



# YOUR 2023 EMPLOYEE BENEFITS GUIDE



YOUR BENEFITS  
your choice 

# WELCOME TO YOUR COMPREHENSIVE BENEFITS PROGRAM!

In 2023, 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®.

Visit <https://flimp.live/Bentley-Benefits-Translations> or scan this QR Code NOW to access this Benefits Guide in Spanish, Portuguese, Haitian Creole, French or Moroccan/Arabic.



## CONTENTS

<u>Eligibility and Enrollment</u> .....	1
<u>Medical Plans</u> .....	2
<u>Dental Plans</u> .....	10
<u>Vision Plan</u> .....	11
<u>Health Care and Dependent Care FSAs</u> .....	12
<u>Support Resources for You and Your Family</u> .....	13
<u>Voluntary Benefits</u> .....	14
<u>Life and Disability Insurance</u> .....	16
<u>Bentley 403(b) Retirement Plan</u> .....	17
<u>Time Off Benefits at Bentley</u> .....	18
<u>Other Benefits at Bentley</u> .....	19
<u>Your Benefits Contacts</u> .....	20

# 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](http://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. You will have 30 days from your date of hire to enroll.

## 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, in which you will have 30 days to enroll from the date of your 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](http://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 Sentinel Benefits.

## 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 2023

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 or later depending on plan enrollment date)</i>	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: \$3,850 <i>(\$4,850 if you're age 55 or older)</i>
Family: \$500 <i>(Bentley deposits to your account Jan. 1 or later depending on plan enrollment date)</i>	Family: Up to \$6,250		Family: Up to \$1,000 <i>(For every \$1 you save via payroll contributions, Bentley will match \$1 up to \$1,000)</i>	Family: \$7,750 <i>(\$8,750 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 \$3,350	Individual: Up to \$500 <i>(For every \$1 you save via payroll contributions, Bentley will match \$1 up to \$500)</i>	Individual: \$3,850 <i>(\$4,850 if you're age 55 or older)</i>
Family: Up to \$6,750	Family: Up to \$1,000 <i>(For every \$1 you save via payroll contributions, Bentley will match \$1 up to \$1,000)</i>	Family: \$7,750 <i>(\$8,750 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

### Medical Plan Decision support with MyHealthMath®

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

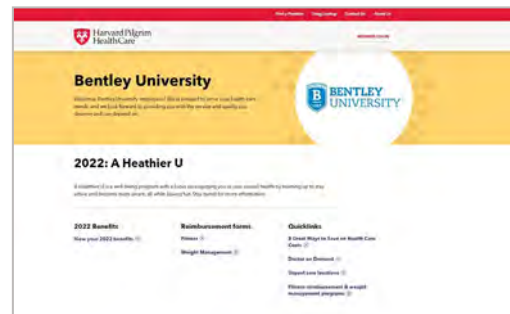
Go to **Decision Doc** at [www.myhealthmath.com/bentley2023](http://www.myhealthmath.com/bentley2023) to get started or you can reach out to [questions@myhealthmath.com](mailto:questions@myhealthmath.com) if you need additional support with **Decision Doc**.



### HPHC Tools and Resources

Visit [harvardpilgrim.org/myoptions/bentley-university/](http://harvardpilgrim.org/myoptions/bentley-university/) to access the following tools and resources:

- Member plan information and easy access to ID cards and account information
- Personalized messaging and alerts
- The ability for members to track deductibles and out-of-pocket spending
- Easy access to recent claims and claims details



### 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](http://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*±
Coinsurance	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		\$150 copay	\$150 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.

± Each covered member can incur expenses to the individual amount; amounts over that do not count toward the family amount.

\*\* 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 paying copays based on your prescription tier.





### 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: Chang

Chang 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	\$555	\$1,228	\$3,357
1 Well Visit	\$0	\$0	\$0
PCP Visit (Non-Preventive)	\$200	\$50	\$50
6 Chiropractor Visits	\$450	\$150	\$150
4 Generic Prescriptions (1-Month Supply Retail)	\$140	\$60	\$60
<b>Total Out of Pocket Cost for Health Care Services</b>	<b>\$1,345</b>	<b>\$1,488</b>	<b>\$3,617</b>
Bentley HSA Account Funding	(\$500)	\$0	\$0
<b>Chang's 2023 Total Annual Costs</b>	<b>\$845</b>	<b>\$1,488</b>	<b>\$3,617</b>

All costs assume care delivered in-network.





**Scenario 2: Diego**

Diego covers himself and his wife under his medical plan. He and his wife expect to have moderate medical expenses this year, including arthroscopic knee surgery.

Individual + Spouse Coverage Level	HDHP w/ HSA	Best Buy HMO	HMO
Annual Payroll Contributions: Full Time	\$1,581	\$3,501	\$9,567
2 Preventive Care Visits	\$0	\$0	\$0
2 Specialist Office Visits <i>Diego</i>	\$300	\$50	\$50
1 Outpatient Surgery <i>Diego</i>	\$3,700	\$1,950	\$400
10 Physical Therapy Appointments <i>Diego</i>	\$1,250	\$1,025	\$0
2 Generic Prescriptions (1-Month Supply Retail) <i>Diego</i>	\$70	\$30	\$30
4 Brand Prescriptions (3-Month Supply Mail Order) <i>Diego's Wife</i>	\$300	\$50	\$240
<b>Total Out of Pocket Cost for Heath Care Services</b>	<b>\$7,201</b>	<b>\$6,606</b>	<b>\$10,287</b>
Bentley HSA Account Funding	(\$1,000)	\$0	\$0
<b>Diego's 2023 Total Annual Costs</b>	<b>\$6,201</b>	<b>\$6,606</b>	<b>\$10,287</b>

All costs assume care delivered in-network.



**Scenario 3: Saanvi**

Saanvi covers herself, her husband, and her three children under her medical plan. She expects that they will have high medical expenses in the coming year, including a planned inpatient surgery.

Family Coverage Level	HDHP w/ HSA	Best Buy HMO	HMO
Annual Payroll Contributions: Full Time	\$1,665	\$3,685	\$10,071
5 Preventive Care Visits	\$0	\$0	\$0
1 Hospital Inpatient Stay	\$7,600	\$2,000	\$500
4 Brand-Name Prescriptions (each 1-Month supply Retail) <i>2 for Saanvi, 2 for Saanvi's husband</i>	\$120	\$120	\$120
10 Generic Maintenance Prescriptions (each 12-Monthly supply Mail order) <i>5 for Saanvi, 2 for Saanvi's husband, 3 for Saanvi's children</i>	\$280	\$300	\$300
5 Specialist Visits <i>3 for Saanvi, 2 for Saanvi's children</i>	\$0	\$125	\$125
<b>Total Out of Pocket Cost for Health Care Services</b>	<b>\$9,665</b>	<b>\$6,230</b>	<b>\$11,116</b>
Bentley HSA Account Funding	(\$1,000)	\$0	\$0
<b>Saanvi's 2023 Total Annual Costs</b>	<b>\$8,665</b>	<b>\$6,230</b>	<b>\$11,116</b>

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 2023 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
<b>HDHP with HSA</b>					
Employee	\$23.12	\$296.35	\$46.24	\$592.70	93%
Employee + Child(ren)	\$50.87	\$651.97	\$101.74	\$1,303.93	93%
Employee + Spouse/ Domestic Partner	\$65.88	\$844.61	\$131.76	\$1,689.22	93%
Employee + Family	\$69.37	\$889.06	\$138.73	\$1,778.11	93%
<b>Best Buy HMO</b>					
Employee	\$51.19	\$296.35	\$102.37	\$592.70	85%
Employee + Child(ren)	\$112.61	\$651.97	\$225.21	\$1,303.93	85%
Employee + Spouse/ Domestic Partner	\$145.86	\$844.61	\$291.71	\$1,689.22	85%
Employee + Family	\$153.55	\$889.06	\$307.10	\$1,778.11	85%
<b>HMO</b>					
Employee	\$139.88	\$296.35	\$279.75	\$592.70	68%
Employee + Child(ren)	\$307.74	\$651.97	\$615.47	\$1,303.93	68%
Employee + Spouse/ Domestic Partner	\$398.63	\$844.61	\$797.25	\$1,689.22	68%
Employee + Family	\$419.62	\$889.06	\$839.23	\$1,778.11	68%

**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 2023 rates (full-time employees)

	Employee biweekly contribution*	Bentley biweekly contribution*	Employee monthly contribution	Bentley monthly contribution	Bentley contribution percentage
<b>High Plan</b>					
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%
<b>Standard Plan</b>					
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 2023 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 2023 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.

2023 FSA limits	
Health Care	\$3,050 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.

- 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
- 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
- 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

# Support Resources for You and Your Family

## 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. For more information and to access confidential services, call 800-648-9557.

### On-site EAP Counseling Available

Bentley now offers access to on-site EAP services Wednesdays 9:30am – 4:00pm in person or via video chat.

To make an appointment, contact KGA by phone at 800-648-9557 or by email at [info@kgreer.com](mailto:info@kgreer.com).

When making your appointment please state that you are a Bentley employee and wish to schedule a session with Amy Kizirian, LICSW.

All faculty and staff are eligible and your first three sessions are at no cost to you.

## Health Advocate

Health Advocate is staffed with **bilingual 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, **and to request assistance in a different language**, visit [healthadvocate.com](http://healthadvocate.com) or call 866-695-8622.

## 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, and will receive a letter and phone call directly to schedule a 1-on-1 coaching session with a pharmacist who specializes in diabetes care.

This is a high-touch resource provided to help you manage your diabetes via a personalized care program that includes:

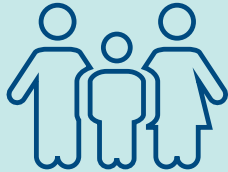
- A free glucose monitoring meter and unlimited glucose strips,
- 1-on-1 counseling, education, medication reminders and medical assessments,
- Blood sugar monitoring via a cloud-based connection, and
- Proactive outreach from OptumRx if abnormal blood sugar readings are present.

## KnovaSolutions

KnovaSolutions is a no-cost voluntary clinical decision support service that provides assistance to individuals and families who have complex health needs that extend beyond a specific health condition. KnovaSolutions offers service to every family member of the enrolled individual. Services are available by phone, email, and mobile app. 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.

## Voluntary Benefits

### Caregiver Support with Care.com®



Bentley is providing **no cost access** to care.com’s self-directed portal so that you can access caregivers for your family’s needs, including: childcare, daycare, tutoring, and elder care. You can get started by going to [care.com/yourbenefits](https://care.com/yourbenefits) and searching for Bentley University. Then enter your Bentley email address to access all of the tools and resources available.

If you already have an account, you can merge it with your new Bentley account and receive a refund for any subscription you currently pay for. For questions you can call 855-781-1303 or email [careteam@care.com](mailto:careteam@care.com).

### 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).

Rates: Hyatt Legal

**\$18.00/month**

### Identity Protection Plan



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

Rates: Allstate Identity Protection

**\$9.95/month – Individual • \$17.95/month – 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.

Rates: MetLife Personal Accident

**\$4.64/month – Individual • \$11.52/month – Family**



## Voluntary Benefits cont'd

### Critical Illness Insurance



When a serious illness strikes, Critical Illness Insurance can provide financial support to help you through a difficult time. It protects against the financial impact of certain serious illnesses. You receive a lump-sum payment paid directly to you upon diagnosis. You can use the money to cover out-of-pocket expenses for your treatment that are not covered by your medical plan or to take care of your everyday living expenses like housekeeping services, special transportation services, and day care. Critical Illness Insurance premiums are paid on a post-tax basis.

Rates: MetLife Critical Illness

**\$10,000 & \$20,000 policies — age based**

### Discounted Insurance

#### Auto and Home Insurance with Farmers® Insurance



Farmers provides both active and retired employees discounted rates on personal lines insurance coverage. In Massachusetts, the employee discount is 7% for auto and 8% for renter/condominium and homeowner. Special group rates also apply in other states through Farmers. Eligible employees may enroll at any time. To schedule an appointment with Bentley's dedicated Farmers specialist please call **978-263-5006**. You may also contact Farmers customer response center directly by dialing **800-438-6381**.

#### Pet Health Insurance with ASPCA®



Bentley has negotiated a 10% discounted rate off any pet health insurance plan option purchased through ASPCA.

Start by visiting [www.aspcapetinsurance.com/BentleyUniversity](http://www.aspcapetinsurance.com/BentleyUniversity) (Priority Code: EB22BentleyUniversity). Answer a few quick questions about your furry friend and click "See my Rates."

Your premium will depend on factors like your zip code, the type, breed, and age of your pet and the coverage you choose. If you have questions you can call **877-343-5314**.

# 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 begin 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.

## Individual Disability Insurance

Bentley provides additional Long-Term Disability coverage to employees at 60% of annual base earnings above \$200,000, with a minimum monthly benefit of \$500 up to a maximum monthly benefit of \$10,000. An application to The Standard Insurance Company is required to issue the individual policy and will be provided upon hire or as of the July 1 you first become eligible. Like our core Long-Term Disability Insurance, while Bentley pays the premiums, you are taxed on the premiums so the benefit is nontaxable upon receipt.

You may continue your Individual Disability Insurance policy at your own expense if you leave Bentley.

Your 2023 rates	
<b>Spouse Life</b>	
\$10,000	\$3.25/month
\$20,000	\$6.50/month
\$30,000	\$9.75/month
<b>Child Life</b>	
\$10,000	\$1.30/month

# Bentley 403(b) Retirement Plan

## Bentley’s Contribution

Bentley offers a 403(b) defined contribution retirement plan. Employees are eligible for a 10% 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...

For new hires hired after January 1, 2023, you will be automatically enrolled at a 3% 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](https://nb.fidelity.com/public/nb/bentley/home).

2023 403(b) contribution limits	
Age 50 and under	\$22,500
Over age 50	\$30,000

## If you are contributing less than 10%...

If you are saving less than 10% in the Bentley 403(b) 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](https://nb.fidelity.com/public/nb/bentley/home).



# Time Off Benefits at Bentley

## Personal Time

Personal time availability will vary depending on your function and the number of hours you work. This time is available in addition to vacation time. Please check the [website](#) for details.

## Vacation Time

Bentley also provides paid vacation to eligible staff and encourages you to use this time for rest, relaxation and personal pursuits. Your vacation time will accrue depending on your function and the number of hours you work. Please check the [website](#) for details.

## Summer Schedule

Our summer schedule generally starts the week after commencement through the first Friday in August each year. The summer schedule provides for a four-day compressed workweek, typically Monday through Thursday. The summer schedule may vary depending on individual departmental needs. The compressed workweek is meant to be flexible so there could be different schedules for departments that need to provide coverage and services on Fridays during the summer.

## Holiday Schedule

In addition to personal time and vacation time, Bentley observes 13 holidays during the fiscal year beginning July 1 and additional days for our academic winter break between Christmas and New Year’s when the University is generally closed. Please check the [website](#) for specific dates.

- Independence Day
- Labor Day
- Columbus/Indigenous Peoples Day
- Day before Thanksgiving
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day
- Winter Break
- New Year’s Day
- Martin Luther King Day
- Patriot’s Day
- Memorial Day
- Juneteenth

For union employees, please consult your collective bargaining agreements for time off benefits.





## Other Benefits at Bentley

### Employee Recognition Programs

Bentley is committed to recognizing excellence and created several Employee Recognition programs to reward our employees for their outstanding contributions! Our two programs, GEM (Go the Extra Mile) and On-The-Spot Rewards allow employees to be recognized in a variety of ways by both their manager and peers.

### 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.

### 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. Employees also have access to a variety of electronic resources like Hoopla and free Wall Street Journal and New York Times subscriptions.

### Bentley Community Annual Learning Conference

This is a two-day internal conference for all staff and faculty. 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

A dedicated lot is available for faculty and staff to access at anytime.

### Electric Car Charging Station

There are two Chargepoint electric vehicle charging stations installed on campus.



### Paid Family and Medical Leave

Bentley remains committed to providing robust, competitive Leave programs to ensure employees can take needed time away when they need it.

## Your Benefit Contacts

Benefit	Provider	Contact information
Medical Plans	Harvard Pilgrim Health Care	<a href="http://harvardpilgrim.org/bentley">harvardpilgrim.org/bentley</a> 888-333-4742
Telemedicine	Doctor on Demand	<a href="http://doctorondemand.com">doctorondemand.com</a>
Prescription Drugs	OptumRX	<a href="http://optumrx.com">optumrx.com</a> 855-546-3439
Dental Plans	Delta Dental	<a href="http://deltadentalma.com">deltadentalma.com</a> 800-872-0500
Vision Plan	EyeMed	<a href="http://eyemedvisioncare.com">eyemedvisioncare.com</a> 866-939-3633
Health Savings Account and Flexible Spending Account	Sentinel Benefits	<a href="http://sentinelgroup.com">sentinelgroup.com</a> 888-762-6088
Supplemental, Spouse, and Dependent Life Insurance	Lincoln Financial Group	<a href="http://mylincolnportal.com">mylincolnportal.com</a> 800-210-0268
Life and AD&D Insurance	Lincoln Financial Group	<a href="http://mylincolnportal.com">mylincolnportal.com</a> 800-210-0268
Critical Illness and Accident Insurance	MetLife	<a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a> 800-438-6388
Long-Term Disability Insurance	Lincoln Financial Group	<a href="http://mylincolnportal.com">mylincolnportal.com</a> 800-210-0268
Employee Assistance Plan (EAP)	KGA, Inc.	<a href="https://my.kgalifeservices.com/">https://my.kgalifeservices.com/</a> 800-648-9557
Health Advocate	Health Advocate Solutions	<a href="http://healthadvocate.com">healthadvocate.com</a> 866-695-8622
Legal Plan	Hyatt Legal Plan	<a href="http://info.legalplans.com">info.legalplans.com</a> Access Code: GetLaw 800-821-6400
ID Theft Protection Plan	Allstate	<a href="http://www.allstateidentityprotection.com">www.allstateidentityprotection.com</a> 800-789-2720
403(b) Retirement Plan	Fidelity Investments or TIAA	<a href="http://nb.fidelity.com/public/nb/bentley/home">nb.fidelity.com/public/nb/bentley/home</a> (for both providers) Fidelity Investments: 800-343-0860 TIAA: 800-842-2776

This brochure has been designed to be a summary of the 2023 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.





**BENTLEY UNIVERSITY**