Up to \$5,700	Family: Up to \$1,000 <i>(For every \$1 you save via payroll contributions, Bentley will match \$1 up to \$1,000)</i>	Family: \$7,200 <i>(\$8,200 if you're age 55 or older)</i>

If you currently have an HSA with Bentley

You contribute	Bentley matches	Up to IRS limits
Individual: Up to \$3,100	Individual: Up to \$500 <i>(For every \$1 you save via payroll contributions, Bentley will match \$1 up to \$500)</i>	Individual: \$3,600 <i>(\$4,600 if you're age 55 or older)</i>
Family: Up to \$6,200	Family: Up to \$1,000 <i>(For every \$1 you save via payroll contributions, Bentley will match \$1 up to \$1,000)</i>	Family: \$7,200 <i>(\$8,200 if you're age 55 or older)</i>

Enrolled in Medicare?

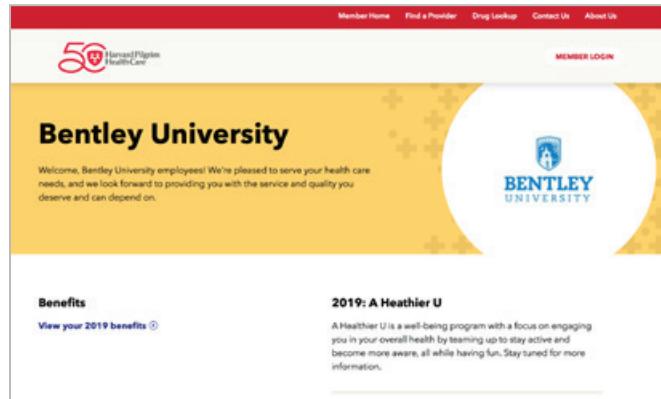
If you're enrolled in Medicare Part A or B, you won't be able to contribute or receive contributions to an HSA. Please note: If you have an HSA, you and your spouse/domestic partner (if applicable) are not eligible to contribute to an FSA. Additionally, if you use your HSA for nonqualified expenses, keep in mind that you will owe taxes on the withdrawals.

Health care decision-making tools and resources

HPHC Estimate My Cost tool

The Estimate My Cost tool can help you:

- Get personalized cost-sharing estimates, based on your specific plan.
- Find cost estimates for hundreds of medical services and treatments, from office visits to surgery.
- Learn more about specific medical treatments you may need.
- Compare costs for up to four providers.
- Save and print estimates.
- Better understand how your plan works.



The screenshot shows the homepage of the Harvard Pilgrim Health Care website for Bentley University. At the top, there's a red header bar with links for Member Home, Find a Provider, Drug Lookup, Contact Us, and About Us. On the right side of the header is a "MEMBER LOGIN" button. The main content area has a yellow background. It features the Harvard Pilgrim Health Care 50th anniversary logo and the Bentley University logo. A welcome message reads: "Welcome, Bentley University employees! We're pleased to serve your health care needs, and we look forward to providing you with the service and quality you deserve and can depend on." Below this, there are two sections: "Benefits" (with a link to "View your 2019 benefits") and "2019: A Healthier U" (described as a well-being program). The overall design is clean and professional.

Visit harvardpilgrim.org/myoptions/bentley-university/ to use the HPHC Estimate My Cost tool.

Virtual visits with Doctor on Demand



Connect to a board-certified physician face-to-face using your phone, tablet, or computer, 24 hours a day, seven days a week, by visiting doctorondemand.com. Just like during an in-person visit, the doctor will take your history and symptoms and perform an exam, and may recommend treatment—including prescriptions and lab work. Telehealth is a convenient option for nonurgent care when in-person care isn't available or easily accessible. Be sure to download the app and register before you need it!



Compare your options

Plan provision	HDHP with HSA		Best Buy HMO	HMO
	In-network	Out-of-network		
Bentley HSA contribution	First year: \$250 Individual / \$500 Family* Every year: Matching up to \$500 Individual / \$1,000 Family* that you save via payroll contributions		None	None
Annual deductible	\$2,000 Individual \$4,000 Family*	\$4,000 Individual \$8,000 Family*	\$1,000 Individual \$2,000 Family*	\$250 Individual \$500 Family*
Out-of-pocket maximum	\$4,000 Individual* \$8,000 Family*	\$6,000 Individual* \$12,000 Family*	\$2,000 Individual \$4,000 Family*	\$2,000 Individual \$4,000 Family*
Coinurance	10% after deductible	30% after deductible	10% after deductible	None
Office visit (general practitioner or specialist)	10% after deductible	30% after deductible	\$25 copay	\$25 copay
Inpatient/outpatient surgery	10% after deductible	30% after deductible	10% after deductible	Deductible, then \$250/\$150 copay
Emergency room	10% after deductible		\$100 copay	\$100 copay
Prescription drug copays (retail/ mail order)	\$15/\$30/\$50 \$30/\$60/\$150 after deductible**		\$15/\$30/\$50 \$30/\$60/\$150	\$15/\$30/\$50 \$30/\$60/\$150

* Family denotes all tiers that cover the employee and at least one dependent.

** Note: If you enroll in the HDHP, prescription drugs aren't covered until you meet your deductible. This means that you will pay 100% of the cost of any prescription drugs (at the contractual rate) until you meet your deductible, and then you'll begin making copays based on your prescription tier.

Health Advocate

Health Advocate is staffed with registered nurses who can assist with insurance cost estimates; claims and appeals; finding the right doctors; scheduling appointments; and understanding tests, treatments, medications, and more. Health Advocate can also help you with your plan selection process.

For more information, visit healthadvocate.com or call 866-695-8622.

Which plan is right for you?

Although no one knows for certain what health care needs may arise in the future, by looking at current medical plan usage, it's possible to come up with an estimate of future costs. To learn more about how employees with different medical needs might choose their medical plan, please review the following examples which all use a full-time employee status.

Scenario 1: Brian

Brian is single. He anticipates a few modest medical expenses over the coming year.

Individual Coverage Level	HDHP w/ HSA	Best Buy HMO	HMO
Annual Payroll Contributions: Full-time	\$508	\$1,123	\$2,970
1 Well Visit	\$0	\$0	\$0
1 PCP Visit (Non-Preventive)	\$150	\$25	\$25
2 Urgent Care Visits	\$400	\$50	\$50
4 Generic Prescriptions (1-Month Supply Retail)	\$140	\$60	\$60
Total Out of Pocket Cost for Health Care Services	\$1,198	\$1,258	\$3,105
Bentley HSA Matching Contribution	-\$500	\$0	\$0
Brian's 2021 Total Annual Costs	\$698	\$1,258	\$3,105

Scenario 1: Paul

Paul covers himself and his wife under his medical plan. He knows he and his wife will have some medical expenses coming up, including outpatient surgery.

Individual Coverage Level	HDHP w/ HSA	Best Buy HMO	HMO
Annual Payroll Contributions: Full-time	\$1,446	\$3,202	\$8,463
2 Preventive Care Visits	\$0	\$0	\$0
1 Outpatient Surgery	\$3,000	\$1,200	\$400
2 Generic Prescriptions (1-Month Supply Retail)	\$70	\$30	\$30
1 Urgent Care Visit	\$200	\$25	\$25
Total Out of Pocket Cost for Health Care Services	\$4,716	\$4,457	\$8,918
Bentley HSA Matching Contribution	-\$1,000	\$0	\$0
Paul's 2021 Total Annual Costs	\$3,716	\$4,457	\$8,918

Scenario 3: Jane

Jane covers herself, her husband, and her two children under her medical plan. She expects that they will have fairly high medical expenses in the coming year, including 2 planned surgeries: one for her and one for her husband.

Individual Coverage Level	HDHP w/ HSA	Best Buy HMO	HMO
Annual Payroll Contributions: Full-time	\$1,523	\$3,370	\$8,908
4 Preventive Care Visits	\$0	\$0	\$0
4 Brand-Name Prescriptions (each 1-Month supply Retail)	\$600	\$120	\$120
2 Generic Maintenance Prescriptions (each 12-Monthly supply Mail order)	\$1,200	\$240	\$240
4 PCP Visits (Non-Preventive)	\$600	\$100	\$100
2 Specialist Visits	\$400	\$50	\$50
2 Urgent Care Visits	\$400	\$50	\$50
2 Hospital Inpatient Stays	\$4,540	\$3,440	\$1,000
Total Out of Pocket Cost for Health Care Services	\$9,263	\$7,370	\$10,468
Bentley HSA Matching Contribution	-\$1,000	\$0	\$0
Jane's 2021 Total Annual Costs	\$8,263	\$7,370	\$10,468

All costs assume care delivered in-network



Want the total picture?

These scenarios provide examples of point-of-care costs and annual premiums. To get a handle on all of your out-of-pocket costs, you must also consider any money you contribute to a tax-advantaged account, like an FSA or HSA.

Your 2021 rates (full-time employees)

To encourage you to make the best decision for yourself and your family, Bentley contributes roughly the same dollar amount to each of the health plan options.

Medical plan

	Employee biweekly contribution*	Bentley biweekly contribution*	Employee monthly contribution	Bentley monthly contribution	Bentley contribution percentage
HDHP with HSA					
Employee	\$21.15	\$271.04	\$42.29	\$542.08	93%
Employee + Child(ren)	\$46.52	\$596.29	\$93.05	\$1,192.59	93%
Employee + Spouse/ Domestic Partner	\$60.26	\$772.48	\$120.52	\$1,544.96	93%
Employee + Family	\$63.44	\$813.14	\$126.88	\$1,626.27	93%
Best Buy HMO					
Employee	\$46.81	\$271.04	\$93.62	\$542.08	85%
Employee + Child(ren)	\$102.99	\$596.29	\$205.98	\$1,192.59	85%
Employee + Spouse/ Domestic Partner	\$133.41	\$772.48	\$266.81	\$1,544.96	85%
Employee + Family	\$140.43	\$813.14	\$280.87	\$1,626.27	85%
HMO					
Employee	\$123.73	\$275.24	\$247.46	\$550.49	69%
Employee + Child(ren)	\$272.21	\$605.54	\$544.42	\$1,211.07	69%
Employee + Spouse/ Domestic Partner	\$352.62	\$784.45	\$705.23	\$1,568.91	69%
Employee + Family	\$371.18	\$825.74	\$742.35	\$1,651.48	69%

Don't work full-time? Visit the Benefits page on the Bentley website to see your rates.

* 24 payroll deductions will be taken during the calendar year for bi-weekly staff.

Dental Plans

Bentley will continue to offer two dental plan options through Delta Dental PPO Plus Premier: the High Plan and the Standard Plan.

Dental Plan Provisions	High Plan	Standard Plan
Deductible (Individual/Family)	\$50/\$150	\$50/\$150
Preventive/diagnostic	100%	100%
Restorative	80%	80%
Major restorative	50%	50%
Orthodontia (adult and child)	100%	Not covered
Orthodontia maximum (lifetime)	\$2,000	Not covered
Calendar year maximum	\$2,000	\$1,500

Your 2021 rates (full-time employees)

	Employee biweekly contribution*	Bentley biweekly contribution*	Employee monthly contribution	Bentley monthly contribution	Bentley contribution percentage
High Plan					
Employee	\$13.17	\$14.10	\$26.33	\$28.19	52%
Employee + Child(ren)	\$28.97	\$31.01	\$57.94	\$62.02	52%
Employee + Spouse/Domestic Partner	\$37.54	\$40.16	\$75.08	\$80.32	52%
Employee + Family	\$39.52	\$42.27	\$79.04	\$84.54	52%
Standard Plan					
Employee	\$10.51	\$14.10	\$21.01	\$28.19	57%
Employee + Child(ren)	\$23.11	\$31.01	\$46.22	\$62.02	57%
Employee + Spouse/Domestic Partner	\$29.94	\$40.16	\$59.88	\$80.32	57%
Employee + Family	\$31.52	\$42.27	\$63.04	\$84.54	57%

* 24 payroll deductions will be taken during the calendar year for bi-weekly staff.

Vision Plan

Your 2021 vision coverage through EyeMed Vision Care will remain the same. Coverage includes eye exams, glasses, and contact lenses.

Service	In-network member cost	Out-of-network reimbursement
Exam (with dilation)	\$10 copay	Up to \$50
Standard contact lens fit and follow-up	Up to \$40	N/A
Premium contact lens fit and follow-up	10% off retail	N/A
Frames	\$0 copay; \$130 allowance (20% off retail price over \$130)	Up to \$74
Plastic lenses	\$25 copay for most	Varies based on lens (from up to \$42 to up to \$140)
Contact lenses	\$130 allowance unless medically necessary, then paid in full	Varies based on lens (from up to \$104 to up to \$200)
Lasik or PRK	15% off retail price or 5% off promotional price	N/A

Your 2021 rates (full-time employees)

	Employee biweekly contribution*	Employee monthly contribution
Employee	\$2.62	\$5.24
Employee + Child(ren)	\$5.75	\$11.50
Employee + Spouse/ Domestic Partner	\$7.45	\$14.90
Employee + Family	\$7.85	\$15.70

* 24 payroll deductions will be taken during the calendar year for bi-weekly staff.

Vision Freedom Pass

You can choose any available frame from Target® Optical for \$0 out-of-pocket expense—no matter the original retail price point. For example, if you purchase a pair of frames that retails for \$180, your out-of-pocket cost is still \$0—even if you have a \$130 frame allowance. That's a \$50 value! Plus, you get extra savings on lenses through your EyeMed vision benefits.

Health Care and Dependent Care FSAs

You can contribute to your Flexible Spending Account (FSA) before taxes are withheld from your paycheck, thus decreasing your taxable income. With a convenient FSA debit card, you can quickly pay for eligible expenses.

- **Health Care FSA:** Used to pay for eligible out-of-pocket medical, dental, and vision care expenses for yourself and your eligible dependent(s).
Note: Participants enrolled in the HDHP with HSA are not eligible to save through a Health Care FSA.
- **Dependent Care FSA:** Used to pay for eligible expenses for the care of a dependent child under age 13 or a disabled dependent adult. Some qualifying expenses include eligible preschool, before-and after-school programs, and child or elder day care. Please note that dependent health care expenses are not eligible for reimbursement with this account; those expenses may be covered with a Health Care FSA.

2021 FSA limits

Health Care

\$2,750
or the IRS limit

Dependent Care

\$5,000
(\$2,500 if you're married and file separately)

Eligible Health Care FSA expenses

Below is a partial list of eligible Health Care FSA expenses. For a full list, visit the IRS website.

- | | | |
|---|--|--|
| <ul style="list-style-type: none"> ■ Acupuncture ■ Alcoholism treatment ■ Ambulance services ■ Athletic braces ■ Bandages ■ Birth control ■ Blood pressure monitors ■ Breast pumps ■ Chiropractic care ■ Cholesterol test kits ■ Contact lenses and solution ■ Copayments ■ CPAP machines ■ Crutches/canes/walkers ■ Dental care ■ Diabetic monitors and supplies | <ul style="list-style-type: none"> ■ Drug addiction treatment ■ Emergency medical kits ■ Eye exams and glasses ■ Fertility treatment ■ Flu shots ■ Hearing aids and batteries ■ Hospital fees ■ Immunizations ■ Incontinence products ■ Lab fees ■ Lasik ■ Learning disability treatment ■ Massage therapy ■ Medical copayments or coinsurance ■ Medical monitoring and devices | <ul style="list-style-type: none"> ■ Occupational therapy ■ Office visits ■ Orthodontia ■ Orthopedic and surgical supports ■ Oxygen ■ Physical therapy ■ Prescriptions ■ Prostheses ■ Psychiatric care/therapy ■ Reading glasses ■ Smoking cessation ■ Speech therapy ■ Vasectomies ■ Vision care ■ Wheelchairs ■ X-rays |
|---|--|--|

Voluntary Benefits

Hyatt Legal Plan



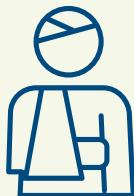
The Hyatt Legal Plan provides you, your spouse/domestic partner, and your dependent child(ren) with fully covered legal services from attorneys experienced in estate planning, civil suits, adoption, and much more. You'll have no deductibles, copays, claim forms, or usage limits when you use one of the 14,000 network attorneys. Or you can choose an out-of-network attorney and be reimbursed for covered services (you pay any difference between the plan's payment and the attorney's charges for services).

Identity Theft Protection Plan



Get peace of mind and protect yourself against privacy breaches and fraud with Identity Theft Protection from InfoArmor. The plan provides full identity monitoring, proactive alerts, and full-service restoration if your identity is stolen. If you're interested in taking advantage of this program, you must actively enroll during Open Enrollment and select coverage for yourself, or yourself and your family.

Accident Insurance



Accident Insurance provides you with added protection in the event of a covered accident. Accident Insurance supplements your primary medical plan by providing cash benefits—paid directly to you—in case of accidental injuries. You can use this money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent. Accident Insurance premiums are paid on a post-tax basis.

Critical Illness Insurance



Accident Insurance provides you with added protection in the event of a covered accident. Accident Insurance supplements your primary medical plan by providing cash benefits—paid directly to you—in case of accidental injuries. You can use this money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent. Accident Insurance premiums are paid on a post-tax basis.

Life and Disability Insurance

Life and AD&D Insurance

Whether you work full- or part-time, Bentley provides all benefits-eligible employees with basic Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance coverage, each equal to one time your annual base salary, up to \$500,000.

You may purchase Supplemental Life Insurance coverage of up to six times your base earnings, up to a maximum of \$1 million. Medical underwriting is required for amounts above \$500,000.

You may also purchase spouse/domestic partner Life Insurance coverage from \$10,000 to \$100,000. Medical underwriting is required for amounts above \$30,000 and

for coverage elected after the initial enrollment period. Coverage for dependent children up to age 26 may be purchased in the flat amount of \$10,000 per child. The cost is the same whether you cover one or more children.

Long-Term Disability Insurance

Bentley provides Long-Term Disability Insurance coverage to full-time employees at 60% of annual base salary, up to \$200,000, for a maximum monthly benefit of \$10,000. Benefits kick in after you have been disabled for six months. Enrollment is automatic. While Bentley pays the premiums, you are taxed on the premiums so that the benefit is nontaxable upon receipt.

Bentley 403(b) Retirement Plan

Bentley's Contributions

Bentley offers a 403(b) defined contribution retirement plan. Employees are eligible for a 5% contribution from Bentley on the first of the month following 2 years of **eligible service**. The 2 year waiting period may be waived based on sufficient previous service at an eligible not-for-profit employer. (If this applies to you, a service confirmation form must be completed by your previous employer.)

Your Contributions

Employees are eligible to make voluntary contributions to the retirement plan up to the limit specified by IRS guidelines. Voluntary contributions may be made prior to eligibility for Bentley's contribution and are not required in order to receive Bentley's contributions. Such contributions and any earnings are deferred from state and federal taxation until collected as income.

You will be automatically enrolled...

As a new hire, you will be automatically enrolled at a 1% pretax contribution rate unless you opt out within 45 days. To opt out, log on to Fidelity's website at nb.fidelity.com/public/nb/bentley/home.

If you are contributing less than 5%...

If you are saving less than 5% in the Bentley Retirement Plan, your contributions will be automatically increased by 1% each year in February. If you do not want them to be automatically increased, you need to opt out of the increase by logging on to Fidelity's website at nb.fidelity.com/public/nb/bentley/home.

Other Benefits at Bentley

Paid Time Off

Your paid time off availability will vary depending on your function and the number of hours you work. Please check the website for details.

Tuition Remission

Tuition remission benefits are available for full-time employees and their spouses or domestic partners and any tax dependents based on length of service. Benefits may be taxable. Part-time employees may be eligible for some tuition remission, please check the website for details.

Employee Assistance Program

Bentley provides a free and confidential EAP through KGA, Inc. for employees and their family members. The program includes short-term counseling and support on topics like emotional well-being, financial issues, legal problems, addiction and recovery services, parenting and other family related problems.

Athletic facilities

Employees are invited to use the Dana Center athletic facilities, including the fitness room and pool, free of charge.



Library

Employees have full use of the library, including the withdrawal of books, video tapes and DVDs, and the use of research facilities.

Bentley Community Learning Conference

This is a two-day internal conference for all staff and faculty. As an employee, you will attend workshops focused on three tracks: Positive Leadership, Diversity & Inclusion, and Best Self. This conference is an opportunity to share ideas and collaborate across departments, divisions, and campus. Through multiple concurrent sessions, participants are given the opportunity to engage with colleagues, learn about topics that impact our community, and have fun along the way!

Photo ID

Employees need to make arrangements with University Police for a photo ID. The ID gives employees a 10% discount on most items at the Bentley Bookstore, and access to the athletic facilities and library, and may be required for access to certain work areas. Falcon Funds may also be stored on the card through Workday.

Free Parking

New: Paid Family and Medical Leave

Bentley remains committed to providing robust, competitive Leave programs to ensure employees can take needed time away under certain circumstances. You may have heard about a new Massachusetts law, the Massachusetts Paid Family and Medical Leave Act (MAPFML), taking effect in January 2021. As we work to coordinate benefits with the provisions of the new law, we will continue to provide comprehensive Leave programs to ensure you can focus on your own medical issues or those of a family member. You will receive separate communications about MAPFML and Leave benefits.

Your Benefit Contacts

Benefit	Provider	Contact information
Medical Plans	Harvard Pilgrim Health Care	harvardpilgrim.org/bentley 888-333-4742
Telemedicine	Doctor on Demand	doctorondemand.com
Prescription Drugs	OptumRX	optumrx.com 855-546-3439
Dental Plans	Delta Dental	deltadentalma.com 800-872-0500
Vision Plan	EyeMed	eyemedvisioncare.com 866-939-3633
Health Savings Account	Health Equity	myhealthequity.com 877-826-6882
Flexible Spending Account	Sentinel Benefits	sentinelgroup.com 888-762-6088
Supplemental, Spouse, and Dependent Life Insurance	Lincoln Financial Group	mylincolnpotal.com 800-210-0268
Life and AD&D Insurance	Lincoln Financial Group	mylincolnpotal.com 800-210-0268
Critical Illness and Accident Insurance	MetLife	metlife.com/mybenefits 800-438-6388
Long-Term Disability Insurance	Lincoln Financial Group	mylincolnpotal.com 800-210-0268
Health Advocate	Health Advocate Solutions	healthadvocate.com
Legal Plan	MetLife	my.metlife.com 800-438-6388
	Hyatt Legal Plan	info.legalplans.com Access Code: GetLaw 800-821-6400
ID Theft Protection Plan	InfoArmor	MyPrivacyArmor.com 800-789-2720
403(b) Retirement Plan	Fidelity Investments or TIAA	nb.fidelity.com/public/nb/bentley/home (for both providers) Fidelity Investments: 800-343-0860 TIAA: 800-842-2776

This brochure has been designed to be a summary of the 2021 benefit plans. We have made every attempt to summarize these programs accurately, but if there is any inconsistency the summary plan document is the governing document of the plan.