

2025 Benefits Overview

Eligibility

You are eligible to enroll in Lasell University's benefits program if you are a regular employee of Lasell University working at least 1,000 hours per year. You may enroll dependents in the medical, dental, and vision plans.

Eligible dependents include:

- Spouse
- Domestic Partner
- Dependent children and step 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

Making Changes During the Year

Once a year, during open enrollment, you may make changes to your benefits effective the following January 1. Under IRS rules, your health and insurance benefit elections will remain in effect until the next plan year, unless you have a qualifying change in status. If you have a qualifying change in status during the year, you must notify Human Resources within 30 days of the status change to request a change to your benefit elections. Otherwise, you must wait until the next calendar year.

Terms to Know

Coinsurance: The percentage of a covered expense you must pay after you meet your deductible, but before you reach the annual out of pocket maximum. The remaining percentage is paid by the health plan.

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

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

Out of Pocket Maximum: The limit the medical plan puts on the amount of money you have to pay each year out of your pocket for eligible medical expenses. Once you reach the limit, the plan will pay 100% of your eligible expenses for the rest of the year.

Changing Benefits After Enrollment

During your enrollment period at your time of hire or during the annual enrollment, you have the opportunity add or update your benefit elections. Changes outside of Open Enrollment may only be made if you experience a qualifying event, as determined by the IRS.

Qualifying life events include:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a qualified dependent
- Change in residence due to employment
- Change in adoption proceedings
- Change in spouse's benefits or employment

Benefit	Plan / Benefits	Eligibility Start Date	Your Coverage Choices
Medical	<ul style="list-style-type: none"> Harvard Pilgrim HDHP HSA (HMO) Harvard Pilgrim PPO 	Full & Part Time: 1st of the month coincident with or next following date of hire	<ul style="list-style-type: none"> Individual coverage Family coverage
Dental	<ul style="list-style-type: none"> Delta Dental High Plan Delta Dental Low Plan 		<ul style="list-style-type: none"> Individual coverage Family coverage
Vision	<ul style="list-style-type: none"> VSP Signature Plan 		<ul style="list-style-type: none"> Individual coverage Family coverage
Life Insurance (full time)	<ul style="list-style-type: none"> Basic coverage of 1.5x annual earnings up to a maximum of \$200,000 Contributory coverage (<i>for yourself</i>) to a maximum of 5x salary not to exceed \$500,000 	Full Time Employees: 1st of the month coincident with or next following date of hire	The University automatically provides Basic life coverage at no cost to you; you decide whether to buy additional coverage for yourself or your dependents (<i>spouse & child coverage</i>).
Short Term Disability (STD)	Reliance Standard	Full Time Employees: After 6 months of employment	The University automatically provides coverage at no cost to you
Long Term Disability (LTD)	Reliance Standard	Full Time Employees: 1st of the month coincident with or next following date of hire	The University automatically provides coverage at no cost to you
403(b) Retirement Plan	TIAA-CREF	Full & Part Time: Eligible on date of hire to make contributions (pre-tax or Roth)	After two years of employment (<i>and at least 1,000 hours/year</i>), eligible employees who contribute will receive a match to their contributions of up to 5% from the University
Flexible Spending Accounts	<ul style="list-style-type: none"> Health Care FSA Dependent Care FSA Limited Purpose FSA (<i>if you participate in the HPHC HSA HDHP HMO plan only</i>) 	Full & Part Time: 1st of the month coincident with or next following date of hire	You decide how much to contribute: <ul style="list-style-type: none"> Health Care or Limited Purpose FSA: up to \$3,300* Dependent Care FSA: up to \$5,000* (or \$2,500 if married filing taxes separately)
Health Savings Account	You can enroll only if you are enrolled on the Harvard Pilgrim HMO HDHP. Your coverage choices		Contribution Maximums*: <ul style="list-style-type: none"> Individual: \$4,300 Family: \$8,550 "Catch-up" (age 55+): \$1,000 Lasell University will contribute \$750 to individual plans and \$1,500 to family plans at the beginning of the plan year
Additional Benefits	<ul style="list-style-type: none"> Dana Farber Direct Connect Employee Assistance Program through Reliance Travel Assistance Tuition Waiver Tuition Reimbursement Tuition Exchange (Scholarship) Discounted Barn & Rockwell Benefits Accident and Critical Illness Plan Pet Insurance Certified Financial Planning Resource Identity Theft Daycare Benefit LegalEASE 		Typically eligible at date of hire

Medical Coverage

The University makes a substantial contribution to the cost of your monthly premium. You have a choice of two medical plans through Harvard Pilgrim Health Care: a High Deductible Health Savings Account HMO and a PPO. You may elect individual or family coverage. Your premium is taken pre-tax.



The high deductible HMO includes a Health Savings Account (HSA) that you can use to pay for eligible health care expenses. The University contributes funds to your HSA each January. Contributions you make to the HSA are pre-tax.

Dental Coverage

You have a choice of two dental plans through Delta Dental: the high and the low plan. You may enroll in individual or family coverage. You pay the full cost of this coverage on a pre-tax basis.



Vision Coverage

You may elect vision coverage through VSP. You have a choice of individual or family coverage. You pay the full cost of this coverage on a pre-tax basis.



Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-advantaged savings account that can be used to pay for medical, dental, vision, and other qualified expenses now or later in life. The funds in your HSA roll over from year-to-year and you can make additional contributions at any time during the plan year, up to the IRS limit.

Lasell University will contribute to your HSA account in the amount of \$750 for Employee only coverage and \$1,500 for Employee + 1 and Family coverage. These funds count towards your annual contribution limit.

Flexible Spending Account (FSA)

A Flexible Spending Account allows employees to set aside pre tax income to pay for health, dental, vision and dependent care expenses that are expected to occur during the year. The maximum amount you can contribute to your FSA account is \$3,300 for health, dental, and vision and \$5,000 for dependent care (or \$2,500 if married and filing separately). If you are enrolled in the HSA you can enroll in the Limited Purpose FSA. A Limited Purpose FSA allows for qualified vision and dental expenses only, until you have met your High Deductible Health Savings Account HMO deductible, then health expenses are eligible as well. You can be enrolled in the health FSA, even if you are not in the University medical plan.

Life and AD&D Coverage

Basic: The University pays for and automatically provides eligible employees with a benefit equal to 1.5 X your annual salary, up to a maximum cap of \$200,000 through Reliance Standard.

Voluntary: You may elect additional Voluntary Coverage as follows.

- **Employee:** elect up to 5X annual base salary in \$10,000 increments not to exceed \$500,000. You can qualify for coverage up to \$200,000 without any medical evidence if you apply when initially eligible.
- **Spouse:** elect up to 100% of employee coverage to the \$500,000 cap in increments of \$5,000. Your spouse can qualify for coverage up to \$30,000 without any medical evidence if you apply when initially eligible.
- **Child:** children from 6 months to age 19, *(to age 26 if a full time student)* can qualify for coverage up to \$10,000 in \$2,000 increments. Children under 6 months are eligible for insurance up to \$1,000.

Disability Coverage

The University pays for and automatically provides salary continuation through Disability plans. Eligible employees qualify for these benefits upon meeting the definition of disability.

Short Term Disability (STD): There is a 45 day elimination period for an illness and a 14 day elimination period for maternity. All accrued sick time must be used. Following the elimination period, individuals who are found to be disabled receive 60% of pay to a maximum benefit period of 6 months.

Long Term Disability (LTD): There is a 180-day elimination period, individuals who are found disabled by Reliance Standard generally receive 60% of pay to a maximum of \$10,000 per month, to a maximum benefit period up to age 65.

Voluntary Accident & Critical Illness

Voluntary Accident and Critical Illness is paid for by the employee and provided through Allstate. Accident pays cash benefits for expenses associated with an accidental injury and can help protect hard-earned savings should an accidental injury occur. Critical Illness provides a lump-sum cash benefit at time of diagnosis and can help cover out-of-pocket expenses associated with a critical illness.

403(b) Retirement Plan

You may participate in the Lasell University's 403(b) Retirement Plan with TIAA from date of hire. Participating eligible employees who complete two years of employment (and at least 1,000 hours/year) and contribute to Plan, receive a match to their contributions of up to 5% from the University.

Tuition Benefits

As an employee of the University, you are eligible for a variety of tuition benefits within Lasell and outside of the University. A summary of tuition offerings available to you are listed below:

Tuition Waiver: You are eligible to receive a year waiver for Lasell University courses for full and part time employees beginning the semester following date of hire. Both undergraduate and/or graduate courses are eligible.

Tuition Reimbursement: You may receive up to \$1,000/year for taking pre-approved classes at an institution outside of Lasell University.

Tuition Exchange program: The University is part of the Tuition Exchange (TE) a reciprocal program at over 600 member schools. A complete listing of TE schools is available online at [TuitionExchange.org](https://www.tuitionexchange.org). TE is available to eligible dependents of Lasell University employees, and recipients are determined by the receiving school. This is not a guaranteed benefit.

For details regarding specifics concerning the above benefits, eligibility and taxation, please review the Handbook on myLasell, or contact Human Resources at hr@lasell.edu.

Employee Assistance Program

The Employee Assistance Program through Reliance Standard is confidential and paid for by the University for you and your family members. You are automatically enrolled. The program offers confidential Employee Assistance Services, one-on-one telephonic and online coaching, as well as budget, financial, and legal consultations. Visit their website at allonehealth.com/toolkit-reliance/, **company code: RSLI859**. Talk with a specialist 24 hours a day / 7 days a week by calling toll-free at **855-775-4357**.

LegalEASE - New for 2025

LegalEASE helps employees save time by quickly connecting to the right attorney for legal matters such as:

Family matters: adoption, prenuptial agreements, and power of attorney

Real estate matters: purchasing, selling or refinancing of a home

Driving privilege: defense of traffic tickets and license restoration

Financial Services: legal dispute with creditors, personal debt collection, foreclosure

Allstate Identity Protection - Pro + Cyber: Expanded Program for 2025

Allstate's Identity Protection plan provides comprehensive identity monitoring services, and full service remediation in the event you, or your family member becomes a victim of identity fraud. This is an important benefit to consider as our personal information is becoming more accessible than ever before.

Individual coverage is \$10.45 per month and family coverage is \$18.95 per month. The definition of family is broad — anyone "under roof or under wallet" can be considered a covered dependent.

Travel Assistance

Reliance Standard has partnered with On Call International to provide around-the-clock access to On Call International's 24-hour, toll-free travel assistance services. Whether you need help with an illness or injury, lost passport, missing luggage or even a prescription refill, you can rest assured you (*and your covered dependents*) have access to a personal travel emergency companion anytime you're more than 100 miles away from home. To get in touch with On Call International while in the U.S. please call **800-456-3893**. Worldwide, please call **603-328-1966**.

Certified Financial Planner

The University is providing this on campus investment education resource to help equip employees with as much information as possible about their own retirement planning. Retirement planning is complicated. This resource provides general financial and investment information based on your individual retirement needs and is intended to help you make better retirement-related decisions for you and your family. The CFP is not tied to a fund house and their compensation is not based on the fund decision you make. They are paid an hourly rate by the University, through the 403(b) Retirement Plan.

Holway Early Childhood Centers

Rockwell and The Barn (Child Care Centers) give employees priority placement and a 30% discounted tuition rate. A portion of this benefit is taxable as the IRS limits the amount that can be excluded from taxable income. The University adds the taxable portion to the employee's bi-weekly payment information so that it is appropriately included in the employee's taxable wages.

Pet Insurance

You can enroll in Voluntary Pet Insurance through Nationwide. Pet Insurance provides coverage for expenses related to accidents and illnesses. You pay the full cost of coverage via direct bill. To get a quote call **877-263-6008**.

Lasell University offers additional perks such as use of the University's Athletic Center, Library, and free parking!