

Benefits resources



Your health

Carrier/administrator	Key facts
Medical benefits	
Aetna	Medical plan choices include the Preferred Consumer Choice Plan with Health Savings Account (HSA) and Core plan.
Prescription drug benefits	
CVS Caremark	CVS Caremark prescription drug coverage, Transform Diabetes Program and AccordantCare Program.
Dental	
Lincoln DentalConnect®	You can use any dentist you wish; however, dental fees may be reduced if you use a participating dentist.
Vision	
Lincoln VisionConnect®	Plan covers a portion of your eye exam, frames, lenses, and contact lenses and includes discounts for laser vision correction.
Virtual health consultations	
MDLIVE	The care you need anytime, anywhere – without ever going to the doctor’s office.
Expert second medical opinion	
Teladoc Medical Experts	Get a second expert medical opinion and the support and information to help you make decisions about your care.
Wellness providers	
Virgin Pulse	Health assessment, health coaches, condition management and online healthy living programs, wellness tools and resources.
Weight management program	
WW (formerly Weight Watchers)	Attend meetings or get online support to reach your weight-loss goals.
Employee Assistance Program (EAP)	
Aetna Resources for Living	Work-life support and services available 24 hours a day, seven days a week, including Senior Care Management, free online homework tutoring, discount event tickets and much more.
Voluntary pet insurance	
Nationwide Pet Insurance	Covers accidents, illnesses and preventive care.
Infertility and family planning benefit	
Ovia Health	Fertility, pregnancy and parenting mobile apps.
Progyny	Assistance with infertility and family planning.
Gym membership discount program	
Active&Fit Direct™	Choose from 16,000+ participating fitness centers and more than 4,000 digital workout videos, starting at \$25/month.



Your financial future

Carrier/administrator	Key facts
Financial services	
Ayco financial counseling	Ayco's financial coaches will work with you to provide customized solutions to help you make progress on personal financial goals.
HealthEquity – Health Savings Account (HSA)	Allows you to set aside pretax dollars for eligible healthcare expenses when enrolled in the Preferred Consumer Choice Plan.
Smart-Choice – Flexible Spending Account (FSA)	Allows you to set aside pretax dollars for eligible healthcare and dependent care expenses.
WageWorks commuter benefits provided by HealthEquity	You may set aside pretax dollars to be used for work-related eligible transportation expenses.
Insurance benefits	
Life and Accidental Death & Dismemberment (AD&D) insurance through Lincoln Insurance Solutions	Automatic coverage of 1x your annual eligible earnings. You may also elect: <ul style="list-style-type: none"> ▪ Supplemental Group Life ▪ Spouse Life Insurance ▪ Supplemental AD&D Insurance ▪ Child Life Insurance
Short-term and long-term disability insurance through Lincoln Insurance Solutions	Provides income protection in the event of disability. Benefit amount is based on length of disability. You may also elect buy-up long-term disability insurance.
Critical Illness and Accident insurance through Lincoln Insurance Solutions	Provides a lump-sum cash benefit if you are diagnosed with a covered critical illness. Lincoln accident insurance helps protect your income from unexpected expenses related to an accident. The plan pays you a lump-sum cash benefit – you decide the best way to use it.
LNC <i>MoneyGuard</i> ® Plan through Lincoln Financial Group	Universal life insurance policy with long-term care benefit riders.
Retirement benefits	
Lincoln Retirement Plan Services	LNC Employees' 401(k) Savings Plan – a tax-effective way to save part of your income for retirement while receiving company core and matching contributions.
Lincoln Financial Retirement Plan Service Center	Employees hired prior to 2008 may be eligible for a legacy Lincoln or JP pension benefit. Contact for calculations or questions.
Delaware Retirement Plan	Retirement plan for former Delaware Management Holdings Inc. employees.
UBS Financial Services Inc.	Administration of Long-Term Incentive (equity) program for those eligible.
Nolan Financial Group	Administration of DC SERP (deferred compensation) for those eligible.

