



2024
Guide to benefits



2024 benefit updates

Find and review benefit changes for 2024.

Medical and dental plans

While the cost of Florida Blue medical and MetLife dental plans are increasing in 2024, the University is absorbing the cost of increases so employee premiums will remain the same. There will be no plan design changes.

Health and flexible spending accounts

The combined maximum contribution limits for Health Spending Accounts (HSAs) are increasing for 2024. Employees enrolled in the Consumer Driven Health Plan (CDHP) can now contribute a combined (employee + employer) total of up to:

- Employee only: \$4,150
- Family: \$8,300
- Catch-up (55+): \$1,000

Legal plan

New in 2024, LegalShield will be Lynn's legal plan and ID protection provider. The LegalShield mobile app allows members to call a law firm directly and makes it easy to upload documents for fast legal review.

Click [here](#) for more information.

Plan	Coverage level	Bi-weekly rate
Legal plan	Employee, spouse, children, parents	\$7.52
ID protection plan	Employee only	\$2.68
	Employee and spouse	\$4.94
Legal plan plus ID protection	Employee only	\$9.74
	Employee and spouse	\$11.54



Eligibility and enrollment

Get information on medical plans, disability, retirement and more. See when coverage begins and end, and the eligibility requirements.

Benefit eligibility

To be eligible for benefits you must be a regular full-time employee working a minimum of 35 hours a week on a regularly scheduled basis for a continuous and indefinite period of time.

Eligible dependents

The following are considered eligible dependents who may be covered under Lynn University benefits:

- Your legally married spouse
- Your children to the end of the year they turn 26
 - Your eligible children include:
 - Biological children
 - Foster children
 - Stepchildren
 - Children who are legally adopted or placed with you for adoption
 - Children for whom you are appointed as legal guardian who are chiefly dependent on you for support and maintenance

Legal documentation proving covered individuals meet the definition of an eligible dependent may be required at any time. Under Lynn University's benefit plans, individuals may be covered only as an employee or eligible dependent. In addition, no child may be covered as a dependent of more than one Lynn University employee.

Benefit enrollment

Lynn University's benefit plan year runs from Jan. 1 to Dec. 31. You may elect benefits within thirty-one (31) days of hire or during the annual open enrollment period. Once you elect benefits, generally you may not change your elections for the rest of the plan year unless a qualifying life event occurs.

- For new hires, coverage you elect goes into effect on the first of the month following your full-time hire date.
- Open enrollment typically occurs in the fall and is a time when you may make changes to your benefit elections for yourself and eligible dependents. Enrollment changes made during this time will be in effect Jan. 1 through Dec. 31.

Qualifying life events allow you to change benefit elections for you or eligible dependents within 31 days of the event. The following are considered qualifying life events:

- Change in number of eligible dependents (e.g., due to birth or adoption).
- Change in legal marital status.
- Gain or loss of benefit eligibility or coverage for your spouse or children (e.g., due to changes in employment).
- Change in place of residence for you or your eligible dependents if the change results in living outside your medical or dental plan's network.

Coverage will be effective on the date of birth, adoption or placement for adoption. For all other events, coverage will be effective the first of the month following the event. To see whether your situation is eligible for a change in benefits, contact Employee Services within 31 days of the event.

Coordination of benefits

You may have the opportunity to be covered under more than one medical or dental plan at a time (e.g., Medicare, spouse's plan through another employer). Many health plans—including Lynn University's—are designed to prevent any overpayment of benefits when this happens. This is called coordination of benefits.

Under this provision, the amount normally reimbursed under your health care plan is reduced to reflect payments made by another group plan. This means that in many cases you will receive little or no additional benefit from the second plan.

Benefits while on an approved leave of absence

Your eligibility for benefits while on an approved leave of absence will vary depending on the reason for your leave, your length of leave, and other factors. For additional detail, see Lynn University leave policies and contact Employee Services with any questions.

When coverage ends

Medical, dental and vision benefits end on the last day of the month in which your eligibility ends. You have the option to continue your group coverage through COBRA. Information such as pricing and plan options will be sent to you shortly after your coverage ends.

All other benefits end on the day your eligibility ends. Some may be converted to personal policies, typically within 31 days. To see if a benefit can be converted to a personal policy, contact the benefit vendor.

If you have been approved for disability benefits prior to your eligibility end date, your disability benefits will continue per plan provisions.

Your participation in Flexible Spending (FSA) and Dependent Care (DCA) Accounts ends as of your final contribution. If you incurred expenses that have not been submitted for reimbursement when you terminate employment, you may continue to file claims for eligible expenses until 90 days after the date of termination. If you have amounts remaining in your account, you may elect to continue your FSA participation through the remainder of the plan year on an after-tax basis through COBRA.



Health benefits

Lynn University offers comprehensive medical, dental and vision plans as well as disability insurance.

- Medical plans
- Dental plans
- Vision plan
- Personal health advocate

Medical plans

Lynn University offers three comprehensive medical plans: HMO, PPO, or CDHP. Regardless of the plan you choose, Lynn always pays the majority of medical premiums.

Health Maintenance Organization (HMO)

The HMO plan has low deductibles and modest co-pays but provides limited out-of-network coverage. You must select a Primary Care Physician (PCP) for each covered family member to meet your primary healthcare needs. Members who see a PCP other than their designated or selected PCP may be denied coverage and/or delay claim payment.

Consumer Driven Health Plan (CDHP)

The CDHP plan is health coverage, plus a health savings account rolled into one. This is a consumer-driven health plan that gives members more control over how health care dollars are spent.

This plan offers a large choice of physicians and hospitals and provides out-of-network benefits. You do not need a Primary Care Physician (PCP) to manage your care. The CDHP plan has a yearly deductible which must be met before full benefits are paid. Once the deductible has been met, most services are covered at 85%

Employees who elect the CDHP plan receive access to a Health Savings Account (HSA) to which Lynn contributes \$1,000 per year for employee-only plans and \$2,500 per year for all others. In addition, employees may make their own pre-tax contributions. The combined employee and employer contribution limits can be found [here](#).

By using an HSA to pay for deductibles, co-pays, coinsurance, and some other medical expenses, you may be able to lower your overall health care costs.

Preferred Provider Organization (PPO)

Like the CDHP, this plan offers a large choice of physicians and hospitals and provides out-of-network benefits. You do not need a Primary Care Physician (PCP) to manage your care. If you go to an out-of-network provider the plan will pay lower benefits. The PPO plan has a yearly deductible and/or co-pays that must be met before full benefits are paid.

Medical plan rates

The premiums listed below are biweekly amounts automatically deducted from your paycheck twenty-six pay periods per year.

Coverage level	HMO	CDHP	PPO
Employee only	\$64.14	\$54.73	\$129.47
Employee + spouse	\$143.04	\$125.72	\$288.63
Employee + children	\$112.15	\$101.03	\$226.33
Employee + family	\$195.68	\$164.78	\$394.87

Medical plan terminology

DEDUCTIBLE

A deductible is the amount you pay each calendar year toward the cost of medical expenses before most of the medical plans begin paying benefits. You may have an individual, per person deductible to meet, or a family deductible that you pay for all of your covered family members combined. Additionally, if you are enrolled in a plan that requires use of a network, you will likely have a separate in-network and out-of-network deductible.

Plan	In-network	Out-of-network
HMO	\$100 individual \$200 family	Not Covered
CDHP	\$1,600 individual \$3,200 family	\$5,000 individual \$15,000 family
PPO	\$750 individual \$2,250 family	\$1,000 individual \$3,000 family

CO-PAY

A co-pay is a flat rate fee that you pay for each visit with an in-network provider. Any remaining charges for that visit are usually covered in full by your medical plan

COINSURANCE

Coinsurance is the percentage of a medical expense paid by either you or your medical plan. For example, the plan may pay 85% of a \$1,000 medical procedure. Your responsibility (coinsurance) would be the remaining 15%. The coinsurance applies after you meet any plan deductibles.

OUT-OF-POCKET MAXIMUM

The out-of-pocket maximum is the most you or your enrolled dependents will pay toward covered medical expenses in a calendar year. The in-network and out-of-network annual out-of-pocket maximums are separate and not combined.

Plan	In-network	Out-of-network
HMO	\$2,000 individual \$4,000 family	Not covered
CDHP	\$2,600 individual \$5,200 family	\$10,000 individual \$30,000 family
PPO	\$2,000 individual \$6,000 family	\$3,000 individual \$9,000 family

MAXIMUM LIFETIME BENEFIT

A maximum lifetime benefit is the most a medical plan will pay for an individual over his or her lifetime. The maximum lifetime benefit for all three medical plans for in- and out-of-network is unlimited.

The lifetime maximum benefit includes benefits paid for mental health and chemical dependency treatment but excludes prescription drug benefits.

Health Insurance ID card

When you enroll in a medical plan, an ID card will be mailed to your home. You need to present this card whenever you visit your doctor, medical facility or participating pharmacy for services. If you do not receive an ID card a month after enrolling, or you need additional or replacement ID cards, call Florida Blue at +1 888-476-2227 or visit floridablue.com.

Claims

When you visit a Florida Blue network provider, claims will be handled by that provider. You simply pay your co-pay when you receive services. For services that you pay a percentage of the fee, Florida Blue will send you an Explanation of Benefits after the claim is processed that will tell you how much of the bill you owe.

When you visit an out-of-network provider for medical services, either you or your doctor must file a claim to receive benefits from the plan.

Prescription Drug Plan

Employees and dependents who are enrolled in a Lynn University medical plan are automatically enrolled in Florida Blue's prescription drug plan.

Pharmacies participating in the Florida Blue network include a variety of independent pharmacies, as well as local and national chains. And, to save even more money and time you can use Florida Blue's home delivery service for non-speciality medication.

When you visit a participating pharmacy simply present your Florida Blue ID card at the time you are ordering your prescription and make the necessary co-pay and/or deductible.

Florida Blue regularly looks at drug options to make sure they are safe and cost-effective. Some drugs may require prior authorization. When prescriptions are not covered by the plan, you may pay full price to get them filled.

Copays for covered over-the-counter (OTC) and prescription drugs are listed below.

Plan	In-Network Pharmacy	Cost
HMO	OTC drugs	\$10
	Preferred generic prescription drugs	\$10
	Preferred brand name prescription drugs	\$30
	Non-preferred prescription drugs	\$50
CDHP	OTC drugs	DED + \$10
	Preferred generic prescription drugs	DED + \$10
	Preferred brand name prescription drugs	DED + \$30
	Non-preferred prescription drugs	DED + \$50
PPO	OTC drugs	\$10
	Preferred generic prescription drugs	\$10
	Preferred brand name prescription drugs	\$30
	Non-preferred prescription drugs	\$50

To find a listing of participating pharmacies, you can contact Florida Blue Member Services or visit [FloridaBlue.com](https://www.floridablue.com).

Visit [floridablue.com](https://www.floridablue.com) for more tools and information. Or contact Florida Blue Member Services at +1 888-476- 2227.

Dental plans

Lynn University offers two comprehensive dental care plans to help you pay for a wide range of dental expenses.

About the plans

Both PPO plans allow you to go to any licensed dentist in or out-of-network and cover preventive and basic dental services. After satisfying a calendar year deductible of \$50 per individual and \$150 per family (waived for preventative services), the plan pays a percentage of service costs.

Basic dental plan

This plan generally has the lowest cost to members. There is a \$1,000 annual maximum for preventive, basic and major services combined. This plan does not provide orthodontia benefits and coverage is limited to treatments necessary to prevent, diagnose or treat dental disease, defect or injury.

Enhanced dental plan

The enhanced plan has a \$2,000 annual maximum for preventive, basic and major services combined, plus \$1,500 of child and adult orthodontia benefits.

Plan Costs

Coverage level*	Basic Plan	Enhanced Plan
Employee only	\$6.67	\$11.46
Employee + spouse	\$19.10	\$28.67
Employee + children	\$21.76	\$38.28
Employee + family	\$34.20	\$55.35

*Based on bi-weekly rates.

Plan details

Plan Coverage	Basic Plan In-Network	Basic Plan Out-of-Network	Enhanced Plan In/Out-of Network
Deductible	\$50 individual	\$50 individual	\$50 individual
(waived for preventative services)	\$150 family	\$150 family	\$150 family
Annual Maximum	\$1,000	\$1,000	\$2,000
Preventative Services	100%	100%	100%
Basic Services	80%	50%	80%
Major Services	30%	30%	50%
Orthodontic Services	Not Covered	Not Covered	Up to \$1,500

Preventative services include - oral exams, x-rays, sealants, cleanings

Basic services include - amalgam and composite fillings, root canal, consultations, periodontal surgery, prefabricated crowns

Major services include - crowns, inlays, onlays, dentures, bridges, implants

For a complete listing of covered services and plan details, please log in to [myLynn](#) and view Metlife's Summary Plan Documents (SPD).

Participating dentists

You can receive care through any licensed dentist, in or out-of-network. However, if you choose to receive care from a dentist in MetLife's preferred dentist network you will pay less for dental care.

There are thousands of general dentists and specialists to choose from, so you are sure to find one that meets your needs. For a list of participating dentists visit www.metlife.com/dental or call 1-800-275-4638 to have a list faxed or mailed to you.

ID cards

You do not need to present an ID card to confirm you are eligible. You should notify your dentist that you are enrolled in a Metlife Dental Plan. Your dentist can easily verify information about your coverage through a toll-free automated computer voice response system. You can also access your account details at Metlife.com, registration is required.

For general questions about your dental benefits, claims, and provider directory, call MetLife Member Services at +1 800-275-4638.

Vision plan

Lynn University provides full-time employees with a free comprehensive vision plan through EyeMed. Dependent coverage can be elected at an additional cost.

How the plan works

Lynn University's vision plan is offered through EyeMed Vision Care which has a national network of eyecare providers.

When you visit an EyeMed Vision Care in-network provider, you typically receive a higher level of coverage from the plan. If you visit a non-network provider, some services may not be covered and for others, you receive a lower level of coverage. In addition, with a non-network provider you must pay for services upfront and submit a claim to EyeMed Vision Care for reimbursement. [How to submit an out-of-network claim](#).

For a complete list of in-network providers near you, use EyeMed's [provider locator](#) or call 1-866-299-1358.

Coverage level	Bi-weekly rate
Employee only	University paid
Employee + spouse	\$1.36
Employee + children	\$1.51
Employee + family	\$2.94

What the plan covers

Download the EyeMed member's app, or create an [online account](#) to view full benefit details, track claims, and get special offers.

The vision plan covers specific vision services and eyewear as described in this section. Co-pays and limits apply to some benefits and your coverage varies depending on whether you see an in-network or non-network provider.

The vision plan covers one eye exam per year. Prescription glasses and contacts are covered by the vision plan as follows:

Lenses and frames

- One pair of frames is covered every two years.
- Up to one pair of lenses is covered per year.
- Tints, coatings, progressive lenses and other lens options are not covered but may be purchased at a discounted cost from your EyeMed in-network provider.

Contacts

- One pair of elective contacts is covered per year. However, if you choose elective contacts, you are not covered for glasses in the same year. Additionally, you are not eligible for frames until the second year following the year you receive elective contacts. For example, if you choose contacts in 2022, frames will not be covered until 2024.
- One pair of medically necessary contacts is covered in full by the plan per year if required for certain medical conditions. Medical necessity is defined in the plan document for this benefit.

Plan costs

For additional information please visit www.eyemed.com or call +1-866-299-1358

BENEFIT SNAPSHOT

Benefit	In-network	Out-of-network reimbursement
Exam, with dilation as necessary (once every 12 months)	\$15 co-pay	Up to \$30
Frames (once every 24 months)	\$0 co-pay, \$100 allowance; 20% off balance over \$100	Up to \$50
Single vision lenses (once every 12 months)	\$25 co-pay	Up to \$25
Contacts (once every 12 months)	\$0 co-pay, \$100 allowance; plus balance over \$100	Up to \$80

LASIK SURGERY DISCOUNTS

EyeMed Vision Care includes savings on laser vision correction surgery. EyeMed has a nationwide network of refractive surgeons who specialize in the elective procedures of photo-refractive keratotomy (PRK) and LASIK. These providers offer EyeMed members a 15% discount off their usual and customary surgical fees for these procedures or a 5% discount off the promotional price. For a complete list of providers, please call +1 877-5LASER6.

What is not covered

The vision plan does not cover vision services and eyewear if they are covered, in whole or in part, under any medical plan.

- Orthoptics or vision training and any associated supplemental testing
- Plano nonprescription lenses
- Two pairs of glasses instead of bifocals
- Replacement of lost or broken lenses and frames paid for by the plan
- Medical or surgical treatment of the eyes (except Lasik or PRK)
- Corrective vision services, treatments and materials of an experimental nature

Personal health advocate

A personal health advocate helps you understand claims, medical tests and more.

How the program works

Navigating the healthcare system can be challenging. Health Advocate's team of trained professionals are ready to assist. The following services are available at no cost to employees, spouses, dependents, parents and in-laws:

- Help locating the right in-network doctor, urgent care center or hospital
- Explanation of medical conditions, help researching treatments and coordination of second opinions
- Review of medical bills to find and correct errors or duplicate charges
- Help finding generic equivalents for prescription drugs, help signing up for mail-order delivery and checking formulary before getting prescriptions filled
- Assistance with transition to Medicare

For more information, contact Health Advocate, Inc. at +1 866-695-8622 or visit healthadvocate.com. Plus, check out the [HealthAdvocate blog](#).



Retirement plan

Lynn University's retirement plan offers planning services, and a dedicated website to keep your information at your fingertips. These features are designed to make it easier than ever for you to manage your retirement investments.

Participation

Participation in Lynn's 403(b) retirement plan is voluntary and designed to provide you with long-term financial security.

All regular full and part-time faculty and staff may participate in the program immediately upon employment or at any time thereafter. You can make changes to your 403(b) pre-tax or Roth contributions at any time during the year.

Once enrolled in a plan, you will have secured personalized access to the [TIAA website](#), where you can update your account, monitor account performance and sign up for e-delivery of account statements, transaction confirmations and other communications.

After one year of continuous full-time employment, the university provides a two to 7% contribution depending on the level of employee contribution.

Employee contribution	Employer contribution
Less than 5% of salary	2% of salary
5% of salary	5% of salary
6% or more	6% of salary
7% of salary	7% of salary

Contributions

As a participant in the plan, you may elect to reduce your compensation by a specific amount and have that amount contributed to the plan as an elective deferral. There are two types of elective deferrals: Pre-tax deferrals and Roth deferrals.

Pre-tax

If you elect to make pre-tax deferrals, then your taxable income is reduced by the deferral contributions so you pay less in federal income taxes. Later, when the plan distributes the deferrals and earnings, you will pay taxes on those deferrals and earnings.

Roth

If you elect to make Roth deferrals, the deferrals are subject to federal income taxes. However, the elective deferrals and, in certain cases, the earnings on the elective deferral are not subject to federal income tax when distributed to you.

Catch-up

Plan participants age 50 and older can make additional pre-tax catch-up contributions of \$7,500 above the standard contribution limit*. Catch-up contributions will be deducted as pre-tax deferrals.

*The 2024 standard contribution limit is \$23,000.

Advice and planning services

Personalized, objective advice and planning services are available to you for developing a plan to pursue your retirement income goal or to find out if your current retirement planning strategy is on the right track.

TIAA consultants

To help you plan effectively for retirement, TIAA offers you access to skilled, non-commissioned TIAA consultants.

Services include:

- Personalized portfolio recommendations, proposing specific mutual funds and annuity accounts considering every retirement plan option on TIAA's recordkeeping systems.
- Guidance on past plans, suggesting portfolios of broad asset classes on any assets in previous employers' retirement plans on TIAA's recordkeeping systems.
- A retirement strategy review that can take into account the full range of your retirement assets, and present models that assess the likelihood of reaching income goals. The service also recommends a savings level that may be appropriate for a particular goal. The financial and economic assumptions underlying the projections are based on historical rates of return that may not reoccur, as well as volatility measures and other factors.

The advice is provided in one-on-one sessions, in person or on the phone, to ensure the highest level of service and immediate attention to client needs.

For more information or questions, log into [tiaa.org](https://www.tiaa.org) or call +1 800-842- 2776.

CAPTRUST financial advisor

CAPTRUST Financial Advisors, are an independent financial advisory firm that works on Lynn's defined contribution retirement plan. Services are provided free of charge to full-time employees solely as a benefit; CAPTRUST's role is not to sell you anything, only to help you make sound investment decisions.

Services include:

- Personalized financial wellness and advice
- Individual retirement and general financial planning sessions in person or by phone
- Investment education and advice
- Opportunity to create a [Retirement Blueprint](#), CAPTRUST's interactive retirement readiness tool
- [Advice desk](#) for individual support

For more information or questions, call +1 800-967-9948.



Educational benefits

Lynn University offers two educational benefits for eligible employees and dependents—an employee scholarship and the tuition exchange program—which are available after one year of continuous full-time employment.

Lynn Employee Scholarship

After one year of continuous full-time service, employees, children and spouses of full-time employees are eligible to enroll in the Lynn University day and evening undergraduate and graduate (masters only) courses, tuition-free, providing they do not interfere with schedule and work hours. All admissions are on a space-available basis, and the employee, spouse or child must meet university admission requirements.

Individuals taking advantage of this benefit must maintain at least a 2.0 cumulative GPA for undergraduate and 3.0 for graduate programs. Employees may not enroll in more than six (6) credits per term. The university reserves the right to revoke an employee scholarship for any individual who exceeds two (2) unsuccessful attempts in the same course or if the GPA falls below the required minimum.

If eligible employees are laid off, go on a leave of absence, or have a status change from full-time to part-time, the employee scholarship will be retained for any approved academic term in progress. If eligible employees voluntarily or involuntarily terminate employment during an approved academic term, Lynn University reserves the right to revoke the employee scholarship.

To apply for the employee scholarship, employees must complete and submit the Employee Scholarship Form to Financial Aid during the enrollment period of each semester or term. The financial FERPA form, Authorization of Credit form, and Financial Aid Institutional Application is required for all first-time enrollees. More information about the program, including copies of the forms, can be found on [myLynn](#).

Fees, books and registration

Fees must be paid at the time of registration by all employees and dependents. Employees and/or dependents must register in person. The employee scholarship benefit applies only toward tuition, not towards the purchase of books or equipment. An employee or dependent may apply for student loans to cover books, fees, equipment and/or expenses.

Study abroad

The Employee Scholarship does not cover the cost of studying abroad, however, any eligible employee or dependent who wishes to participate will be provided with a discount on the cost of the trip or the tuition.

Tuition exchange programs

Lynn University participates in two exchange programs: the Tuition Exchange, and the Council of Independent Colleges Tuition Exchange (CIC-TEP). Dependents of Lynn University full-time employees are eligible to apply.

CIC-TEP

The CIC is a network of colleges and universities willing to accept, tuition-free, students from families of full-time employees of other CIC participating institutions.

Eligible students are dependents (according to the IRS definition of a dependent), spouses, or full-time employees. Specifically, each participating institution in the CIC-TEP agrees to accept (import) a limited number of students from other colleges without regard to the number of students from other colleges, and without regard to the number of students it exports. Student applicants must be admissible at the host/importing institution in accordance with regular institutional admission standards and must comply with all of the host institution's financial aid policies and procedures. Applicants must maintain good academic standing and satisfactory academic progress.

Students are responsible for all non-tuition charges—room, board, and fees—at the institution in which they enroll (host/importing institution). Since there are no limitations on the total number of exports, this program may be used by any full-time employee at a participating institution. This approach is both non-discriminatory and in full compliance with IRS regulations.

For more information, please visit cic.edu.

Tuition exchange

Tuition Exchange is an association of over 500 colleges and universities offering scholarships to members of employees' families employed at participating institutions. It is important to work with the Tuition Exchange Liaison Officer in Financial Aid. For more information, please visit their website at tuitionexchange.org.



Pine Tree Camp discounts

Receive an employee discount off our summer camp programs.

Wondering what to do with your kids over the summer? Employees receive a 50% discount off Lynn's Pine Tree camp program for kids ages 5–14.

About the camp

Day programs for campers ages 5–14 and overnight programs for campers 6–12.

Pine Tree offers a full day of sports, arts and crafts, and traditional camp activities.

Co-ed groups for campers 5 and 6. Boys and girls ages 7 to 13 are separated.

All participate in a full schedule of stimulating, enriching, and fun activities including:

- **Outside activities**
Soccer, dodgeball, basketball, field games, flag football, kickball, tennis, baseball, relays
- **Indoor activities**
Dance, cheerleading, arts and crafts, fun with food, music, nature, self-defense
- **Special activities**
Fishing, canoeing, row boating, kayaking, water bounce house, archery (campers must be 7+ to participate in archery), go-karts (campers must be 10+ to ride the go-karts).

And every day, for every camper, there is instructional swim with water safety lessons included in the tuition.

For enrollment information, pricing and general questions, visit pinetreecamp.com or call +1 561-237-7310



Time off and leave

Lynn University employees get ample time off for vacation, holidays and personal reasons. Get information on taking time off at Lynn.

Vacation leave

Vacation with pay is provided to regular full-time employees as a time for rest and relaxation. The vacation accrual rate is dependent on the position and/or length of employment.

Vacation accrual is calculated annually (in hours) on an employment year basis and is earned on the first pay period following the anniversary of your date of employment.

Vacation time schedule for full-time employees

Years of continuous employment	35-hour work week employees	40-hour work week employees
Up to and including year 5	70	80
Beginning year 6	77	88
Beginning year 7	84	96
Beginning year 8	91	104
Beginning year 9	98	112
Beginning year 10	105	120
Beginning year 15	140	160

Visit the policy section for [vacation carryover](#) information.

Holiday leave

All full-time employees (including those in their initial employment period) are eligible for the paid holidays, announced by the President prior to the start of each calendar year.

Employees who are normally paid on an hourly basis and who are required to work on a paid holiday will receive holiday pay equal to their regularly scheduled work hours and receive additional pay for all time worked.

Employees who normally work on a salaried basis (exempt from overtime) and who are required to work on a paid holiday may receive an alternative day off if approved by the supervisor and staffing requirements permit.

Visit the policy section to get the complete schedules and more information on [vacation](#) and [holiday](#) leave.

Birthday, personal and sick time

Along with holiday and time accrual for vacation leave, Lynn also provides time off for personal reasons, a day off for birthdays and absences due to illness.

Birthday time

Regular, full-time employees are granted paid birthday time each calendar year. New hires are granted paid birthday time in their first year of employment if their full-time hire date falls before their birthday that calendar year. Read more about [birthday time](#).

Personal days

Full-time employees are granted personal time on Jan. 1 each calendar year. In the first year of full-time employment, the amount of personal time granted is prorated based on the following schedule:

Full-time start date	35-hour work week employees	40-hour work week employees
Jan. 1–June 30	14	16
July 1–Sept. 30	7	8

Personal time is accrued in hours may be used at the employee's discretion for religious holidays and personal matters. Personal time is available for use during the calendar year in which it is granted. Read the policy on [personal time](#).

Absence due to illness

Lynn University recognizes that an employee may occasionally be unable to report to work due to personal illness or the illness of an immediate family member.

All regular full-time employees are eligible for sick time, which is accrued on a per pay period basis. For 35-hour-per-week employees, the annual accrual is 84 hours. For 40-hour-per-week employees, the annual accrual is 96 hours.

For all conditions and proper usage of sick time, visit the [policy section](#).



Additional benefits

Along with disability protection and retirement planning, Lynn provides other benefits like travel assistance and group auto insurance.

- Disability protection
- Employee Assistance Programs
- Employee discounts
- Flexible spending accounts
- Legal services
- Pet plans
- Life and AD&D insurance
- Supplemental insurance
- Worldwide Travel Assistance

Disability protection

Short and long-term disability insurance is available to Lynn University full-time employees. Disability policies pay 60% of your annual salary if you are unable to work due to illness or injury

Short-Term Disability

If a covered illness or injury keeps you from working, Lynn University's short-term disability (STD) insurance can replace part of your weekly income. Benefits begin after you have been disabled for a continuous 14-day period, and can continue from day 15 through day 180.

Your STD plan replaces 60% of your weekly earnings, up to a maximum of \$1,500 per week. In some cases, you can receive disability payments even if you work while you are disabled.

Premiums vary by coverage level. For more information, contact [Employee Services](#).

You are considered disabled when it is determined that:

- You are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury; and
- You have a 20% or more loss in weekly earnings due to the same sickness or injury.

You must be under the regular care of a physician in order to be considered disabled.

Long-Term Disability

Lynn University's long-term disability (LTD) plan picks up where short-term disability (STD) leaves off after you have been disabled for a continuous 180-day period. It can replace part of your income if you are totally disabled and cannot work.

Lynn's LTD plan is provided to all regular, full-time employees at no cost. The benefit pays 60% of your monthly income, up to a maximum of \$10,000 per month.

LTD insurance will continue for as long as you remain disabled, or until you reach your normal Social Security retirement age, whichever is sooner. If your disability occurs at age 65, your payments may be reduced.

You are considered disabled when it is determined that:

- You are limited from performing the material and substantial duties of your regular occupation due to sickness or injury; and
- You have a 20% or more loss of indexed monthly earnings due to the same sickness or injury.

After 24 months of payments, you are disabled when it has been determined that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fit by education, training or experience.

You must be under the regular care of a physician in order to be considered disabled.

Exclusions and Limitations

DEDUCTIBLE SOURCES OF INCOME

Your STD and LTD benefit payments may be reduced or offset by other sources of income. The IRS may require you to pay taxes on certain benefit payments. Consult your tax advisor for details.

You cannot receive STD or LTD benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where you're being engaged in an illegal occupation was a contributing cause to your disability
- Sickness or injury for which Workers' Compensation benefits are paid, or may be paid, if duly claimed
- Any injury sustained as a result of doing any work for pay or profit for another employer
- A pre-existing condition

PRE-EXISTING CONDITIONS

You have a pre-existing condition if:

- You received medical treatment, consultation, care or service including diagnostic measures, or took prescribed drugs or medicines in the three months just prior to your effective date of coverage; or you had symptoms for which an ordinarily prudent person would have consulted a health care provider in the three months prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

For questions about Lynn's STD and LTD plans, how to file a claim or for the status of your ongoing claim payments, call Unum at +1 866-679-3054.

Employee Assistance Programs

Get confidential short-term support for personal issues, such as stress, anxiety and depression for yourself or a family member.

Employee Assistance Program

Lynn University provides all full-time employees and family members complimentary access to its Employee Assistance Program (EAP) through UNUM.

The EAP offers confidential, short-term counseling from a licensed counselor for a full range of personal issues and helps promote a healthy work/life balance. In a crisis, emergency assistance is available 24/7.

The program can assist employees, their spouse, dependent children, parents and in-laws with the following:

- Stress, anxiety, depression
- Relationship, family, parenting issues
- Substance abuse
- Anger, grief, loss
- Life transitions
- Referrals for additional treatment, as needed

Employees can learn more about the program at unum.com or contact Health Advocate at +1 877-260-6995.

Life planning financial and legal resources

When a loved one is terminally ill or passes away, you may need help with personal, financial and legal decisions. Unum's Life Planning Financial & Legal Resources can help find clarity and comfort during these trying times. Services are provided at no additional cost to full-time employees, spouses and beneficiaries.

Specially trained consultants are available to provide support regarding the following:

- Estate settlement
- Social security
- Cash flow
- Taxes
- Investment planning

To speak with a life planning consultant or for additional information, call +1 800-422-5142 or visit members.healthadvocate.com (Enter Unum – Life Planning)

Employee discounts

Receive discounts on travel, entertainment, child care and more.

Perkspot

Receive discounts on travel, entertainment, child care and more through [Perkspot](#), Lynn's employee discount program. Sign up to start saving!

Corporate discounts

Get discounts on [transportation](#) and local [hotels](#) with your Lynn ID. Log in required.

Flexible spending accounts

Accounts for setting aside tax-free money for healthcare expenses and dependent care services

How the plans work

Flexible spending accounts (FSA) allow employees to set aside pre-tax dollars to cover the costs of qualified healthcare expenses and/or dependent care services. They are a lot like savings accounts but used for certain eligible expenses. Accounts work on an annual plan year basis and are funded through bi-weekly payroll deductions.

Funds are subject to a use-it-or-lose-it rule. The IRS rule states that any remaining funds in an FSA at the end of the plan year must be forfeited, unless the plan has a grace period. Lynn's plans have a two-month and 15-day grace period immediately following the end of each plan year. This allows employees to use remaining funds for payment or reimbursement of eligible expenses incurred through the grace period.

IMPORTANT RULES TO REMEMBER

Certain IRS rules apply to FSAs:

- All regular full-time employees are eligible; you do not have to be enrolled in a medical or dental plan to participate.
- Contributions are elected on an annual basis. Annual elections cannot be changed during the year unless you experience an IRS—defined change in status.
- Your health care FSA annual election amount is available to spend from Jan. 1. The funds can be used in their entirety prior to your annual pledge being deducted from your paycheck on a biweekly basis.
- You must enroll each year in order to participate—*you are not automatically enrolled each year.*
- In order to be reimbursed from your account, the expenses you claim must be eligible under IRS regulations, incurred during the plan year or grace period (Jan. 1 through March 15 of the following year), and submitted by the following March 31.
- If you wish to continue to participate (incurring eligible claims) while on leave without pay, you must make your regular contributions on an after-tax basis.
- Each plan has a contribution maximum as defined by the IRS.

Health Care Flexible Spending Account (HCFSA)

After enrollment, you will receive a debit-type card that allows you to pay for services from your account. You can use the card at the time of service or request reimbursement. Keep your receipts each time you use your account, as you may receive a request to validate your purchases.

You can use your account for qualifying health care expenses for you, your children and your spouse—even if you are not covered by Lynn's health plans. Health care expenses for your same-sex spouse are reimbursable only if your same-sex spouse also qualifies as your dependent for federal tax purposes.

Qualifying healthcare expenses are those you have incurred that are not paid by your medical, dental or vision plan. These include, but are not limited to:

- Deductibles, coinsurance, co-pays
- Prescription and over-the-counter medicine
- Contact lenses, eyewear, and eye care supplies
- Orthodontia expenses

Contribution limits and a complete HCFSA eligibility list can be found at myameriflex.com.

Dependent Care Flexible Spending Account (DCFSA)

If you have dependent care expenses for your child(ren) under 13 or a disabled adult family member, you can enroll in the DCFSA and experience tax savings on expenses like daycare, elderly care, summer day camp, preschool, and other services that allow the employee to work full time.

This plan does not allow reimbursement for dependent care services until they have been incurred. If your dependent care provider bills in advance for future services, you will need to wait until that billing period has passed before you submit your claim.

Qualified dependents for DCFSA are:

- Your dependent child(ren) under 13 must be your “qualifying child” tax dependent as defined by the IRS, or if there has been a divorce or other legal separation of parents, you must be the custodial parent
- Your spouse, who is physically or mentally incapable of caring for themselves and spends at least eight hours a day in your home
- Any other person who is physically or mentally incapable of caring for themselves, spends at least eight hours a day in your home and is also your tax-dependent child for whom you are the custodial parent

More information on eligible expenses and contribution limits can be found at myameriflex.com or check with your tax advisor if you have questions about whether a certain expense is eligible for reimbursement under this program.

For additional information about reimbursement accounts, contact Ameriflex at +1-888-868-3539 or visit myameriflex.com

Legal services

Get financial resources or legal services for traffic tickets, wills, garnishments and more.

Legal and ID protection plans

LegalShield is Lynn's legal plan and ID protection provider.

LegalShield can provide employees, their spouse, and dependent children assistance with a variety of personal legal situations. The LegalShield mobile app allows you to call a law firm directly and makes it easy to upload documents for fast legal review.

Legal plan benefits include:

- Free legal advice by phone consultation
- Free review of legal documents, such as real estate contracts and lease agreements
- Free letters and phone calls on an employee's behalf to third parties

Identity theft and online privacy protection can be purchased separately or in addition to the legal plan. IDShield includes monitoring of personal information, credit, social media accounts and more. If your identity is compromised, it can be restored on your behalf by licensed private investigators.

Click [here](#) for more information.

Plan rates

The premiums listed below are biweekly amounts automatically deducted from your paycheck twenty-six pay periods per year.

Plan	Coverage level	Bi-weekly rate
Legal plan	Employee, spouse, dependent children, parents	\$7.52
ID protection plan	Employee only	\$2.68
	Employee and spouse	\$4.94
Legal plan plus ID protection	Employee only	\$9.74
	Employee and spouse	\$11.54

Pet plans

Save on veterinary care and get discounts on pet prescriptions and pet supplies.

Lynn University offers full-time employees pet benefits at exclusive group rates. You can enroll in Pet Assure, PetPlus or both. You decide the plan that works best for you and your pets.

Pet Assure veterinary discount plan

Pet Assure helps pet owners save on veterinary care. The plan can be used as an alternative or in addition to pet insurance and includes a 24/7 lost pet recovery service.

For \$9 per month, Pet Assure members save 25% at participating locations on all in-house medical services, including:

- Office visits
- Vaccinations
- X-rays
- Dental work
- Spay and neuter
- Emergency visits
- Surgeries
- Hospitalization

Since Pet Assure is not an insurance, there are no forms to fill out, no reimbursements and no denials of coverage—even pets with pre-existing conditions are accepted.

For a list of participating locations, go to petbenefits.com/search.

PetPlus product and Rx discount plan

When you sign up for the PetPlus plan, you receive member-only pricing on prescriptions and pet supplies and free shipping on all online orders. Same-day pickup is also available for most prescriptions at a Caremark pharmacy nationwide, including Target, CVS, Walgreens and other local pharmacies.

For \$8.50 per month, PetPlus members can save up to 50% on:

- Prescription medication
- Flea and tick products
- Vitamins & supplements
- Heartworm preventatives
- Rx and non-Rx food
- Treats and supplies

For a list of available products and pricing, visit petcarerx.com.

PetPlus also includes 24/7 pet Telehealth provided by AskVet.

For more information on the Pet Assure or PetPlus plans, contact Pet Benefit Solutions at +1 800-891-2565 or customercare@petbenefits.com.

Life and AD&D insurance

Lynn University provides you with free basic life insurance and AD&D coverage. You have the option to purchase supplemental coverage for you and your dependents.

How the plan works

Employee life insurance can provide money for your family if you die or are diagnosed with a terminal illness.

Lynn University provides basic group term life insurance at no cost to you. In addition you have the option to purchase additional group term life insurance coverage for yourself, your spouse and your dependent child(ren).

You are asked to designate beneficiaries for coverage on your life insurance at the time you enroll in Lynn University benefits. Beneficiaries can be changed at any time during the year.

You keep coverage for a set period of time, or "term". If you die during that term, your coverage level is paid to the designated beneficiaries listed on the policy.

Accidental Death & Dismemberment (AD&D) is also included. AD&D pays benefits if the policy holder is injured or dies as a result of a covered accident. If the accident results in death, beneficiaries will receive benefits from both the life insurance and AD&D policy.

Additionally, if you are diagnosed with a terminal illness with less than 12 months to live, you can request 100% of your life insurance benefit (up to \$250,000) while you are still living. This amount will be taken out of the death benefit and may be taxable.

All Lynn University life plans—employee, spouse and child—are insured by Unum.

Basic life with AD&D insurance

You are automatically enrolled in Lynn's basic life insurance coverage at one times your annual base pay (up to \$100,000), paid for by Lynn University.

Your annual base pay is your gross earnings prior to any deductions. It does not include any stipends, bonuses, overtime pay or other compensation.

Supplemental life with AD&D insurance

Supplemental life insurance extends your basic life coverage up to five times your annual salary. You choose the amount of coverage that's right for you.

Your coverage amount is based on your annual base pay at the time of enrollment. The maximum amount of supplemental life insurance coverage that you can purchase through Lynn University is the lesser of five times your annual salary or \$500,000.

Rates are based on age and coverage amounts. As you age, your rate will remain the same until the next plan year. If your base pay changes during the year, your rate will adjust and any benefit paid to your beneficiary(ies) will be based on your actual pay at the time life insurance benefits become payable.

Spouse life with AD&D insurance

If you are enrolled in supplemental life insurance, you can elect spouse coverage up to \$250,000. The amount of coverage you elect for your spouse cannot exceed 50% of your total supplemental life insurance cover. Benefits will be paid to you if your spouse dies while covered under Lynn's life insurance plan.

If your spouse is also an employee at Lynn University and is eligible for benefits coverage, you cannot cover him or her as a dependent under the life insurance plan.

Child life with AD&D insurance

You can elect child coverage of \$10,000 per child if you are enrolled in supplemental life insurance of \$20,000 or more. The cost for this coverage is the same regardless of the number of children you cover.

Evidence of insurability

Evidence of insurability is proof of good health as certified by a licensed doctor and approved by Unum. You or your covered dependents will be required to provide evidence of insurability when electing more than \$150,000 in coverage under Lynn's supplemental or dependent life insurance plans. When asked, you will need to complete an online questionnaire that provides information about your health and medical history, so that Unum may determine whether you qualify for certain levels of coverage.

Reduction in benefits

The amount of your benefits reduces by 65% at age 65; and 50% of the original amount at age 70. Any reduction in your benefits may also reduce your spouse and child life insurance coverage amounts, if enrolled, in order to satisfy the rule that your dependent life insurance coverage cannot be more than 50% of your life insurance coverage.

Conversion

If you terminate your employment, or if you or your dependents become ineligible for life insurance and/or AD&D coverage for a reason other than nonpayment of premium or policy termination, then you will have the option to convert all or part of the terminated group Life Insurance to an individual life policy without evidence of insurability. Conversion election must be made within 31 days of your coverage termination.

For full plan details, general questions, and claim status call Unum directly at +1 866- 679-3054.

Supplemental insurance

Learn about group accident, critical illness and supplemental health insurance options offered by Allstate Insurance.

Life can be unpredictable. Without warning, an injury or illness can lead to hospital stays, medical procedures and/or visits, which can cause costly out-of-pocket expenses.

Lynn offers the following Allstate supplemental policies to help employees protect their income and empower them to seek treatment.

Group accident insurance

Allstate accident insurance provides protection for accidental injuries on and off the job. Allstate pays employees a cash benefit when expenses incurred are associated with an accidental injury. The cash benefit can be used to help pay for deductibles, treatment, rent and more.

BI-WEEKLY PREMIUMS FOR GROUP ACCIDENT INSURANCE

Employee	Employee and spouse	Employee and child(ren)	Family
\$9.56	\$18.12	\$16.54	\$25.10

Group critical illness

Critical illness coverage helps provide financial support if you are diagnosed with a covered critical illness. You choose the level of coverage to protect yourself and your eligible dependents. If diagnosed with a covered critical illness, you receive a cash benefit from Allstate.

Premiums vary by coverage level. For more information, contact [Employee Services](#).

Hospital indemnity insurance

Regardless of other health insurance you may have, Allstate's hospital indemnity insurance pays a cash benefit for hospital confinement when a sickness or injury occurs.

With affordable premiums and no pre-existing condition limitation, you, your spouse, and dependent children can feel assured that you have the protection you need if faced with hospitalization.

Hospitalization benefits	Cost
First day hospital confinement Limited to once per year	\$1,600
Daily hospital confinement Maximum of 10 days	100
Hospital intensive care (daily) Maximum of 10 days	\$100

BI-WEEKLY PREMIUMS FOR HOSPITAL INDEMNITY INSURANCE

Employee	Employee and spouse	Employee and child(ren)	Family
\$9.30	\$24.24	\$16.08	\$31.08

Worldwide Travel Assistance

Worldwide travel assistance is available to you when traveling for business or pleasure.

Whether traveling to a foreign country or within the U.S., Lynn provides full-time employees access to emergency travel assistance at no cost when traveling for business or pleasure.

Services are provided by Assist America, Inc. and available to help 24 hours a day, 365 days a year. Medically certified personnel can connect you with pre-qualified English-speaking and Western-trained medical providers anywhere in the world.

Whenever you or your family travel 100 miles or more from home, be sure to pack your worldwide emergency travel assistance card or download the Assist America app from the app store.

What coverage includes

- Hospital admission coordination
- Emergency medical evacuation
- Medically supervised transportation home
- Legal and interpreter referrals
- Prescription replacement assistance
- Multilingual crisis management professionals
- Medical referrals to Western-trained, English-speaking medical providers
- Care and transport of unattended minor children
- Passport replacement
- Transportation for a friend or family member to join a hospitalized patient

For travel assistance or to learn more about this benefit, call +1 800-872-1414 (within the U.S.) or +(U.S. access code)+1 609-986-1234.

You can also email medservices@assistamerica.com and reference number 01-AA-UN-762490.