



WPI

Explore Your Benefits

2024 Benefits Guide



Welcome to Your 2024 Benefits



As a Worcester Polytechnic Institute (WPI) employee, you are vital to our success. That is why we offer robust benefit plans designed to help you achieve well-being.

If you have questions, please visit the [WPI Benefits Website](https://www.wpi.edu/benefits) or email the Benefits Team at benefits@wpi.edu.

IMPORTANT:

Open Enrollment is Active This Year for Medical Coverage, HSA, and FSAs!

What does this mean for you? You must actively select and enroll in your medical coverage and your Health Spending Account or Flexible Spending Account(s) in order to have coverage for 2024. If you do not, your current coverage for those benefits will not roll over.

Open Enrollment is October 31 – November 15, 2023. Take some time to review this Benefits Guide and your Open Enrollment Newsletter that you recently received in the mail. This is a great opportunity to determine which benefits you need for the upcoming year.

If you have any questions, email the Benefits Team at benefits@wpi.edu.

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Benefits Open Enrollment




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Be sure to attend the on-site Benefits Fair on **November 2nd** from **11:00 AM to 2:00 PM!**



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BENEFITS ENROLLMENT

New for 2024

Open Enrollment is October 31 through November 15. Take this time to thoroughly review your Benefits Guide so that you are prepared to enroll. This year, we're changing some of the vendors we work with to make sure that you have world-class support and resources throughout the year.

Each year, we evaluate our benefits to make sure they fit the needs of our workforce. The changes we have made this year reflect our dedication to bringing you best-in-class coverage.

Here's what's new for 2024:

- **Tufts has merged with Harvard Pilgrim Health Care.** Although the plan names are changing, you will continue to have the same plans with the same coverage as you do today. Harvard Pilgrim Health Care and Tufts are partnering to ensure that most providers remain in-network. Harvard Pilgrim Health Care will also send new medical plan ID cards before January 1, 2024. For more information about Tufts and Harvard Pilgrim Health Care merging, please see page 4.
- **We are expanding the coverage levels for medical plans.** For 2024, we are moving from two coverage levels (Individual and Family) to three coverage levels (Individual, Employee + Child(ren), and Family) for your medical plans. When you cover yourself and your spouse or domestic partner, you will be enrolled in Family coverage. This will help you have more control over your per-paycheck costs. See page 5 for full details by plan and salary band..
- **Delta Dental will administer our dental coverage beginning January 1.** You will have access to same coverage as you have today with world-class service from Delta Dental. Additionally, through the Right Start 4 Kids Program, Delta Dental offers free dental care for covered children under the age of 13 (this does not include orthodontic services). Be on the lookout for new ID cards coming before January 1, 2024. To learn more, see page 8.
- **Voya will administer our HSA and FSAs beginning January 1.** We are moving from Fidelity Investments to Voya (formerly Benefits Strategies) for your HSA and/or FSAs. Your end of year balances will be transferred to Voya for January 1, 2024 and you will receive new debit cards as needed before the start of the plan year. See page 10 for more details.
- **The HSA and Health Care FSA limits have increased for 2024.** You can contribute even more to your spending accounts for the new plan year. If you are enrolled in an HSA, you can now contribute up to \$4,150 for individual medical coverage and \$8,300 for Employee + Child(ren) or Family coverage in 2024. Employees 55 and older can contribute an additional \$1,000 as a catch-up contribution. If you are enrolled in a Health Care FSA, you can contribute up to \$3,050 for both the Health Care and Limited Purpose Care FSA. See page 10 for more details.
- **The Hartford will administer our Life and Accidental Death & Dismemberment Insurance and Short Term Disability (STD) and Long Term Disability (LTD) beginning October 1, 2023.** You will have access to the same WPI paid Basic Life coverage and employee paid Voluntary Life options. Your current coverage will carry over from Prudential to The Hartford. For more information on electing Life and Accidental Death & Dismemberment Insurance, see page 12. For more information on STD and LTD, see page 13.
- **MyHealthMath is now called HYKE.** You can still use the Decision Doc tool to help you make the most cost-effective plan decisions.

Don't forget! You must actively elect coverage for medical, HSA, and FSAs if you want to have coverage for 2024.



BENEFITS ENROLLMENT

Eligibility

Employees who are regularly scheduled to work 28 or more hours weekly are eligible for all benefits described in this guide. If enrolled in our group health, dental, or vision plan, you may also enroll your eligible dependents.

Eligible dependents include:

- Your spouse or domestic partner (same sex or opposite sex).
- Dependent children who have not attained age 26.
- Dependent children of any age if they became physically or mentally incapable of self-support before age 19 and remain incapacitated and enrolled in the plan.

You typically have three opportunities to enroll:

1. As a new hire, you must enroll within 30 days of your hire date.
2. During Open Enrollment held each fall for coverage that takes effect the following January 1.
3. During the year if you experience a qualifying event.*

The elections you make stay in effect through December 31 of the next plan year. That is why it is so important to carefully review your options and make sure they meet the needs of you and your family.

** Qualifying life events include: marriage or divorce; legal separation; birth or adoption of a child; change in child's dependent status; death of spouse, child, or other qualified dependent; change in residence due to an employment transfer for you or your spouse; commencement or termination of adoption proceedings; or a change in your spouse's benefits or employment status. If you experience a qualifying change, you must take action in Workday and notify Talent & Inclusion within 30 days of the status change to request a change to your benefit elections. Otherwise, you will have to wait until the next Open Enrollment to make changes to your benefits for the following calendar year.*

Enrollment checklist



Plan

Review this guide to understand your 2024 benefit options.



Decide

Think about your benefit needs for the coming year and decide which options are best for you and your family.



Enroll

From your Workday home page, select your Inbox and choose the Open Enrollment Change Task to make your benefit elections.

IMPORTANT REMINDERS

Open Enrollment is your chance to:

- Elect medical, dental, and/or vision coverage.
- Review your current dependents and drop or add new dependents to coverage.
- Elect or re-elect to contribute to the Health Care Flexible Spending Account and/or Dependent Care Flexible Spending Account. **Note:** Participation in these accounts will not carry over from year to year.
- Elect or re-elect to contribute to the Health Savings Account. (HSA). **Your contribution to this account will not carry over from year to year.** However, remember that you can adjust your contribution amount at any time during the year. **Note:** You must be actively enrolled in the HPHC Best Buy HMO with HSA Plan and meet IRS eligibility requirements to qualify for an HSA.
- Elect Supplemental Life and/or Accidental Death and Dismemberment (AD&D) Insurance for you and your dependents. **Note:** You do not need to re-elect this coverage each year. If you are already enrolled, your coverage will carry over from year to year.
- Elect additional benefits such as legal, Long-Term Care insurance, and identity data protection.



MEDICAL PLAN OPTIONS



NEW! Tufts has merged with Harvard Pilgrim Health Care (HPHC). Going forward, all medical benefits will be provided through Harvard Pilgrim Health Care. Through HPHC, you have access to a robust network with nearly 80,000 doctors and specialists and 153 hospitals. You continue to have the same plans with the same coverage as you have in years past. **Note:** All employees who are enrolled in a medical plan will be issued new HPHC medical ID cards before January 1, 2024.

You will be eligible to choose from three medical plans: one HMO plan (with no deductible), one HMO with an HSA plan, and one PPO plan.

	BEST BUY HSA HMO MASSACHUSETTS (PREVIOUSLY HMO WITH HSA PLAN)	HMO MASSACHUSETTS (PREVIOUSLY HMO 20B PLAN)	PPO ACCESS AMERICA (PREVIOUSLY PPO \$1,000 DEDUCTIBLE PLAN)	
	IN-NETWORK	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible	Individual: \$3,000 Family: \$6,000	N/A	Individual: \$1,000* Family: \$2,000*	Individual: \$2,000** Family: \$4,000**
Calendar Year Out-of-Pocket Maximum	Individual: \$5,000 Family: \$10,000	Individual: \$2,500 Family: \$5,000	Individual: \$5,000** Family: \$10,000**	Individual: \$5,000** Family: \$10,000**
Preventive Care	Covered in full	Covered in full	Covered in full	20%**
Office Visits (Primary Care and Specialist)	20%**	\$25 copay	\$25 copay	20%**
Chiropractic Services	20%**	\$25 copay	\$25 copay	20%**
Diagnostic Laboratory and X-Rays	20%**	Covered in full	Covered in full**	20%**
High Tech Radiology — CT Scans, MRIs, and PET Scan	20%**	\$75 copay	\$75 copay	20%**
Emergency Room Visits	20%**	\$150 copay (waived if admitted)	\$150 copay (waived if admitted)	\$150 copay (waived if admitted)
Mental Health Counseling	20%**	\$25 copay	\$25 copay	20%**
Inpatient Hospital Care & Surgery	20%**	\$500 copay	Covered in full**	20%**
Outpatient (Day) Surgery	20%**	\$250 copay	Covered in full**	20%**
Durable Medical Equipment	20%**	20%	20%	20%**

* In-network and out-of-network deductibles and out-of-pocket maximums cross accumulate.
 ** After deductible.

HPHC and Tufts are partnering to ensure that most providers remain in-network. The PPO Access America plan's National Network is transitioning from Cigna to UnitedHealthcare. While most members won't experience disruption, you can take the following steps if needed:

- If you find you need to choose a new in-network provider, you can search the HPHC website at [harvardpilgrim.org/public/home](https://www.harvardpilgrim.org/public/home).
- If you're receiving care at the end of the year that needs to continue with a provider that is not in-network for 2024, you will have the opportunity to apply for Continuity of Care. Visit the [WPI Benefits Website](#) for more information.

For Tufts Health Plan members that are actively engaged with Care Management, their open care plans will be transitioned to Harvard Pilgrim to ensure continued support.



Medical Plan Premiums

PRE-TAX PAYROLL DEDUCTIONS	BEST BUY HSA HMO MASSACHUSETTS (PREVIOUSLY HMO WITH HSA PLAN)		HMO MASSACHUSETTS (PREVIOUSLY HMO 20B PLAN)		PPO ACCESS AMERICA (PREVIOUSLY PPO \$1,000 DEDUCTIBLE PLAN)	
	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY
EMPLOYEEES SALARY BAND 1: < \$50,000						
Individual	\$31.94	\$69.21	\$125.12	\$271.09	\$80.15	\$173.67
Employee + Child(ren)	\$83.83	\$181.63	\$313.62	\$679.51	\$203.56	\$441.05
Family	\$90.74	\$196.61	\$339.48	\$735.55	\$220.35	\$477.42
EMPLOYEEES SALARY BAND 2: \$50,000–\$74,999						
Individual	\$34.60	\$74.97	\$129.03	\$279.56	\$83.80	\$181.56
Employee + Child(ren)	\$90.28	\$195.60	\$323.12	\$700.10	\$212.41	\$460.22
Family	\$97.72	\$211.73	\$349.77	\$757.84	\$229.93	\$498.18
EMPLOYEEES SALARY BAND 3: \$75,000–\$99,999						
Individual	\$37.26	\$80.74	\$132.94	\$288.03	\$87.44	\$189.45
Employee + Child(ren)	\$96.73	\$209.57	\$332.62	\$720.69	\$221.26	\$479.40
Family	\$104.70	\$226.86	\$360.06	\$780.13	\$239.51	\$518.94
EMPLOYEEES SALARY BAND 4: \$100,000–\$149,999						
Individual	\$39.93	\$86.51	\$136.85	\$296.50	\$91.08	\$197.35
Employee + Child(ren)	\$103.17	\$223.54	\$342.13	\$741.28	\$230.11	\$498.57
Family	\$111.68	\$241.98	\$370.35	\$802.41	\$249.09	\$539.69
EMPLOYEEES SALARY BAND 5: \$150,000+						
Individual	\$42.59	\$92.27	\$140.76	\$304.97	\$94.73	\$205.24
Employee + Child(ren)	\$109.62	\$237.51	\$351.63	\$761.87	\$238.96	\$517.75
Family	\$118.66	\$257.10	\$380.63	\$824.70	\$258.67	\$560.45

You can now utilize Doctor on Demand through Harvard Pilgrim Health Care. With Doctor on Demand, you have access to 24/7 virtual medical services with a licensed provider. To learn more, visit the WPI Benefits Website at <https://flimp.live/WPI-Benefits#home>.



PHARMACY BENEFIT + GLOSSARY



WPI provides your pharmacy benefit through OptumRx and any participating pharmacy. For questions, please call **(855) 546-3439**.

	BEST BUY HSA HMO MASSACHUSETTS (PREVIOUSLY HMO WITH HSA PLAN)	HMO MASSACHUSETTS (PREVIOUSLY HMO 20B PLAN)	PPO ACCESS AMERICA (PREVIOUSLY PPO \$1,000 DEDUCTIBLE PLAN)
Prescription Drugs — Retail (typically a 30-day supply)	\$15*	\$15	\$15
	\$30*	\$30	\$30
	\$50*	\$50	\$50
Prescription Drugs — Mail Order (typically a 90-day supply)	\$30*	\$30	\$30
	\$60*	\$60	\$60
	\$150*	\$150	\$150

* After deductible.

Terms to Know

CO-PAYMENT: The per-service fixed fee you pay for certain covered medical expenses.

DEDUCTIBLE: The amount you must pay each year for medical expenses before the medical plan begins to pay benefits.

EVIDENCE OF INSURABILITY (EOI): Proof of good health that is required to purchase certain types and/or levels of insurance.

EXPLANATION OF BENEFITS (EOB): Statement sent by the medical carrier to explain the medical services that were covered on your behalf.

HEALTH SAVINGS ACCOUNT (HSA): A medical spending account that works in conjunction with the HMO with HSA Plan only. HSA dollars can be used to help pay the health insurance deductible, qualified medical expenses, and other medically related expenses not fully covered by insurance, such as dental and vision care.

OUT-OF-POCKET MAXIMUM: The limit the medical plan puts on the amount of money you have to pay each year out of your pocket for eligible medical expenses. Once you reach the limit, the plan will pay 100% of your eligible expenses for the rest of the year.

PREVENTIVE CARE: Services available to you, such as screenings, vaccinations, and counseling, that can help you avoid illness and improve your health, at no cost to you.



COST TRANSPARENCY & HEALTH PLAN DECISION SUPPORT

Harvard Pilgrim's Estimate My Cost Tool

Prices for identical procedures can vary by hundreds or even thousands of dollars. Harvard Pilgrim's Estimate My Cost tool helps you estimate your out-of-pocket costs and get quality care from a provider that fits your budget. This tool can also help you:

- Estimate your out-of-pocket costs before you select a provider.
- Compare cost and quality ratings for multiple providers and facilities.
- Find and choose a doctor or hospital.
- Make more informed, cost-conscious care decisions.
- Get an evaluation and discuss your options with your doctor.

To learn more visit [harvardpilgrim.org/public/estimate-my-cost](https://www.harvardpilgrim.org/public/estimate-my-cost).

MYHEALTHMATH IS NOW HYKE

MyHealthMath will now be named HYKE. Though the name has changed, the tool works the same way - take a questionnaire and HYKE will help you make the most cost-effective plan decisions.

Visit myhyke.com/wpi2024/ to learn more.

HYKE

Find Support With MyConnect

MyConnect is a member advocate service team available to members, whether they have questions about benefits, need help finding care, or are trying to meet healthy lifestyle goals.

Learn more at

<https://www.harvardpilgrim.org/public/home>

Access the Estimate My Cost tool!

Visit [harvardpilgrim.org/public/estimate-my-cost](https://www.harvardpilgrim.org/public/estimate-my-cost) or download the mobile app available on the App Store or Google Play.



DENTAL PLAN OPTIONS



NEW! In order to bring you the best-in-class dental care, your dental plans will be administered by Delta Dental for 2024. You will continue to have access to the same dental coverage, with a choice between the High Plan or Low Plan.

	DELTA DENTAL – HIGH PLAN		DELTA DENTAL – LOW PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Max	\$1,500	\$1,500	\$750	\$750
Calendar Year Deductible	\$50 / \$150 (waived for preventive) and for children under 13	\$50 / \$150 (waived for preventive) and for children under 13	\$50 / \$150 (waived for preventive) and for children under 13	\$50 / \$150 (waived for preventive) and for children under 13
Preventive	100%	100%	100%	100%
Basic	80% (100% covered for children under 13)	80% (100% covered for children under 13)	80% (100% covered for children under 13)	80% (100% covered for children under 13)
Major	50% (100% covered for children under 13)	50% (100% covered for children under 13)	50% (100% covered for children under 13)	50% (100% covered for children under 13)
Orthodontia – Children to age 19	50%	50%	Not covered	Not covered
Orthodontia Lifetime Maximum	\$1,500	\$1,500	N / A	N / A

Dental Plan Premiums

PRE-TAX PAYROLL DEDUCTIONS	DELTA DENTAL – HIGH PLAN		DELTA DENTAL – LOW PLAN	
	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY
Individual	\$18.91	\$40.98	\$14.16	\$30.67
Family	\$67.07	\$145.32	\$48.01	\$104.02

Right Start 4 Kids Program

Through Delta Dental, you have access to the Right Start 4 Kids program. Children under 13 have access to in-network and out-of-network dental care at with no out-of-pocket costs. This does not include orthodontia.

Delta Dental's PPO Plus Premier network combines two of the Delta Dental national dental networks, giving you access to dentists that participate in both. Most dentists in the country participate in one or both networks, so your dentist is likely within one of the networks. Your dental plan covers services provided by non-participating dentists as well.

You can look up your your dentist here:
<https://www.deltadental.com/us/en/member/find-a-dentist.html>



VISION PLAN



WPI provides your vision plan through VSP. For more details on your vision benefit and for exclusive savings and promotions for members, visit vsp.com.

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
WellVision Exam	Focuses on your eyes and overall wellness	\$20	Every 12 months
PRESCRIPTION GLASSES		\$20	See frames and lenses
Frame	<ul style="list-style-type: none"> \$130 allowance for a wide selection of frames \$150 allowance for featured frame brands 20% savings on the amount over your allowance \$70 allowance at Costco 	Included in Prescription Glasses	Every 24 months
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 		Every 12 months
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses <i>Average savings of 35–40% on other lens enhancements</i>	\$50 \$80–\$90 \$120–\$160	
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months

Extra Savings!

Go to vsp.com/specialoffers for details.

20%

to spend on featured frame brands.

30%

savings on additional glasses and sunglasses on the same day as your WellVision Exam.

20%

from any VSP provider within 12 months of your last WellVision Exam.

15%

off the regular price of Laser Vision Correction or 5% off the promotional price.

Vision Plan Premiums

PRE-TAX PAYROLL DEDUCTIONS	VSP VISION PLAN	
	BI-WEEKLY	MONTHLY
Single	\$3.78	\$8.19
Employee + 1	\$5.49	\$11.89
Family	\$9.84	\$21.31



SPENDING ACCOUNTS



NEW! Your Health Spending Accounts (HSA) and Flexible Spending Accounts (FSA) will be administered by Voya (formerly Benefits Strategies) beginning January 1, 2024, in an effort to streamline your benefits.

Flexible Spending Account (FSA)

Flexible Spending Accounts are benefit programs governed by the IRS and sponsored by WPI. These accounts allow employees to set aside money deducted pre-tax from your paycheck into two separate accounts to reimburse you for health care and/or dependent day care expenses that are not reimbursed from insurance or any other source. Since the money you put into your account is not considered taxable income, you save by paying less federal, state, and FICA taxes. Depending on your personal circumstances, these Flexible Spending Accounts may mean a significant tax savings to you.

2024 FSA Limits

Health Care: **\$3,050**

Limited Purpose Health Care
(If in HMO with HSA Plan): **\$3,050**

Dependent Care: **\$5,000 per family**

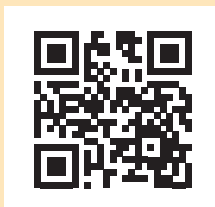
Unused funds left in your FSA at the end of the year are forfeited — so be sure to carefully estimate the amount you would like to put aside. You are permitted to incur claims through March 15, 2025 and submit claims by March 31, 2025, for the 2024 plan year.

Access your accounts

For 2023: Scan the QR Code, or visit: NetBenefits.com.



For 2024: Scan the QR Code, or visit: voya.com



Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-advantaged personal savings account that is paired with a qualified high deductible health plan, like WPI's Best Buy HMO with HSA Plan.

- Pay for qualified healthcare expenses tax free
- The accountholder owns the account
- No "Use-It-Or-Lose-It" provision
- Balance carries over year-to-year tax free
- Account stays with you even if you leave employer
- Investments/interest earned are tax free
- Eligibility requirements based on IRS guidelines

Why Choose An HSA?

Save Now:

- Pre-tax payroll contributions
- HSA distributions aren't taxed
- Typically lowers income tax liability

Save for the Future:

- HSA funds roll over from year-to-year
- Tax-free interest earned
- Once your balance reaches \$2,000, investment options are available (check in with HSA)
- You keep the money even if you change jobs or insurance plans or retire

2024 HSA Annual Limits

Individual: **\$4,150**

Family: **\$8,300**

Catch-up Contribution for age 55+: **\$1,000**

WPI Annual Contributions

Individual: **\$1,800**

Family: **\$4,000**

WPI's employer contribution will be deposited into your account on a per-paycheck basis. **Please note:** WPI's contribution counts toward the annual limits shown above.



DISABILITY COVERAGE

NEW! Your Short Term Disability and Long Term Disability is offered through The Hartford.



Short Term Disability (STD) – Non-Exempt Employees

WPI offers non-exempt employees Short Term (STD) through The Hartford. **This benefit is free for you.**

60% of weekly earnings up to \$750 per week; your benefits will begin on the 13th day following an accident or illness, and will last for up to 26 weeks.



Long Term Disability (LTD)

WPI offers employees Long Term (LTD) through The Hartford.

This benefit is free for you.

60% of monthly earnings up to \$10,000 per month, 180 day Elimination Period, 24 Months Own Occupation, 15% retirement supplement benefit.

For more information:

Scan the QR Code, visit www.thehartford.com, or call **877-426-6483**.

Note: For more information, please refer to the complete benefit certificates, which are available on the [WPI Benefits Website](#).



LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)



Basic Life and AD&D

NEW! Your Basic Life and AD&D Insurance is offered through The Hartford. You will have access to the same coverage options.

This benefit is free for you and you can name your beneficiaries through Workday.

- Basic Life Insurance: 2x salary up to \$300,000
- AD&D Insurance: 2x salary up to \$300,000

Take some time to review your Life and AD&D elections and beneficiary information and update your coverage accordingly.

Remember:

- If you had coverage under Prudential that was above the Guaranteed Issue amount and you are not increasing your coverage amount, you do not have to provide Evidence of Insurability again.
- If you want to increase your coverage amount above the Guaranteed Issue amount, you will have to show Evidence of Insurability.
- If you are enrolling in Life and AD&D insurance for the first time, the current Guaranteed Issue amounts are the same. Visit the WPI Benefits Website for more information.



Voluntary Life Insurance

NEW! Your Voluntary Life Insurance is offered through The Hartford.

WPI continues to offer Voluntary Life Insurance, now through The Hartford. This benefit is paid 100% by you. Please see rates for each benefit on the WPI Benefits Website.

- Employee Voluntary Life: Increments of \$10,000 to a max of \$50,000 or 5 times your annual earnings, whichever is higher. The Guaranteed New Hire Issue is \$200,000.
- Dependent Voluntary Life: Increments of \$5,000. The Guaranteed New Hire Issue is \$30,000.
- Child Voluntary Life: Flat benefit of \$250 from 14 days to 6 months and a flat \$10,000 benefit from age 6 months forward.



For more information:

Scan the QR Code, visit www.thehartford.com, or call 877-426-6483.



RETIREMENT

WPI Employer Contributory Plan

Employees are eligible to participate in WPI's Employer Contributory Plan on the first day of the month following completion of at least twelve months of continuous service, if you are in the eligible class of participants, and work at least 1,000 hours per calendar year. You may schedule an appointment with WPI's investment advisor through either TIAA or Fidelity. The waiting period will be waived for any employee with one year of continuous service as a non-student at any non-profit educational organization, teaching hospital, and already participating in a 403B plan immediately prior to the start of employment at WPI. Employees must contribute 5% of their base salary and WPI will contribute 9.5%.

Supplemental Retirement Pre-Tax or Roth Account

All employees are eligible to participate in the Supplemental Retirement Plan in the form of pre-tax or Roth deductions immediate upon hire. These contributions are employee only deductions.

If you have questions regarding planning for retirement you may schedule an appointment with WPI's investment advisor through either TIAA or Fidelity.

Contributions to the retirement plan are calculated per pay period.

How to Enroll Online With TIAA:

TIAA makes it easy for you to enroll in the WPI Retirement Plan. Online enrollment is the fastest and easiest way to enroll.

Before you begin, have the following information available:

- Your Social Security number
- Your beneficiary's Social Security number, birth date, and address, if possible
- Your investment allocations (you can learn more about your investment options at TIAA.org/wpi)
- Your account or contract number, if you are a current TIAA participant



Scan the QR Code, visit: TIAA.org/wpi or call: (800) 842-2252.



How to Enroll Online With Fidelity:

1. Go to netbenefits.com/wpi and click the Enroll Now button to set up your WPI Employer Contributory Plan.
2. Select either your WPI Employer Contributory Plan ID Number 69010. Then click the Enroll Now button.
3. Follow the prompts to enroll. Once your account is set up you will be led to Fidelity NetBenefits® netbenefits.com to create a Personal Identification Number and choose an investment mix for your contributions.



Scan the QR Code, visit: netbenefits.com/wpi or call: (800) 642-7131.



Follow the on-screen directions to complete your enrollment application.

Note: At the allocation screen, click on any investment choice to view its fact sheet.

Print a confirmation page from the Thank You screen.

If you are a first-time user: Click "New User? Register Online" in the Account Login box. On the next page, select "Enroll in my retirement plan." Then, on the Welcome screen, select "Register with TIAA" to create your user ID and password.

If you are a returning user: Enter your established TIAA User ID and select Log In.



STUDENT DEBT FORGIVENESS



Savi

The path to reducing your monthly student loan payment and working toward loan forgiveness could be getting much easier. That's because you and your family members have access to a robust solution that helps you find the best federal repayment and forgiveness programs for your financial situation.

Available through TIAA and powered by Savi, this tool helps strengthen your financial footing in the short term and positions you for student loan forgiveness.

- Caps your payment based on your income and family size.
- Frees up funds to direct towards other financial goals.
- Removes the complexities of forgiveness and puts the process on autopilot—all for a small fee of **\$60 per year**.

TIAA is committed to helping you stay in control of your finances at all stages of life. They're in your corner when it comes to student debt—and for the long haul.

Calculate your savings:

Scan the QR Code or visit:

TIAA.org/wpi/student

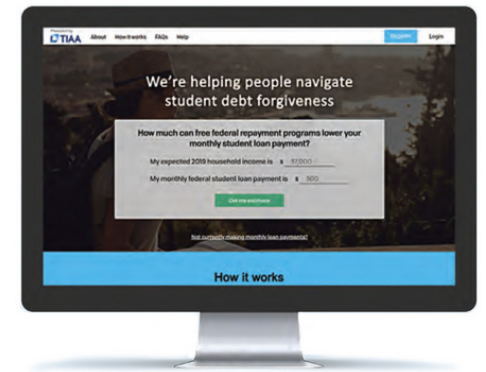
Get Started in 15-20 Minutes

First, simply provide your income and monthly payment, and see your estimated savings instantly. From there, you can finish the online application and enroll. Just be sure to have handy your:

- Social Security number
- Most recent tax return or tax transcript
- Student loan information

Two options for providing student loan specifics:

- **Provide your login information** for your student loan servicer (e.g., Navient, Nelnet, Great Lakes, etc.). This will allow Savi's calculator to use the most up-to-date information. Most importantly, the calculator meets TIAA's high security standards to keep your information safe but it also streamlines things for you.
- **Or you can simply enter the information.**



\$1,880 per year saved on average with student debt relief solution*

* As of December 31, 2020, based on Savi's internal measurements, Savi users saw average projected savings of \$1,880 per year.



LONG-TERM CARE COVERAGE

WPI has partnered with LTC Solutions, Inc., an expert in the long-term care insurance marketplace, and Unum, a well-established carrier in the industry. Together, we bring you the opportunity to purchase a valuable long-term care insurance plan with discounted group rates. Employee and spouse premiums will be payroll deducted.

What Is LTC Insurance?

Long-term care insurance is designed to pay for custodial care once you are in need of assistance with two or more Activities of Daily Living or have a cognitive impairment like dementia or Alzheimer's. Long-term care insurance will pay for care received at home, in a nursing home, or assisted living facility.

Nursing home costs are averaging \$112,000 per year. With an average length of stay at 2.4 years, **total costs can exceed \$270,480.**

2023 Annual Cost / Average Stay:



HOME CARE
3 Years
\$64,000



ASSISTED LIVING
2.5-3 Years
\$56,000



NURSING HOME
2.4 Years
\$112,700

How Much Does a Plan Cost?

Every benefit dollar makes a difference when you need care. Unum offers many plan choices, allowing you to choose a plan that offers enough coverage to be meaningful to you and your family at an affordable rate. To give you an idea of pricing, here are some examples of monthly premiums for a \$3,000 per month, 3-Year duration, no inflation plan. Actual rates will vary based on age of applicant and plan design.

Example Plan Costs: Actual rates will vary based on age of applicant and plan design

AGE	MONTHLY PREMIUM
30	\$14.40
40	\$19.50
50	\$31.20
60	\$59.70

For more information:

Scan the QR Code

Visit: myltcguide.com/wpi

Call: (877) 286-2852

Email: LTCiBenefitsTeam@ltc-solution.com



WELLNESS AT WPI

Employee Assistance Program (EAP)

When life's a little much, reach out and get in touch.



Let's be real: life can be tough. Stress, relationships, work, and money. These are the most common reasons people reach out to the EAP every year. When your responsibilities start to feel overwhelming and showing up each day with a smile on your face seems difficult, it's important to reach out for help. You can lean on your free and confidential EAP for support.

Free Services Available to You and Your Household Members There for you, always.

Counseling:

- In-person
- Telephone
- In-the-moment
- Online messaging

Consultation on:

- Finances
- Legal needs
- Managing employees
- Life

In addition:

- Crisis support
- Coaching
- Adult and child care resources
- Personal and professional training
- Digital behavioral health tools

Life happens, regardless of the day or time. That's why New Directions is available 24/7, even on holidays. So whenever you need to reach out, they're available for you.

Contact New Directions:

Scan the QR Code, visit: eap.ndbh.com, code: WPI; call **(800) 821-6400**; or download the mobile app.



Living Well



Sign up for the Living Well program for a chance to win rewards for participating in a variety of informative, fun, and interactive activities! Earnings points allows you to be entered into a monthly drawing for gift cards.

The well-being programs are here for you when you need them the most. Join virtual classes, including Zumba or yoga, and webinar sessions. Visit <https://tuftshealthplan.com/member/employer-individual-or-family-plans/wellness/living-well/living-well-at-home> to view upcoming programs.

Health Coaching

Health Coaches can support, educate, and motivate to help you achieve your health goals! During one-on-one telephonic coaching sessions, your Health Coach will help you adopt a healthy lifestyle at no additional cost. Your Health Coach can help with:

- Controlling blood pressure
- Smoking cessation
- Managing weight and eating healthier
- Reducing stress and finding life balance
- Increasing physical activity
- Dealing with back pain

Contact your Health Coach Today at **(866) 201-7919!**

HPHC Fitness Reimbursement

Get reimbursed up to \$300 for eligible gym memberships and workout classes. To learn more, visit the [WPI Benefits Website](#).



WELLNESS AT WPI (CONTINUED)

Health Care Guidance



KnovaSolutions

KnovaSolutions can give you the helping hand you need.

Would you like guidance with your health care? If you've got questions, we've got answers.

When you or a family member faces an important health care decision, you may not know where to turn for help. KnovaSolutions' medical professionals offer the right advice at the right time.

KnovaSolutions is a voluntary, confidential, no-cost, health support program offered to eligible employees and family members who are enrolled in the health plan through your WPI benefits package. A personal nurse is assigned to every KnovaSolutions client, and during your introductory phone meeting your nurse will gather information so you can work together to build health improvement goals.

Your personal nurse draws on the expertise of other KnovaSolutions medical professionals to ensure you always make informed decisions. Your nurse will consult with pharmacists, medical research librarians, and other clinical staff to answer your questions, provide referrals, analyze the risks and benefits of medical procedures, and help you find the best possible treatment.

We know how hard managing your health can be, especially if you're seeing different doctors for different conditions or you're taking multiple prescription medications. KnovaSolutions is ready to work with you to bring lasting positive health changes to you and your family.

You can speak to your nurse about all your medical questions or concerns. You can talk about ongoing issues or raise new ones. Your nurse is always available to discuss what you're dealing with at that moment and get the answers you and your family need.

KnovaSolutions answers questions like:

- What does my diagnosis mean?
- Where can I go for the best treatment?
- How do I get a second opinion?
- What are the risks and benefits of this surgery?
- How do I get a copy of my medical records?
- What lifestyle changes will improve my health?
- How can I decrease the stress in my life?

To get in touch, call **(800) 355-0885**, or email knovasolutions@workpartners.com.



ADDITIONAL BENEFITS

Nationwide Pet Insurance



Pets are unpredictable. While it's hard to anticipate accidents and illnesses, Nationwide Pet Insurance makes it a little easier to be prepared for them. From routine office visits to significant medical incidents, Nationwide provides protection for pets when they need it most.

Nationwide policies cover a multitude of medical problems and conditions related to accidents and illnesses—even cancer. Coverage is available for dogs, cats, birds, and other exotic pets. Additional coverage is available for routine medical care including vaccinations, deworming, spay/neuter procedures, and more. Policyholders are free to use any licensed veterinarian anywhere, even while away from home.

Best of all, specially negotiated group rates make this peace-of-mind protection even more affordable. Visit benefits.petinsurance.com/wpi or call **(877) 738-7874**. To learn more about available coverage and rate options. If you enroll, you will pay Nationwide directly for the cost of coverage.

Allstate Identity Protection



Your identity is made up of more than your Social Security number and credit score. That's why Allstate does more than monitor your credit reports. Allstate Identity Protection helps you look after your online activity, from financial transactions to what you share on social media — so you can protect the trail of data you leave behind.

For over 85 years, Allstate has been protecting what matters most. Now they're providing protection from a wide range of identity threats, so you can keep loving what technology adds to your life.

MONTHLY RATES — POST-TAX PAYROLL DEDUCTIONS	
INDIVIDUAL	FAMILY
\$9.95	\$17.95

Sign up during open enrollment. **Questions?** Visit app.allstateidentityprotection.com/signin/login or call **(800) 789-2720**.

Legal Coverage



WPI offers Legal insurance to employees through MetLife Legal Plans (MetLaw). MetLaw provides you with telephone and office consultations for an unlimited number of matters with the attorney of your choice. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options, and recommend a course of action.

MetLaw provides you, your spouse, and dependents with fully covered legal services from experienced attorneys at a low monthly group rate, which is paid through the convenience of automatic deductions from your paychecks.

Go to members.legalplans.com or call **(800) 821-6400** to speak with an experienced service team that can match you with the right attorney and give you a case number.

EMPLOYEE RATES — POST-TAX PAYROLL DEDUCTIONS	
BI-WEEKLY	MONTHLY
\$10.50	\$22.75

Questions?

Scan the QR Code
Visit: legalplans.com
(enter code 6090065 or GETLAW)
Call: **(800) 821-6400**



BENEFIT CONTACTS

BENEFIT	VENDOR	PHONE	WEBSITE
Medical	Harvard Pilgrim Health Care	(888) 333-4742	harvardpilgrim.org/public/home
Pharmacy	OptumRx	(855) 546-3439	optumrx.com
Dental	Delta Dental	(800) 872-0500	deltadental.com
Vision	VSP	(800) 877-7195	vsp.com
Health Savings Account (HSA)	Voya	(833) 232-4673	voya.com
Flexible Spending Account (FSA)	Voya	(833) 299-5089	voya.com
Life and AD&D	The Hartford	(877) 426-6483	www.thehartford.com
Short and Long Term Disability	The Hartford	(877) 426-6483	www.thehartford.com
Retirement – Fidelity	Fidelity	(800) 343-0860	netbenefits.com/wpi
Retirement – TIAA	TIAA	(800) 842-2252	tiaa.org/wpi
Employee Assistance Program	New Directions	(800) 624-5544	eap.ndbh.com
Legal	MetLife	(800) 821-6400	legalplans.com (code: 6090065)
Long Term Care	LTC Solutions	(877) 286-2852	wpi.myltcguide.com
Pet Insurance	Nationwide Pet Insurance	(877) 738-7874	benefits.petinsurance.com/wpi
Identity Protection	Allstate Identity Protection	(800) 789-2720	allstateidentityprotection.com/personal
Health Support Program	KnovaSolutions	(800) 355-0885	workpartners.com/knovasolutions/



IMPORTANT BENEFIT NOTICES

Official plan documents, including Summary Plan Descriptions (SPDs), Summary of Benefits and Coverage (SBCs), and Benefit Summaries can be on your [WPI Benefits Website](#). You may also contact the WPI Benefits team at Benefits@wpi.edu to obtain copies of these important documents.

Children's Health Insurance Program Notice

The Children's Health Insurance Program (CHIP) provides health coverage to eligible children, through both Medicaid and separate CHIP programs. CHIP is administered by states and funded jointly by states and the federal government to provide premium assistance.

HIPAA Notice of Privacy Practices

This notice describes how individual's health information is protected, rules for use, and disclosure as permitted under HIPAA.

HIPAA Special Enrollment Rights

This notice is being provided to help you understand your right to apply for group health coverage. Special enrollment is available in the following situations:

- Loss of Other Coverage
- Marriage, Birth or Adoption
- Medicaid or CHIP

Medicare Part D Creditable Coverage Notice

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

Worcester Polytechnic Institute has determined that the prescription drug coverage offered is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

Mental Health Parity and Addiction Equity Act (MHPAEA)

The Mental Health Parity and Addiction Act of 2008 generally requires group health plans and health insurance issuers to ensure that financial requirements (such as co-pays and deductibles) and treatment limitations (such as annual visit limits) applicable to mental health or substance use disorder benefits are no more restrictive than the predominant requirements or limitations applied to substantially all medical/surgical benefits.

Notice of Exchange

This notice provides some basic information about the new Marketplace and employment-based health coverage offered by Worcester Polytechnic Institute.

Patient Protection Disclosure

You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the plan administrator.

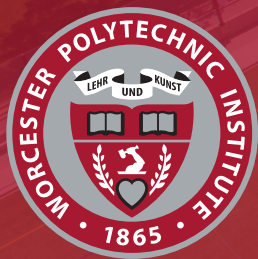
Wellness Program Disclosures

Worcester Polytechnic Institute's Wellness Program is a voluntary wellness program. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act of 1996, as applicable, among others.

Woman's Health and Cancer Rights Act (WHCRA)

The health plan, as required by the Women's Health and Cancer Rights Act of 1998, provides coverage for reconstructive surgery following a mastectomy.





WPI

WPI benefit programs are summarized briefly in this guide, which services as a Summary of Material Modification. Complete details and limitations are contained in the Summary Plan Description of each plan and appropriate sections of the employee handbook. This guide contains highlights only and is subject to change. The specific terms of coverage, exclusions and limitations are contained in the Plan Document or insurance certificate. If you have any questions about a specific service or treatment, please contact the plan's Customer Service Department.