



# YOUR 2026 EMPLOYEE BENEFITS GUIDE

YOUR BENEFITS  
your choice ✓

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# WELCOME TO YOUR COMPREHENSIVE BENEFITS PROGRAM!

In 2026, 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®.

[Click here](#) or scan  
this QR Code to  
access this Benefits  
Guide in Spanish.



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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 the [Benefits page](#) on the Bentley website 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, 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 case 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)

Please contact the [Benefits team](#) for more information.

## Bentley MyBenefitsApp

Access your Bentley benefits anytime, anywhere with the **MyBenefitsApp**. You can find plan details, forms, ID cards, and more on the go. You can also stay informed, know what’s covered under your specific plans, and search for services or contact information.

Even better, there’s nothing to download or install. Just scan the QR code to access the Bentley **MyBenefitsApp** from your smartphone or tablet.



## Add an icon to your smartphone for quick access

### iPhone



Tap the Share icon in Safari’s lower menu bar



Tap the Add to home screen icon

### Android



Tap this icon in the top menu bar

Select: Add to Home Screen

### Windows Phone



Tap the Share icon in Safari’s lower menu bar

Select: Pin to Start

# 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 Group.

## 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 2026

| Bentley contributes in two ways:      |                              |   |  |
|---------------------------------------|------------------------------|---|--|
| Automatic<br>(for new enrollees only) | You contribute               | Matching<br>(on a per pay period basis via payroll)<br>+ =  | Up to<br>IRS limits  |
| Individual: \$250*                    | Individual:<br>Up to \$3,650 | Individual: Up to \$500<br>(For every \$1 you save via payroll contributions, Bentley will match \$1 up to \$500) | Individual: \$4,400<br>(\$5,400 if you're age 55 or older) |
| Family: \$500*                        | Family:<br>Up to \$7,250     | Family: Up to \$1,000<br>(For every \$1 you save via payroll contributions, Bentley will match \$1 up to \$1,000) | Family: \$8,750<br>(\$9,750 if you're age 55 or older)     |

\* Bentley deposits to your account Jan. 1 or later depending on plan enrollment date

### If you currently have an HSA with Bentley

| You contribute               | Bentley matches   | Up to IRS limits   |
|------------------------------|---|--|
| Individual:<br>Up to \$3,900 | Individual: Up to \$500<br>(For every \$1 you save via payroll contributions, Bentley will match \$1 up to \$500) | Individual: \$4,400<br>(\$5,400 if you're age 55 or older) |
| Family:<br>Up to \$7,750     | Family: Up to \$1,000<br>(For every \$1 you save via payroll contributions, Bentley will match \$1 up to \$1,000) | Family: \$8,750<br>(\$9,750 if you're age 55 or older)     |

## 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.

### 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*<br>Every year: Matching up to \$500 Individual / \$1,000 Family* that you save via payroll contributions |   | None                                   | None                                   |
| Annual deductible                                 | \$2,250 Individual<br>\$4,500 Family*   | \$4,500 Individual<br>\$9,000 Family*   | \$1,250 Individual<br>\$2,500 Family*± | \$500 Individual<br>\$1,000 Family**   |
| Out-of-pocket maximum                             | \$4,500 Individual<br>\$9,000 Family**  | \$6,750 Individual<br>\$13,500 Family** | \$2,500 Individual<br>\$5,000 Family*± | \$2,500 Individual<br>\$5,000 Family** |
| Coinsurance                                       | 15% after deductible  | 30% after deductible                    | 10% after deductible                   | None                                   |
| Office visit (general practitioner or specialist) | 15% after deductible  | 30% after deductible                    | PCP - \$25<br>Specialist - \$35        | PCP - \$25<br>Specialist - \$35        |
| Inpatient/outpatient surgery                      | 15% after deductible  | 30% after deductible                    | 10% after deductible                   | Deductible, then \$250 copay           |
| Emergency room                                    | 15% after deductible  |   | \$200 copay                            | \$200 copay                            |
| Prescription drug copays (retail/mail order)      | \$20/\$40/\$60<br>\$40/\$80/\$120<br>after deductible**   |   | \$20/\$40/\$60<br>\$40/\$80/\$120      | \$20/\$40/\$60<br>\$40/\$80/\$120      |

\* 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.

### An Integrated Approach to Behavioral Health

As part of Bentley's continued commitment to whole-person care, behavioral health services are integrated within Harvard Pilgrim Health Care. Harvard Pilgrim's teams of highly trained clinicians, service navigators, and member service professionals will coordinate and personalize behavioral health care services for you and your covered family members.

They can help you locate providers and obtain timely behavioral health appointments, learn more about the innovative tools and services available to support your needs, navigate the complex healthcare system, and connect to Harvard Pilgrims' support and programs.

Help is just a phone call away. For assistance with accessing these innovative programs and services, please call the number on the back of your ID card. If you are experiencing a crisis or emergency, you should always call 911 or go to the nearest emergency facility right away.

## Your 2026 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<br>biweekly<br>contribution* | Bentley<br>biweekly<br>contribution* | Employee<br>monthly<br>contribution | Bentley<br>monthly<br>contribution | Bentley<br>contribution<br>percentage |
|--|---------------------------------------|--------------------------------------|-------------------------------------|------------------------------------|---------------------------------------|
| <b>HDHP with HSA</b>                   |                                       |                                      |                                     |                                    |                                       |
| Employee                               | \$28.85                               | \$369.86                             | \$57.70                             | \$739.72                           | 93%                                   |
| Employee + Child(ren)                  | \$63.50                               | \$813.68                             | \$127.00                            | \$1,627.36                         | 93%                                   |
| Employee + Spouse/<br>Domestic Partner | \$82.22                               | \$1,054.11                           | \$164.44                            | \$2,108.22                         | 93%                                   |
| Employee + Family                      | \$86.58                               | \$1,109.57                           | \$173.16                            | \$2,219.14                         | 93%                                   |
| <b>Best Buy HMO</b>                    |                                       |                                      |                                     |                                    |                                       |
| Employee                               | \$63.88                               | \$369.86                             | \$127.76                            | \$739.72                           | 85%                                   |
| Employee + Child(ren)                  | \$140.53                              | \$813.68                             | \$281.06                            | \$1,627.36                         | 85%                                   |
| Employee + Spouse/<br>Domestic Partner | \$182.04                              | \$1,054.11                           | \$364.08                            | \$2,108.22                         | 85%                                   |
| Employee + Family                      | \$191.64                              | \$1,109.57                           | \$383.28                            | \$2,219.14                         | 85%                                   |
| <b>HMO</b>                             |                                       |                                      |                                     |                                    |                                       |
| Employee                               | \$174.57                              | \$369.86                             | \$349.14                            | \$739.72                           | 68%                                   |
| Employee + Child(ren)                  | \$384.06                              | \$813.68                             | \$768.12                            | \$1,627.36                         | 68%                                   |
| Employee + Spouse/<br>Domestic Partner | \$497.49                              | \$1,054.11                           | \$994.98                            | \$2,108.22                         | 68%                                   |
| Employee + Family                      | \$523.70                              | \$1,109.57                           | \$1,047.40                          | \$2,219.14                         | 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.

## 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. Selecting benefits is a personal decision and the answer will be different for everyone.

### Scenario 1: Elena

Elena is single. She anticipates a few modest medical expenses over the coming year and is focused on keeping her physical and mental health in check.

| Individual Coverage Level                            | HDHP w/ HSA | Best Buy HMO | HMO     |
|--|-------------|--------------|---------|
| Annual Payroll Contributions: Full-time              | \$692       | \$1,533      | \$4,190 |
| 1 Well Visit   | \$0         | \$0          | \$0     |
| 4 Mental Health Provider Visits                      | \$640       | \$100        | \$100   |
| 2 Specialist Office Visits (Back Pain)               | \$320       | \$70         | \$70    |
| 1 Generic Prescription<br>(1-Month Supply Retail)    | \$40        | \$20         | \$20    |
| Total Out-of-Pocket Cost for<br>Health Care Services | \$1,692     | \$1,723      | \$4,380 |
| Bentley HSA Account Funding                          | (\$500)     | \$0          | \$0     |
| Elena's 2026 Total Annual Costs                      | \$1,192     | \$1,723      | \$4,380 |

Note: All costs assume care delivered in-network.





### Scenario 2: Aiguo

Aiguo covers himself and his wife under his medical plan. He and his wife expect to have moderate medical expenses this year. Aiguo is scheduled for shoulder surgery,

| Individual + Spouse/Partner Coverage Level  | HDHP w/ HSA | Best Buy HMO | HMO      |
|---|-------------|--------------|----------|
| Annual Payroll Contributions: Full Time   | \$1,973     | \$4,369      | \$11,940 |
| 2 Preventive Care Visits  | \$0         | \$0          | \$0      |
| 1 Outpatient Surgery<br><i>Aiguo</i>  | \$4,500     | \$2,500      | \$750    |
| 8 Physical Therapy Appointments<br><i>Aiguo</i>   | \$0         | \$0          | \$0      |
| 2 Sick Visits<br><i>Aiguo's wife</i>  | \$50        | \$50         | \$50     |
| 1 Preferred Brand Prescription<br>(12-Monthly Supply Mail Order)<br><i>Aiguo's wife</i> | \$320       | \$320        | \$320    |
| Total Out-of-Pocket Cost for Health Care Services                                       | \$6,843     | \$7,239      | \$13,060 |
| Bentley HSA Account Funding   | (\$1,000)   | \$0          | \$0      |
| Aiguo's 2026 Total Annual Costs   | \$5,843     | \$7,239      | \$13,060 |

**Note:** All costs assume care delivered in-network.



### Scenario 3: Emily

Emily 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 an inpatient hospital stay for one family member and an outpatient surgery for another.

| Family Coverage Level  | HDHP w/ HSA | Best Buy HMO | HMO      |
|--|-------------|--------------|----------|
| Annual Payroll Contributions: Full Time  | \$2,078     | \$4,599      | \$12,569 |
| 5 Preventive Care Visits   | \$0         | \$0          | \$0      |
| 1 Hospital Stay  | \$4,500     | \$2,500      | \$750    |
| 1 Outpatient Wrist Surgery   | \$1,500     | \$2,125      | \$750    |
| 2 Preferred Brand Prescriptions<br>(each 1-Monthly Supply)<br><i>1 for Emily and 1 for her husband</i> | \$80        | \$80         | \$80     |
| 2 Urgent Care Visits<br><i>1 for her son and 1 for her husband</i>                                     | \$60        | \$70         | \$70     |
| Total Out-of-Pocket Cost for<br>Health Care Services   | \$8,218     | \$9,374      | \$14,219 |
| Bentley HSA Account Funding  | (\$1,000)   | \$0          | \$0      |
| Emily's 2026 Total Annual Costs  | \$7,218     | \$9,374      | \$14,219 |

**Note:** All costs assume care delivered in-network.



### Want the total picture?

These scenarios provide examples of point-of-care costs and annual premiums. To manage 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.



## Calibrate—Mandatory Virtual Weight Loss Program for GLP-1 Users

Effective January 1, 2026, employees seeking access to or currently using GLP-1 medications for weight loss must enroll in and actively participate in the mandatory Calibrate Virtual Weight Loss Program, administered through Optum. Employees currently using GLP-1 medication for weight loss will have 90 days from January 1 to join this mandatory program to continue coverage through Bentley. **This requirement does not apply to individuals using GLP-1 medications for diabetes management.**

### What Is Calibrate?

Calibrate combines GLP-1 medication with flexible lifestyle changes to help you lose weight and keep it off, while also supporting a personalized path—developed in partnership with your doctor—to potentially transition off medication over time.

### How the Calibrate Program Works

**Initial Consultation:** You'll meet virtually with a Calibrate doctor to discuss your labs and health history, so they can set up a personalized treatment plan.

**Medication Support:** Your Calibrate doctor may prescribe a GLP-1 medication. GLP-1s are the most effective medications for weight loss, especially when combined with lifestyle changes. GLP-1s regulate appetite and digestion, reduce inflammation, and help kickstart results.

**Ongoing Coaching:** You'll participate in bi-weekly video sessions with your dedicated Calibrate coach to set goals, monitor progress, and stay on track.

**Lifestyle Changes:** You'll learn how to make small, sustainable changes to your nutrition, sleep, physical activity, and emotional well-being that contribute to long-term health improvements.

Please contact the [Benefits team](#) for more information.

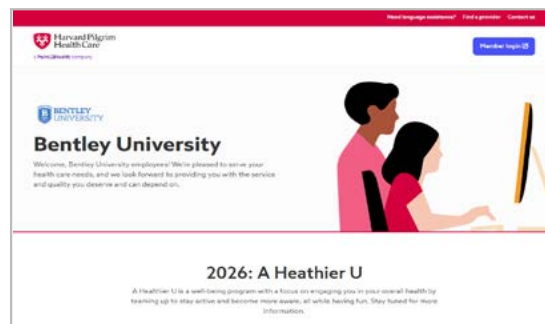
**Note:** It's also important to consult with your primary care provider throughout to ensure your journey is aligned with your overall health needs.

## Health Care Tools and Resources

### HPHC tools and resources

Visit [Harvard Pilgrim Health Care/Bentley](#) to access the following tools and resources:

- Member plan information and easy access to ID cards and account information
- Personalized messaging and alerts
- Ways to track deductibles and out-of-pocket spending
- Easy access to recent claims and claims details
- Fitness and wellness reimbursement information and forms



### 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 non-urgent care when in-person care isn't available or easily accessible. Be sure to download the app and register before you need it.



### Medicare Advocacy Services

This program from Brown & Brown Eligibility Services is free for all Bentley employees and family members who are either approaching Medicare eligibility or are already eligible. You can get personalized guidance from Medicare advocates to understand how Medicare works, evaluate your available health coverage options, and feel confident in your elections.

You can reach out to Brown & Brown Eligibility Services at 833-830-2386 or email [medicareeligibility@bbabsense.com](mailto:medicareeligibility@bbabsense.com) to access services.

### Fitness and Wellness Reimbursement Program

If you enroll in a Bentley medical plan, you and one additional covered family member are each eligible for a \$150 fitness and wellness reimbursement on certain memberships and equipment. Visit [Reimbursement programs | Harvard Pilgrim Health Care](#) for more information.

## 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 2026 Rates (full-time employees)

|  | Employee<br>biweekly<br>contribution* | Bentley<br>biweekly<br>contribution* | Employee<br>monthly<br>contribution | Bentley<br>monthly<br>contribution | Bentley<br>contribution<br>percentage |
|--|---------------------------------------|--------------------------------------|-------------------------------------|------------------------------------|---------------------------------------|
| <b>High Plan</b>                       |                                       |                                      |                                     |                                    |                                       |
| Employee                               | \$13.17                               | \$14.09                              | \$26.34                             | \$28.18                            | 52%                                   |
| Employee + Child(ren)                  | \$28.97                               | \$31.01                              | \$57.94                             | \$62.02                            | 52%                                   |
| Employee + Spouse/<br>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                               | \$14.09                              | \$21.02                             | \$28.18                            | 57%                                   |
| Employee + Child(ren)                  | \$23.11                               | \$31.01                              | \$46.22                             | \$62.02                            | 57%                                   |
| Employee + Spouse/<br>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 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 \$57   |
| 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 \$104  |
| Plastic lenses                          | \$25 copay for most   | Varies based on lens (from up to \$47 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 \$300) |
| LASIK or PRK                            | 15% off retail price or 5% off promotional price              | N/A  |

### Your 2026 Rates (full-time employees)

|  | Employee biweekly contribution* | Employee monthly contribution |
|--|---------------------------------|-------------------------------|
| Employee                               | \$2.62                          | \$5.24                        |
| Employee + Child(ren)                  | \$5.75                          | \$11.50                       |
| Employee + Spouse/<br>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.

## 2026 FSA limits

### Health Care

\$3,400

### Dependent Care

\$7,500  
(\$3,750 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                    | ■ Emergency medical kits            | ■ Office visits                    |
| ■ Alcoholism treatment           | ■ Eye exams and glasses             | ■ Orthodontia                      |
| ■ Ambulance services             | ■ Fertility treatment               | ■ Orthopedic and surgical supports |
| ■ Athletic braces                | ■ Flu shots                         | ■ Oxygen                           |
| ■ Bandages                       | ■ Hearing aids and batteries        | ■ Physical therapy                 |
| ■ Birth control                  | ■ Hospital fees                     | ■ Prescriptions                    |
| ■ Blood pressure monitors        | ■ Immunizations                     | ■ Prostheses                       |
| ■ Breast pumps                   | ■ Incontinence products             | ■ Psychiatric care/therapy         |
| ■ Chiropractic care              | ■ Lab fees                          | ■ Reading glasses                  |
| ■ Cholesterol test kits          | ■ Lasik                             | ■ Smoking cessation                |
| ■ Contact lenses and solution    | ■ Learning disability treatment     | ■ Speech therapy                   |
| ■ Copayments                     | ■ Massage therapy                   | ■ Vasectomies                      |
| ■ CPAP machines                  | ■ Medical copayments or coinsurance | ■ Vision care                      |
| ■ Crutches/canes/walkers         | ■ Medical monitoring and devices    | ■ Wheelchairs                      |
| ■ Dental care                    | ■ Occupational therapy              | ■ X-rays                           |
| ■ Diabetic monitors and supplies |                                     |                                    |
| ■ Drug addiction treatment       |                                     |                                    |

## Additional HSA and FSA Resources

■ **FSA & HSA store:** Bentley employees enrolled in an FSA or HSA now have access to the [FSA Store](#) and [HSA Store](#). These online retailers provide a means to purchase FSA- and HSA-eligible products. All Bentley employees can get \$5 off an FSA Store or HSA Store purchase by using code TAKE5D. And for ease of use, be sure to use your Sentinel Group Benefits Card at checkout.

■ **Mobile Debit Card:** Your Sentinel Group Benefits Card can be added to your [mobile wallet](#). Once added, payment can be made directly from your phone without the need for the physical card although you will still receive a Benefits Card. Your Benefits Card is good for 3 years. When your card is set to expire, a new card will be issued automatically. Your existing card will work through the end of the month in which it is set to expire, or until you activate your new cards.



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## Support Resources for You and Your Family

### Employee Assistance Program (EAP)

Bentley provides a confidential EAP through KGA, Inc. for employees and their family members. Your first three sessions are at no cost to you. 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.

### Abacus Health Solutions Diabetes Care Rewards Program

The Diabetes Care Rewards program is free to any employee, spouse, or dependent enrolled in a Bentley medical plan with any type of diabetes (including pre-diabetes). The program helps you improve your health and reduce your risk of heart disease and stroke by providing year-round support, including coaching and care management services to guide you on your health journey.

You can also earn \$0 copays on covered diabetes medications and supplies by working with a Diabetes Educator to create and follow your own personal Diabetes Health Action Plan® Care Guide.

### 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, 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](https://healthadvocate.com) or call 866-695-8622.

### 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

## MetLife Legal Plans (formerly Hyatt Legal Plan)



The MetLife Legal Plans (formerly Hyatt Legal Plan) provide 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 18,000 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: MetLife Legal Plans (formerly Hyatt Legal Plan) \$19.75/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 or as a new hire 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**

## 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.

**MetLife Critical Illness  
Employee Rates**

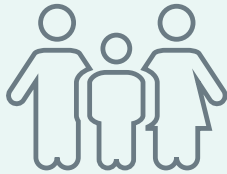
**\$10,000 and \$20,000 policies — age based**

**MetLife Critical Illness Spouse/  
Domestic Partner Policy**

**50% of the employee policy, which is \$5,000 and \$10,000**

## Voluntary Benefits cont'd

### 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 eldercare. 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).

### 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. 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 the Farmers customer response center directly at 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](https://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 (provided by Lincoln Financial Group), 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. More information can be found on the [Benefits page](#) on the Bentley website.

## Long-Term Disability Insurance

Bentley partners with Lincoln Financial Group to provide 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. Access the [Benefits page](#) on the Bentley website for more details.

## Supplemental Disability Insurance

Bentley provides additional Long-Term Disability coverage (provided by Lincoln Financial Group) 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.

This coverage is automatically provided when 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.

## Your 2026 rates

| Spouse Life |              |
|-------------|--------------|
| \$10,000    | \$3.25/month |
| \$20,000    | \$6.50/month |
| \$30,000    | \$9.75/month |
| Child Life  |              |
| \$10,000    | \$1.30/month |



## Paid Family and Medical Leave

Bentley is committed to providing robust, competitive leave programs to ensure employees can take needed time away when they need it. Please contact the [Benefits Team](#) for more information.

# 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...

New Hires 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 [Fidelity/Bentley](#).

## 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 the first payroll in January. 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 [Fidelity/Bentley](#).

## 2025\* 403(b) contribution limits

Age 50 and under

**\$23,500**

Over age 50

**\$31,000**

Ages 60-63

**\$34,750**

\* These are the 2025 limits. As of this 2026 Employee Benefits Guide's publication, 2026 limits have yet to be announced and may change.

## New Roth Contributions

Beginning January 1, 2026, Bentley University will be adding a Roth contribution option to your existing retirement savings plan.

With the addition of this new Roth feature, you will have another way to save for your retirement—with the potential for tax-free growth and withdrawals (provided certain requirements are met\*).

More information will be provided, but for immediate questions or help, please call Fidelity Investments at 800-343-0860.

\* A distribution from a Roth 403(b) is tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.



# 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 [Benefits page](#) on the Bentley 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 [Benefits page](#) on the Bentley website for details.

## Sick Time

Bentley provides paid sick time to all staff employees for temporary absences due to personal or family illness or injury. This policy applies to all staff categories, including full-time, part-time, less than half-time, union, seasonal, and temporary employees directly employed by Bentley. More information is available in on the [Benefits page](#) on the Bentley website.

## 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.

For union employees, please check the [Benefits page](#) on the Bentley website for time off benefits.

## Holiday Schedule

In addition to personal time and vacation time, Bentley observes 12 holidays during the fiscal year beginning July 1, including two full weeks during our academic winter recess between Christmas and New Year's when Bentley is generally closed.\* Please check the [Benefits page](#) on the Bentley website for specific dates.

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

\* The exact dates of our winter recess observance will vary slightly year-over-year and will be included in Bentley's holiday schedule that is distributed each spring.



## 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 [Benefits page](#) on the Bentley 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, films, and the use of research facilities. Employees also have access to a variety of electronic resources like 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

Employee photo IDs give 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. Employees 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 anytime.

### Electric Car Charging Station

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



## Your Benefit Contacts

| Benefit  | Provider   | Contact information   |
|--|--|---|
| Medical Plans  | Harvard Pilgrim Health Care                        | <a href="https://harvardpilgrim.org/bentley">harvardpilgrim.org/bentley</a><br>888-333-4742   |
| Telemedicine   | Doctor on Demand                                   | <a href="https://doctorondemand.com">doctorondemand.com</a>   |
| Prescription Drugs                                   | OptumRX  | <a href="https://optumrx.com">optumrx.com</a><br>855-546-3439   |
| Dental Plans   | Delta Dental                                       | <a href="https://deltadentalma.com">deltadentalma.com</a><br>800-872-0500   |
| Vision Plan  | EyeMed   | <a href="https://eyemedvisioncare.com">eyemedvisioncare.com</a><br>866-939-3633   |
| Health Savings Account and Flexible Spending Account | Sentinel Group                                     | <a href="https://sentinelgroup.com">sentinelgroup.com</a><br>888-762-6088   |
| Supplemental Spouse and Dependent Life Insurance     | Lincoln Financial Group                            | <a href="https://mylincolnportal.com">mylincolnportal.com</a><br>800-210-0268   |
| Life and AD&D Insurance                              | Lincoln Financial Group                            | <a href="https://mylincolnportal.com">mylincolnportal.com</a><br>800-210-0268   |
| Critical Illness and Accident Insurance              | MetLife  | <a href="https://metlife.com/mybenefits">metlife.com/mybenefits</a><br>800-438-6388   |
| Long-Term Disability Insurance                       | Lincoln Financial Group                            | <a href="https://mylincolnportal.com">mylincolnportal.com</a><br>800-210-0268   |
| Employee Assistance Plan (EAP)                       | KGA, Inc.  | <a href="https://my.kgalifeservices.com/">https://my.kgalifeservices.com/</a><br>800-648-9557   |
| KnovaSolutions                                       | KnovaSolutions                                     | <a href="https://www.workpartners.com/knovasolutions/">https://www.workpartners.com/knovasolutions/</a><br>800-355-0885   |
| Health Advocate                                      | Health Advocate Solutions                          | <a href="https://healthadvocate.com">healthadvocate.com</a><br>866-695-8622   |
| Legal Plan   | MetLife Legal Plans<br>(formerly Hyatt Legal Plan) | <a href="https://info.legalplans.com">info.legalplans.com</a><br>Access Code: GetLaw<br>800-821-6400  |
| ID Theft Protection Plan                             | Allstate   | <a href="https://www.allstateidentityprotection.com">www.allstateidentityprotection.com</a><br>800-789-2720   |
| 403(b) Retirement Plan                               | Fidelity Investments or TIAA                       | <a href="https://nb.fidelity.com/public/nb/bentley/home">nb.fidelity.com/public/nb/bentley/home</a><br>(for both providers)<br>Fidelity Investments: 800-343-0860<br>TIAA: 800-842-2776 |
| Medicare Advocacy Services                           | Brown & Brown<br>Eligibility Services              | <a href="mailto:medicareeligibility@bbabsence.com">medicareeligibility@bbabsence.com</a><br>833-830-2386  |





# BENTLEY UNIVERSITY

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the “plan documentation”) for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual’s rights under any employee benefit plan or program. Bentley University reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.