



WPI

Explore Your Benefits

2026 Benefits Guide



Welcome to Your 2026 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](#) or email the Benefits Team at benefits@wpi.edu.

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!!! IMPORTANT:

This is an **active enrollment!** That means that if you do not elect coverage during Open Enrollment, you and your dependents will not have coverage for 2026. It is crucial that you actively enroll in your benefits if you would like coverage through WPI.

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

Benefits
Open
Enrollment

OCT

22

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NOV

5

Be sure to attend the on-site
Benefits Fair on **October 23**
from **11:00 a.m. to 1:30 p.m.!**

OCT

23



BENEFITS ENROLLMENT

What You Need to Know for 2026

Open Enrollment is October 22 through November 5. This is your once-a-year opportunity to review your current elections and evaluate what coverage you and your family will need for 2026. WPI remains dedicated to offering the best possible benefits we can. Take this time to thoroughly review this Benefits Guide so that you are prepared to enroll. Below, we've outline everything that's new or important for 2026.

- **We are introducing a new medical carrier.** WPI is committed keeping costs as manageable as possible while providing you with robust benefits. In the face of unprecedented increasing health care costs, we spent time closely evaluating our benefits program. To ensure that our benefits are financially sustainable for both employees and the university, we are transitioning medical carriers from Harvard Pilgrim Health Care (HPHC) to Blue Cross Blue Shield of Massachusetts (BCBSMA), effective January 1, 2026. WPI is working hard to ensure that there will be minimal disruption to employees, with almost 99% of providers being in the network. See [page 4](#) for more details on your BCBSMA resources and transition of care details.
- **While we are changing carriers, you will see no changes to your copays, deductibles, and coinsurance amounts.** See [page 5](#) for a side-by-side comparison between our current HPHC plans and our new BCBSMA plans.
- **We are also introducing a new prescription drug carrier.** To align with our transition to BCBSMA, we are switching our prescription drug vendor from OptumRx to Express Scripts (ESI). See [page 7](#) for more details.
- **Your medical plan premiums are increasing.** Had we stayed with HPHC, health insurance premiums would have increased by more than 20%. By moving to BCBSMA, we are able to keep the medical increases more manageable for you and WPI. Depending on what medical plan, tier and salary level you are enrolled in, your premium contributions will increase between \$2 and \$62 per pay period, effective January 1, 2026. Keep in mind—WPI continues to absorb the majority of these increases.
- **We're partnering with Omada through ESI to support you on your weight-loss journey.** If you're prescribed a GLP-1 for weight management, you will be required to participate in the healthy lifestyle program through Omada, effective January 1, 2026. Omada will provide guidance and resources to help you build lasting healthy habits that, when combined with your GLP-1 medication, can support your progress and help you feel your best.
- **We are introducing a new decision support tool, Upwise,** for help reviewing and selecting your benefits. See [page 4](#) for more details.

Important! This is an active enrollment, meaning you must actively choose your benefits in order to have coverage for 2026.



BENEFITS ENROLLMENT

Eligibility

Employees who are regularly scheduled to work at least 28 hours weekly and a minimum of 1,456 hours annually 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 2026 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. Remember, this is an active enrollment.

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 (FSA) and/or Dependent Care Flexible Spending Account (FSA). **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). **Note:** You must be actively enrolled in the BCBS Network Blue NE Saver 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 protection.



MEDICAL PLAN OPTIONS

New! We are moving from Harvard Pilgrim Health Care (HPHC) to Blue Cross Blue Shield of Massachusetts (BCBSMA). With BCBSMA, you'll have access to best-in-class coverage and resources. While the carrier and plan names are changing, your plan design is not. Below is a helpful chart comparing which HPHC plan aligns best with your new BCBSMA plans. This can help you decide which plan to enroll in for 2026.

NEW BLUE CROSS BLUE SHIELD PLAN	FORMER HPHC PLAN
BCBS Network Blue NE Value	HMO Massachusetts
BCBS Blue Care Elect Deductible	Access America PPO
BCBS Network Blue NE Saver	Best Buy HSA HMO Massachusetts

Use Your Support Decision Tool

Use Upwise, our decision support tool, to review and choose your benefits. Get a personalized and comprehensive recommendation in 10 minutes or less on all of your benefits. Visit upwise.com to learn more.



MASSACHUSETTS

Check if Your HPHC Provider Is in the BCBSMA Network

WPI is working hard to ensure that there will be minimal disruption to employees, with almost 99% of providers being in the network. To find out if your provider is considered in-network under BCBSMA:

1. Visit bluecrossma.com/findadoctor
2. Fill in all fields, including your plan's network and your preferred search area
3. Select Search

If your provider is not in-network, please rest assured that we will work closely with you and BCBSMA to ensure that you have a smooth continuity of care. [Click here](#) to learn more about continuity of care.



You have access to Well Connect through BCBSMA so you can receive 24/7 virtual medical services with a licenses provider.





MEDICAL PLAN OPTIONS CONT.



MASSACHUSETTS

Refer to this plan comparison chart for information on the cost of care for our BCBSMA plans.

	BCBS NETWORK BLUE NE SAVER (SIMILAR TO BEST BUY HSA HMO MASSACHUSETTS)	BCBS NETWORK BLUE NE VALUE (SIMILAR TO HMO MASSACHUSETTS)	BCBS BLUE CARE DEDUCTIBLE (SIMILAR TO ACCESS AMERICA PPO)	
	IN-NETWORK	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible	Individual: \$4,000 Family: \$8,000	N/A	Individual: \$1,500* Family: \$3,000*	Individual: \$3,000* Family: \$6,000*
Calendar Year Out-of-Pocket Maximum	Individual: \$6,000 Family: \$12,000**	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/ Specialist/Urgent Care)	20%***	\$25/\$40/\$40 copay	\$25/\$40/\$40 copay	20%***
Chiropractic Services	20%***	\$40 copay	\$40 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	Covered in full***	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 (Same-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. Each member on a family plan only has to satisfy the individual deductible.
** There is an embedded individual out-of-pocket maximum of \$6,000 on the family plan.
*** After deductible.

BCBSMA Tools
and Resources

When you enroll in a BCBSMA plan, you have access to in-network providers for primary care, mental health, diabetes, musculoskeletal health, women’s health, and more.

Visit your [WPI Benefits Website](#) to learn more



Medical Plan Premiums

	BCBS NETWORK BLUE NE SAVER (SIMILAR TO BEST BUY HSA HMO MASSACHUSETTS)	BCBS NETWORK BLUE NE VALUE (SIMILAR TO HMO MASSACHUSETTS)	BCBS BLUE CARE DEDUCTIBLE (SIMILAR TO ACCESS AMERICA PPO)
PRE-TAX PAYROLL DEDUCTIONS	BI-WEEKLY	BI-WEEKLY	BI-WEEKLY
EMPLOYEEES SALARY BAND 1: < \$50,000			
Individual	\$37.21	\$145.76	\$93.37
Employee + Child(ren)	\$97.66	\$365.34	\$237.14
Family	\$105.71	\$395.48	\$256.69
EMPLOYEEES SALARY BAND 2: \$50,000–\$74,999			
Individual	\$41.06	\$153.12	\$99.44
Employee + Child(ren)	\$107.13	\$383.45	\$252.07
Family	\$115.97	\$415.08	\$272.86
EMPLOYEEES SALARY BAND 3: \$75,000–\$99,999			
Individual	\$45.44	\$162.10	\$106.62
Employee + Child(ren)	\$117.95	\$405.60	\$269.80
Family	\$127.67	\$439.05	\$292.05
EMPLOYEEES SALARY BAND 4: \$100,000–\$149,999			
Individual	\$49.56	\$169.85	\$113.05
Employee + Child(ren)	\$128.05	\$424.63	\$285.60
Family	\$138.61	\$459.66	\$309.16
EMPLOYEEES SALARY BAND 5: \$150,000+			
Individual	\$53.32	\$176.23	\$118.60
Employee + Child(ren)	\$137.25	\$440.26	\$299.19
Family	\$148.57	\$476.57	\$323.87



PHARMACY BENEFIT + GLOSSARY



To align with our new medical carrier, BCBSMA, we are also moving from OptumRx to Express Scripts (ESI). If you are enrolled in a WPI BCBSMA medical plan, you will automatically have coverage through ESI.

		BCBS NETWORK BLUE NE SAVER (SIMILAR TO BEST BUY HSA HMO MASSACHUSETTS)	BCBS NETWORK BLUE NE VALUE (SIMILAR TO HMO MASSACHUSETTS)	BCBS BLUE CARE DEDUCTIBLE (SIMILAR TO ACCESS AMERICA PPO)
Prescription Drugs — Retail <i>(typically a 30-day supply)</i>	Tier 1	\$15*	\$15	\$15
	Tier 2	\$30*	\$30	\$30
	Tier 3	\$50*	\$50	\$50
Prescription Drugs — Mail Order <i>(typically a 90-day supply)</i>	Tier 1	\$30*	\$30	\$30
	Tier 2	\$60*	\$60	\$60
	Tier 3	\$100*	\$100	\$100

* After deductible.

Healthy Lifestyle Program for GLP-1 Weight Loss

When prescribed a GLP-1 for weight management, you will be required to participate in the healthy lifestyle program with Omada. Omada will provide guidance and resources to help you build lasting healthy habits that, when combined with your GLP-1 medication, can support your weight-loss progress and help you feel your best.

Terms to Know

- COPAY:** The per-service fixed fee you pay for certain covered medical and pharmacy expenses.
- DEDUCTIBLE:** The amount you must pay each year for medical and/or pharmacy expenses before the medical plan begins to pay benefits.
- EXPLANATION OF BENEFITS (EOB):** Statement sent by the medical carrier to explain the medical services that were processed 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 medical plan deductible, qualified medical expenses, and other health 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 and pharmacy 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.



● MEDICARE ADVOCACY SERVICES

Through WPI, you have access to Medicare Advocacy Services from Brown & Brown Eligibility Services. Understanding how Medicare works is essential when evaluating what is best regarding your healthcare coverage.

These services are available at no cost to you. Meet with a Medicare advocate who will provide personalized guidance to help you and/or your family member understand the available health coverage options and how enrolling in Medicare may impact your specific healthcare needs.

Brown & Brown Eligibility Services will contact you if you are turning 65 within four months or are already 65.

1. A Medicare advocate will provide education on Medicare basics and Medicare plan options based on your specific needs.
2. They then compare the available plans in your area to see which plan aligns to your specific providers, prescription drugs, and pharmacies to make sure you have the support you need.
3. We know that Medicare can be complicated, and making uneducated decisions can lead to costly financial penalties.

Medicare Advocacy Services can help you:

- Monitor your eligibility date
- Enroll in Medicare benefits
- Identify alternative options for dependents
- Determine Social Security Disability Insurance eligibility
- Manage your Health Savings Account (HSA) once you're enrolled in Medicare
- And more

To contact an Advocate:

Call:
(833) 830-2386

Email:
medicareeligibility@bbabsence.com

Website:
**[https://www.bbabsence.com/
medicare-employee-assistance](https://www.bbabsence.com/medicare-employee-assistance)**

You can call an Advocate at any time with any Medicare related questions.



DENTAL PLAN OPTIONS



WPI provides your dental plans through Delta Dental – you have 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	BI-WEEKLY
Individual	\$21.75	\$16.28
Family	\$77.13	\$55.21

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 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	\$180 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	- Single vision, lined bifocal, and lined trifocal lenses - Polycarbonate lenses for dependent children		Every 12 months
Lens Enhancements	- 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)	\$130 allowance for contacts; copay does not apply - Contact lens exam (fitting and evaluation)	Up to \$60	Every 12 months

Vision Plan Premiums

	VSP VISION PLAN
PRE-TAX PAYROLL DEDUCTIONS	BI-WEEKLY
Single	\$3.97
Employee + 1	\$5.77
Family	\$10.34

Extra Savings!

Go to vsp.com/specialoffers for details.



to spend on featured frame brands.



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



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



off the regular price of Laser Vision Correction.



SPENDING ACCOUNTS



Your Health Spending Account (HSA) and Flexible Spending Accounts (FSAs) are administered by Voya.

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 BCBS Network Blue NE Saver.

- 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 WPI
- 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 \$1,000, investment options are available

You keep the money even if you change jobs, insurance plans, or retire.

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.

2026 HSA Annual Limits

Individual:	\$4,400
Family:	\$8,750
Catch-up Contribution for age 55+:	\$1,000

WPI Annual Contributions

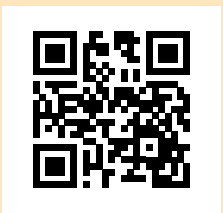
Individual:	\$1,800
Family:	\$4,000

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.

Access your accounts

Scan the QR Code, or visit: voya.com



2026 FSA Limits

Health Care: \$3,400

Limited Purpose Health Care (If in HMO with HSA Plan): \$3,400

Dependent Care: \$7,500 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, 2027 and submit claims by March 31, 2026, for the 2026 plan year.

Note: Non-discrimination testing is performed annually as regulated by the IRS. Some highly compensated employees may be required to reduce their annual limit once preliminary testing has been completed.



DISABILITY COVERAGE



Short Term Disability (STD) — Non-Exempt Employees*

WPI offers non-exempt employees STD through The Hartford.
WPI pays your premium for this benefit.

60% of weekly earnings up to \$750 per week; your benefits will begin on the 15th day following an accident or illness. If medically supported, you may be eligible for STD benefits for a total of 24 weeks.

**Note: STD and LTD are taxable benefits.*



Long Term Disability (LTD)*

WPI offers employees LTD through The Hartford. **WPI pays your premium for this benefit.**

**60% of monthly earnings up to \$10,000 per month,
180 day Elimination Period, 24 Months Own Occupation,
15% pension contribution 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](#).





Basic Life and AD&D

Your Basic Life and AD&D Insurance is offered through The Hartford.

WPI pays your premium for this benefit 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

For more information:

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



Voluntary Life & AD&D Insurance*

Your Voluntary Life and AD&D Insurance is offered through The Hartford.

This benefit is paid 100% by you.

- Employee Voluntary Life and AD&D: Increments of \$10,000 to a max of \$500,000 or 5 times your annual earnings, whichever is lower. The Guaranteed New Hire Issue for voluntary life is \$200,000.
- Dependent Voluntary Life and AD&D: Increments of \$5,000 to a max of \$250,000 not to exceed 50% of employee elected & approved voluntary life amount. The Guaranteed Issue for voluntary spouse life is \$30,000.
- Child Voluntary Life: Flat benefit of \$250 from 15 days to 6 months and a flat \$10,000 benefit from age 6 months to age 26. There is not a voluntary AD&D coverage option.

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

Remember: If you want to increase your coverage amount above the Guaranteed Issue amount, you will have to show Evidence of Insurability (EOI). You must also show EOI if you enroll more than 30 days after your date of hire or if you elect an amount four times greater than your initial coverage after a family status change.

**You may not elect coverage for your dependent if such dependent is covered as an active employee under The Policy. No person can be insured as a dependent of more than one employee under The Policy.*

Note: Imputed income applies to group term life insurance amounts above \$50,000



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 TIAA. 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%.

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

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.



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



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 TIAA.

Contributions to the retirement plan are calculated per pay period.



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.
- Cap your payment based on your income and family size.
- Free up funds to direct towards other financial goals.
- Remove the complexities of forgiveness and puts the process on autopilot – all for a small fee of **\$70 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.**





\$180 per month saved on average with student debt relief solution*

** As of May 15, 2024, based on Savi's internal measurements, Savi users saw average projected savings of \$1,300 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 \$112,700 per year. With an average length of stay at 2.4 years, **total costs can exceed \$270,480.**

2024 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)

We get it – life can be tough. Between stress, relationships, work, money, and more, it can quickly become overwhelming to juggle everything. That's why we offer our Employee Assistance Program (EAP) in partnership with SupportLinc. Through SupportLinc, have access to 5 free sessions per situation with a licensed counselor, in-person, virtually, or over the phone. These sessions are always confidential and can help with a range of life issues from stress to anxiety to substance use and more.

Your EAP has tools beyond counseling. You have access to resources like:

- Coaching to help you maintain a healthy lifestyle, both mentally and physically
- Consultations for financial and legal issues
- Help with child or elder care, pet care, home improvement or auto repair
- Educational articles

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



BCBSMA Fitness and Weight-Loss Reimbursement

Get reimbursed \$150 per individual and \$300 per family for qualified fitness and weight-loss programs. Visit member.bluecrossma.com/fitness-and-weightloss to fill out and submit the reimbursement form.



To contact SupportLinc

Visit: supportlinc.com

Call: (888) 881-5462



○ 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

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.

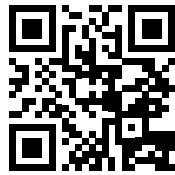
MetLaw provides you, your spouse, and dependents with fully covered legal services from experienced attorneys at a low monthly group rate, which is paid through the convenience of automatic deductions from your paychecks.

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	Before January 1, 2026: Harvard Pilgrim Health Care (HPHC) After January 1, 2026: Blue Cross Blue Shield of Massachusetts (BCBSMA)	Before January 1, 2026: (888) 333-4742 After January 1, 2026: (800) 831-8730	Before January 1, 2026: harvardpilgrim.org/public/home After January 1, 2026: bluecross.ma.org
Pharmacy	Before January 1, 2026: OptumRx After January 1, 2026: Express Scripts (ESI)	Before January 1, 2026: (855) 546-3439 After January 1, 2026: (877) 399-5520	Before January 1, 2026: optumrx.com After January 1, 2026: express-scripts.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) 232-4673	voya.com
Life and AD&D	The Hartford	(877) 426-6483	thehartford.com
Short and Long Term Disability	The Hartford	(877) 426-6483	thehartford.com



BENEFIT CONTACTS (CONTINUED)

Retirement – TIAA	TIAA	(800) 842-2252	tiaa.org/wpi
Employee Assistance Program	SupportLinc	(888) 881-5462	supportlinc.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
Student Debt Forgiveness	Savi		TIAA.org/wpi/student
Medicare Advocacy	Brown & Brown Eligibility Services	(833) 830-2386	https://www.bbabsence.com/medicare-employee-assistance



IMPORTANT BENEFIT NOTICES

Official plan documents, including full Benefit Notices, 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 provides 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.

For more Information regarding the criteria for medical necessity determinations made under your employer's plan with respect to mental health or substance use disorder benefits, please contact your plan administrator at (see cover page for contact information).

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.

This document serves as a Summary of Material Modifications (SMM) or Summary of Material Reductions (SMR), as applicable, to the plan and supplements the Health and Welfare Summary Plan Description (SPD). It describes changes effective January 1, 2026 and is intended to supplement the SPD. Please retain this guide for future reference and share it with your covered family members.





WPI

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. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.