

2022 BENEFITS OPEN ENROLLMENT UPDATE



OPEN ENROLLMENT IS COMING: October 18 – November 5, 2021!

Fall is in the air and our campus is coming to life once again. While we need to remain vigilant and follow our in-person protocols, we are excited to be back. For 2022, 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.

Open Enrollment, which takes place from **October 18 to November 5, 2021**, is your once-a-year chance to review your benefits and make any changes, unless you experience a qualifying event. It's important to take some time to make the best choices for you and your family. Read on to learn about benefit changes and how to get ready to enroll.

What's New?

- **Our virtual benefits fair is back!** Join us on October 18, 2021 for wellness programming and to connect with our vendors.

More information will be available online

This 2022 Benefits Open Enrollment Update is intended to give you an overview of 2022 benefit changes, as well as information on how to enroll.

You will soon receive an email with a link to an online Benefits Guide that will provide more details about all your benefit plans—including some program enhancements and rates for 2022.

Some of the virtual resources that we put in place last year will continue to be available on the Open Enrollment web page, and you can make an appointment for “office hours” with a member of the Benefits team.

- **NEW medical plan ID cards** will be mailed by HPHC to all employees enrolled in a Bentley medical plan due to recent compliance regulations. Your new ID card (effective 1/1/2022) will have your annual deductible, out-of-pocket maximum, and coinsurance amounts printed on them. Your current ID card will still work, but it will be handy to have the amounts listed above available on your new card.

What's Changing?

- This year marks the final stage of our move toward Bentley paying the same contribution amount for all medical plans. For 2022, you will see rate increases in our HMO medical plan only. Please see the chart below to view your HMO plan monthly contribution rate **increase** for 2022.
- If you are enrolled in the Best Buy HMO or the HMO, you will see an increase in the emergency room copay from \$100 to \$150. And all medical plans will see an increase in the annual acupuncture limit from 20 covered visits to 30 covered visits.
- 403(b) contribution limits are increasing to \$20,500 in 2022. If you are over age 50, you can contribute an additional \$6,500.
- If you are contributing to Bentley's 403(b) retirement plan, your contributions will automatically increase by 1% in 2022 if you are contributing less than 5%. If you wish to opt out of this contribution rate increase, you must visit Fidelity's website to do so: nb.fidelity.com/public/nb/bentley/home.

- HSA annual contribution limits are increasing for 2022. The individual maximum is \$3,650 and the family maximum is \$7,300.
- **Introducing KnovaSolutions beginning January 1, 2022.** KnovaSolutions is a no-cost, optional customized personal health service provided to individuals and families who have complex health needs. The KnovaSolutions team consists of a personal nurse, pharmacist, and research librarian, as well as certified diabetes educators. The team focuses on your holistic health and gives you expert care to improve your health in a highly confidential support system. KnovaSolutions will reach out directly to begin support when needed if you or a family member are eligible.

What's Not Changing?

- Best Buy HMO and HDHP with HSA medical plan rates will stay the same.
- Dental and vision coverage and rates will stay the same.
- There will be no changes to life, disability insurance, or voluntary benefit plan designs or rates.

Monthly* medical plan contribution rate **increase** for 2022 for full-time faculty and staff

Plan	Best Buy HMO	HMO**	HDHP w/HSA
Employee	no increase	\$8.40	no increase
Employee + Child(ren)	no increase	\$18.49	no increase
Employee + Spouse/ Domestic Partner	no increase	\$23.95	no increase
Employee + Family	no increase	\$25.21	no increase

* To calculate bi-weekly contribution rate **increases** for 2022 for the HMO plan, divide the dollar amounts in the chart above by 2.

** The increase to the HMO plan reflects Bentley's final stage of moving toward Bentley paying the same dollar amount toward all plans.

Reminder: You have Health Advocate who can help you with your plan selection process. **They even have the resources to help you navigate your selections in several different languages. For more information, and to request assistance in a different language, visit healthadvocate.com or call 866-695-8622.**

LOOKING FOR MORE INFORMATION?

Visit the [Open Enrollment web page](#) to access details about benefits enrollment—including plan eligibility, additional plan details, and annual required notices—as well as virtual resources. **And don't forget to join us on October 18th at our virtual Benefits Fair!**

It Pays to Take Action

During this year's Open Enrollment, it's important that you make active decisions so that you don't miss out on valuable benefits.

What happens if you do nothing?

Medical, Dental, and Vision	Stay the same
Life and Disability Insurance	Stay the same
Flexible Spending Account (FSA)	You won't participate
Health Savings Account (HSA)	You won't participate
Voluntary Benefits	Stay the same

Spotlight on Voluntary Benefits

Voluntary benefits are a great way to protect yourself financially should an unforeseen accident, illness, or other circumstance arise. Don't forget about the many voluntary benefits you can elect as an employee at Bentley:



Accident Insurance: Accident Insurance provides you with added protection in the event of a covered accident.



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.



Critical Illness Insurance: Critical Illness Insurance protects against the financial impact of certain serious illnesses, helping you get through a difficult time.



Identity Theft and Protection: Get peace of mind and protect yourself against privacy breaches and fraud with Allstate Identity Protection.

Living with diabetes? Livongo is here to help.

Employees and dependents enrolled in a Bentley medical plan, and are diagnosed with type 1 or type 2 diabetes can enroll in the Livongo for Diabetes program at no cost. It's covered 100% by Bentley.

Livongo provides a digital platform with personal coaching from a certified diabetes educators and includes:

- Unlimited Test Strips at no cost shipped to your home with no copays
- The Livongo connected meter provides real time tips and uploads readings
- Livongo coaches who can assist you with nutrition and lifestyle changes

Claim your Livongo Welcome Kit Today. join.livongo.com/bentleyuniversity/hi.

NEW LANGUAGE TRANSLATION RESOURCE

Throughout benefits open enrollment, October 18 — November 5, Bentley will post translated informational and educational materials on this new website page.

Materials will be translated into Spanish, Portuguese, Haitian Creole, French, and Moroccan Arabic.

Visit <https://flimp.live/Bentley-Benefits-Translations> or scan this QR Code NOW to access this Benefits Update, and other materials, in the languages listed above.



OPEN ENROLLMENT IS COMING: October 18 – November 5, 2021!

Your Open Enrollment Checklist

Ready?

- Look for a mid-October email with a link to an online Benefits Guide.
- Information sessions and office hours will be provided** to be sure you can access the resources you need.
- Our virtual benefits fair is back!** Join us on October 18, 2021 for wellness programming and to connect with our vendors.
- Estimate your costs and get help with your choices by using the Harvard Pilgrim Health Plan (HPHC) Estimate my Cost tool. Head to harvardpilgrim.org and log in to get started.

Review.

- Review your medical, dental, and/or vision coverage and decide on changes based on your upcoming needs.
- Consider how much you would like to contribute to the tax-advantaged HSA if you enroll in the High Deductible Health Plan (HDHP) with HSA.

Remember you will receive a Bentley matching contribution for HSA contributions you make via payroll deductions (up to certain limits).

- Consider your voluntary benefits.
- Estimate your out-of-pocket costs if you want to contribute to a Health Care or Dependent Care FSA.
- Update your life insurance beneficiary designations.
- Consider an increase to your 403(b) deferral contribution up to the new IRS limit and visit Fidelity's web portal at <https://nb.fidelity.com/public/nb/bentley/home>

Enroll!

- Log on to Workday between October 18 and November 5 to make your elections.** *Workday has an updated benefit user interface with a new look and feel to make the process of enrolling in your benefits more intuitive.*