

2023 Benefits

Florida Blue medical plan

Through Florida Blue, Lynn offers a choice of three medical plans: CDHP (formerly HDHP), HMO and PPO. Premiums are deducted biweekly, or 26 times per year.

Coverage level	CDHP (HSA)*	HMO	PPO
Employee only	\$54.73	\$64.17	\$129.47
Employee + spouse	\$125.72	\$143.04	\$288.63
Employee + child(ren)	\$101.03	\$112.15	\$226.33
Employee + dependents	\$164.78	\$195.68	\$394.87

*Employees who elect the CDHP plan receive access to a Health Savings Account (HSA). In addition to Lynn’s HSA contribution of \$1,000 per year for employee-only and \$2,500 per year for all others, employees may make their own pre-tax contributions. The 2023 maximum allowable HSA contributions (employee + employer) are:

- Employee only: \$3,850
- Family: \$7,750
- Catch-up (55+): \$1,000

MetLife dental plan choices

Lynn offers you a choice of two dental plans through MetLife, Basic PPO and Enhanced PPO. Premiums are deducted biweekly, or 26 times per year.

Coverage level	Basic PPO	Enhanced PPO
Employee only	\$6.67	\$11.46
Employee + spouse	\$19.10	\$28.67
Employee + child(ren)	\$21.76	\$38.28
Employee + family	\$34.20	\$55.35



Note: You do not need an ID card to access dental service and MetLife does not mail cards to employees. If you want an ID card, you can:

- Log into MetLife’s website and print a card
- Download an electronic card by signing into MyLynn and clicking on Employees – My Benefits; or
- Pick up a card from Employee Services (located in the Green Center).

Vision Plan – EyeMed

Lynn provides you comprehensive vision coverage at no charge. Coverage for family members may be elected at an additional cost.

Coverage level	Rates
Employee only	University paid
Employee + spouse	\$1.36
Employee + child(ren)	\$1.51
Employee + family	\$2.94

UNUM Life, Accidental Death & Dismemberment (AD&D) Insurance

Lynn provides Life and AD&D coverage at one times your annual salary (up to \$100,000) at no charge. You can elect supplemental life insurance on a voluntary basis up to five times your annual salary (up to \$500,000).

You are also eligible to enroll in supplemental spouse and child life insurance coverage. If adding coverage or enrolling for the first time, you may be required to complete an Evidence of Insurability Form (EOI).

UNUM long-term disability insurance

Lynn provides you long-term disability insurance at no charge. In the event you are unable to work due to illness, injury or accident, the plan provides salary continuation at a rate of 60% of your base salary following a 180-day elimination period.

UNUM short-term disability insurance

You can elect to enroll in short-term disability insurance. In the event you are unable to work due to illness, injury or accident, the plan provides salary continuation at a rate of 60% of your base salary following a 14-day elimination period.



Ameriflex FSA and DCA

If you do not enroll in a Lynn medical plan, you can still contribute to a Flexible Savings Account (FSA) or Dependent Care Account (DCA). The maximum allowable contributions are:

FSA: \$3,050 annually

DCA: \$5,000 annually

TIAA retirement plan

You can make changes to your 403(b) pre-tax or Roth contributions at any time during the year. After one year of continuous full-time employment, the university provides an employer contribution as follows:

Employee Contribution (as a percent of salary)	Lynn Contribution (as a percent of salary)
no contribution	2%
5%	5%
6%	6%
7%	7%

Employees can receive advice and education directly from TIAA or from CAPTRUST, an independent advisory firm, at no additional cost. In addition, employees can choose to work with an independent advisor of their choice, and have fees for advisory services paid directly out of their retirement plan assets. To participate in this service, advisors need to establish an operational relationship with TIAA and be an Investment Adviser Representative (IAR) of a SEC or State Registered Investment Adviser. For more information, contact TIAA at +1 888-842-0318.

Annual Fund

When you make your benefit choices, please consider giving to the Lynn University Annual Fund through a convenient payroll deduction.

Additional voluntary benefit offerings

- **Allstate accident, critical illness and hospital indemnity insurance**
Accident, critical illness and hospital indemnity are supplemental forms of insurance offered to employees. Premiums for critical illness are calculated on an individual basis.
- **Pet discount program: pet benefits solutions**
Pet Assure offers you savings on in-house medical services for pets including office visits, shots, X-rays, surgical procedures and dental care.



- **Preferred Legal Plan**

Preferred Legal Plan (PLP), a licensed legal expense organization, offers members with full service and representation on all types of legal services, many of which are free or low-cost.

Additional no-cost benefits for full-time employees

- **Personal health advocate: insurance support/claims assistance**

Lynn provides you with a claim assistance and medical inquiry support program from Health Advocate. This program is administered by an independent company not associated with the insurance industry and is designed to help you navigate the healthcare system. You and your family members are automatically enrolled in the Health Advocate plan and can access services immediately.

- **UNUM worldwide emergency travel assistance**

When traveling for business or pleasure, in a foreign country or just 100 miles or more away from home, you and your family can count on getting help in the event of a medical emergency.

- **UNUM Employee Assistance Program**

UNUM's Employee Assistance Program (EAP) offers confidential support, guidance and resources 24/7 to you and your immediate family members. Up to three in-person, counseling sessions are included.

- **UNUM life planning financial and legal resources**

Life planning, financial and legal resource services are available to all Group Life policyholders to assist with life transitions, i.e. when a loved one is terminally ill or passes away. These services are provided at no additional cost and provide support regarding: Estate settlement, social security, taxes, cash flow, and investment planning.

When you are ready to make your 2023 benefits elections, please do so in Workday. Elections made during open enrollment take effect Jan. 1, 2023.

If you have questions regarding your benefits or open enrollment, please contact Employee Services at eservices@lynn.edu or 561-237-7290.