

# ADJUNCT FACULTY BENEFITS AT A GLANCE

Welcome to Bentley University! We are excited to have you as an Adjunct Faculty member.

Whether you join us for one semester or on a more frequent basis, we are proud to offer benefits for you and your family members. You are eligible to enroll in the benefits outlined throughout this communication AND you will be **automatically enrolled** in our Bentley 403(b) Retirement Plan!

Please read on for a summary of benefits for which you are eligible to enroll. If you have questions or would like more information, like costs or benefit coverage details, please visit the HR Benefits webpage at <https://www.bentley.edu/offices/human-resources/medical-plans> or e-mail [GA\\_Benefits@bentley.edu](mailto:GA_Benefits@bentley.edu).

## Important Enrollment Information

- You will be automatically enrolled in the Bentley 403(b) Retirement Plan with a 3% pretax contribution, unless you opt out within 45 days of your hire date. Visit the Fidelity site at <https://www.netbenefits.com/bentley> to opt out or to change your contribution amount.
- Coverage for any elected benefits is effective the first day of the month following your date of hire.
- You may choose to cover your spouse/domestic partner, children to age 26, and/or unmarried, disabled dependent children of any age.
- Premiums for medical, dental, and vision coverage will be billed at 100% of the cost and payable directly to Sentinel Benefits.
- Benefit elections must be made through Workday, Bentley's HRIS platform.

## Bentley 403(b) Retirement Plan

- **Automatic Enrollment:** As a new hire, you will be **automatically enrolled** in the Retirement Plan at a pretax contribution rate of 3%. Your contribution will be taken out of your pay and invested in the Fidelity Freedom Fund closest to your anticipated retirement date (assuming retirement at age 65). Your contribution rate will be **automatically increased** by 1% each year unless you opt out of the plan.
- **Voluntary Contributions:** You can make voluntary pretax contributions to the Retirement Plan up to the limit specified by IRS guidelines.
- **If You Choose to Contribute Less Than 10%:** In addition, if you choose to contribute less than 10% to the plan, you will ALSO see your contribution **automatically increase annually by an additional 1%** of pay, until you reach a 10% contribution rate. These automatic contribution increases will be taken out of your pay on a pretax basis each February.
- **Opting Out of the Plan:** If you do not wish to be **automatically enrolled** in the Bentley 403(b) Retirement Plan, **you can opt out within 45 days** via Fidelity’s website at <https://www.netbenefits.com/bentley>.

## Medical Insurance

Bentley University offers a choice of three medical plans administered by Harvard Pilgrim Health Care. No matter which medical plan you choose, you’ll automatically have prescription drug coverage through OptumRx. All premium invoices and payments will be managed by Sentinel Benefits.

High Deductible Health Plan (HDHP)	The HDHP offers the lowest premiums in exchange for a higher deductible. The plan provides coverage from in-network and out-of-network providers.
Best Buy HMO	The Best Buy HMO offers high-quality coverage at a more affordable premium. This plan includes an annual deductible and 10% coinsurance on some services.
HMO	The HMO offers high-quality coverage at a higher premium and includes a deductible.

## OptumRx® Diabetes Management Program

Employees and dependents enrolled in a Bentley medical plan who have been deemed eligible for the OptumRx Diabetes Management Program are automatically enrolled. They will receive a letter and phone call directly to schedule a 1-on-1 coaching session with a pharmacist who specializes in diabetes care.

## Medical Plan Decision support with MyHealthMath®

This confidential and secure platform shows you which medical plan will save you the most money based on your specific needs. By answering a few questions about your and your family’s specific medical needs and prescriptions, you can get a personalized report from **Decision Doc**. This tool is available at no cost to you.

## Health Advocate

We provide a free and confidential service to you and your eligible family members to assist with health and eldercare matters. Health Advocate is staffed with registered nurses—experts in the healthcare and insurance fields—who can assist with claims, appeals, finding a specialist, and securing second opinions.

## Dental Insurance

Bentley University offers two options under the Delta Dental PPO Plus Premier plan.

Standard Plan	\$1,500 per person, calendar-year maximum benefit with no orthodontia coverage.
High Plan	\$2,000 per person, calendar-year maximum benefit AND a separate \$2,000 lifetime maximum for orthodontics.

## Vision Insurance

You have the opportunity to purchase vision coverage through EyeMed that includes coverage for eye exams, glasses, and contact lenses. Coverage is in addition to any vision benefits included in the medical plan.

## Employee Assistance Program

Bentley University provides a free and confidential EAP through KGA, Inc. for you and your 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 topics.

## Other Voluntary Benefits

Bentley University offers a host of other voluntary benefits so that you can choose the coverage that best fits your and your family's needs.

MetLife Critical Illness	Provides a lump-sum benefit payment of either \$10,000 or \$20,000 paid directly to you upon diagnosis of certain covered conditions, such as cancer, heart attack, and stroke. Critical illness premiums are based on age.
MetLife Personal Accident	Supplements your primary medical plan by providing cash benefits paid directly to you in case of accidental injuries, including fractures, concussions, and cuts, and covers ambulance services.
MetLife Hyatt Legal Plan	The 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.
Allstate Identity Theft Protection Plan	Protects you against privacy breaches and fraud. The protection provides full identity monitoring, proactive alerts, and full-service restoration if your identity is stolen.

## TUITION REMISSION POLICY

You are eligible for tuition remission for yourself in any semester in which you teach a credit-bearing course(s). One course earns 25% and two courses earn 50% tuition remission in that semester.

## Other Voluntary Benefits (continued)

Caregiver Support with Care.com®	Provides access to caregivers for your family's needs, including: childcare, daycare, tutoring, and elder care. Access to these resources is available at no cost to you.
Auto and Home Insurance with Farmers® Insurance	Access discounted rates on personal lines of insurance coverage. In Massachusetts, the employee discount is 7% for auto and 8% for renter/condominium and homeowner insurance. Special group rates also apply in other states through Farmers.
Pet Health Insurance with ASPCA®	Discounted rates off any pet health insurance plan option purchased through ASPCA. Your premium will depend on factors like your zip code, the type, breed, and age of your pet, and the coverage you choose.

## Other Benefits

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 and access to a variety of electronic resources like Hoopla and free <i>Wall Street Journal</i> and <i>New York Times</i> subscriptions.
Bentley Community Annual Learning Conference	This is a two-day, internal conference for all staff and faculty to share ideas and collaborate across departments, divisions, and the campus.
Photo ID	For your safety, your photo ID provides convenient access to campus facilities and discounts. You will need to make arrangements with University Police for a photo ID.
Free Parking	A dedicated lot is available for faculty and staff to access at any time.
Electric Car Charging Station	There are two ChargePoint electric vehicle charging stations installed on campus.

We welcome you to Bentley University!

Visit the benefits webpage for additional information  
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 If you have questions, please email [GA\\_Benefits@bentley.edu](mailto:GA_Benefits@bentley.edu).