

# BENEFITS

that make a difference

## Your 2020 benefits offer more coverage options than ever. It's time to enroll!

Oct. 14 until noon Friday, Nov. 1



Legacy is enhancing your coverage options in a big way for 2020. New voluntary benefits through Aflac allow you to choose extra protection for accidents, critical illnesses, and hospital stays. Visit [legacyhealthandwellness.org](https://legacyhealthandwellness.org) to learn more on these new options.

**Ready to enroll?**  
**Visit [mybenefits.lhs.org](https://mybenefits.lhs.org)**

Log on to [mybenefits.lhs.org](https://mybenefits.lhs.org) to view your current elections and make changes for the 2020 plan year.



### New coverage options for:

- ✓ Accidents
- ✓ Critical illnesses
- ✓ Hospital stays

## Enroll if you want to...

**Participate in the Health Care or Dependent Care Flexible Spending Account (FSA).** FSA rules require you to re-enroll each year.

**Change your medical, dental, or vision coverage.** You can waive or enroll in coverage, including the Vision Plan base or buy-up option.

**Add or change coverage for your family members.** This is your only opportunity to change coverage for your family members for 2020 unless you experience a qualifying life event. Documentation is required to add a family member (see [mybenefits.lhs.org](https://mybenefits.lhs.org) for details).

**Elect new voluntary coverage through Aflac.** New this year! See [Aflac.com/LegacyHealth](https://Aflac.com/LegacyHealth) for more information on your coverage options.

**Request life insurance increases.** Life insurance is available for you (basic and supplemental), for your spouse/domestic partner, and for your children. For increases that require underwriting, documentation is required (see [mybenefits.lhs.org](https://mybenefits.lhs.org) for details).

**Enroll in the Short-Term Income Supplement (STIS) or Long-Term Income Supplement (LTIS) buy-up options.** The buy-up options may provide you with more income if you become ill or disabled and cannot work.

**Adjust your Accidental Death and Dismemberment (AD&D) coverage.** Coverage is available for you and your family. Documentation is required for family coverage (see [mybenefits.lhs.org](https://mybenefits.lhs.org) for details).

**Elect an Annual Paid Leave (APL) cashout.** Visit [myHR.lhs.org](https://myHR.lhs.org) to make a cashout election. For this benefit only, you have until noon on Friday, Nov. 29 to make an election. All other Annual Enrollment benefit elections must be made by noon on Friday, Nov. 1.

**Change the tobacco use status for yourself or your spouse/domestic partner.** If you or your spouse/domestic partner recently started or quit smoking, be sure to update your tobacco use status. Medical and critical illness premiums are lower for nonsmokers.

## If you don't enroll

If you don't enroll or submit required documentation by noon on Friday, Nov. 1, your benefits will continue with your current elections and you will not be enrolled in any Flexible Spending Accounts for 2020. Annual Enrollment is your only opportunity to make benefit changes for 2020 unless you experience a qualifying life event (such as a birth, marriage, death, divorce, or change in benefits coverage).

## Enrolling remotely

To enroll from outside Legacy, your account will need to be enabled for Password Plus, Legacy's new dual-factor authentication system. Visiting [mybenefits.lhs.org](https://mybenefits.lhs.org) will automatically redirect you to MyPortal, a Legacy site for securely accessing Legacy services remotely. Here's what to do:

1. If you're accessing remotely for the first time, you'll be prompted to register for Password Plus. After registering, you'll log in with your Legacy network ID and password.
2. The system will ask you to verify your identity through either a text message, phone call, or token code generated by the mobile app.
3. After verifying, select the "MyBenefits" icon to proceed with enrollment.

Questions? Call the IS Help Desk at 503-415-5888.

## How to enroll

1. Go to [mybenefits.lhs.org](https://mybenefits.lhs.org) and log in. Use the same username and password you use to access any Legacy computer.
2. Click "Start enrollment" at the top of the page and follow the instructions.

**Tip #1:** To add a family member not currently listed, click the red "plus" sign on the family information page.

**Tip #2:** If you're enrolling family members, be sure to add them under each plan you would like coverage under.

**Tip #3:** If you request life insurance amounts that require additional approval, you will be able to complete the Evidence of Insurability (EOI) application for approval immediately after enrolling. This must be completed within 60 days of applying for increased coverage.

**Tip #4:** Review and confirm your 2020 benefit choices and click "Complete enrollment." Email or print your confirmation statement for your records.

**Tip #5:** Submit dependent documentation when required by noon on Friday, Nov. 1.

## Need help?

For help logging in, call the Legacy IS Help Desk at 503-415-5888.

Questions? Call the Legacy HR Answer Center at 503-415-5100 or email [HRanswer@lhs.org](mailto:HRanswer@lhs.org).

## Living our mission

Legacy Health's mission is Good Health for our people, our patients, our communities, and our world. This isn't a lofty mission, but one we aim to live every day. Our benefits program supports our mission and is designed to help us:

- Live better lives at work and at home
- Deliver better and safer care to our patients
- Manage increasing health care costs for you and Legacy
- Maintain competitive, quality health care benefits for all employees.

## Knowledge is power

Understanding your benefits is key to making the most of them. Our Legacy benefits professionals host several Q&A sessions during enrollment to help you learn about your benefit options.

WHEN		WHERE
MONDAY, OCT. 21	7:00-10:00 a.m.	Legacy Good Samaritan (Cafeteria)
	8:00-9:45 a.m.	Northwest 31st Building (Café)
	1:30-3:30 p.m.	Legacy Silverton (Family Birth Center lobby)
TUESDAY, OCT. 22	8:30-10:30 a.m.	Legacy Meridian Park (CHEC foyer & CHEC 106)
	8:00-10:00 a.m.	Legacy Emanuel & Randall Children's Hospital (Cafeteria)
	12:00-2:30 p.m.	Legacy Salmon Creek (Third floor cafeteria)
WEDNESDAY, OCT. 23	8:30-10:30 a.m.	Legacy Salmon Creek (Third floor cafeteria)
	1:00-3:00 p.m.	Legacy Mount Hood (Cafeteria, Columbia Room)
	1:30-3:30 p.m.	Legacy Good Samaritan (Wistar Morris Conference Room)
THURSDAY, OCT. 24	8:00-10:00 a.m.	Legacy Mount Hood (Cafeteria, Columbia Room)
	9:30-11:30 a.m.	System Office (Cafeteria)
	12:00-2:00 p.m.	Legacy Research Institute (HPMC lobby conference room)
FRIDAY, OCT. 25	8:00-10:00 a.m.	Davis Building (236 North and South)
	12:30-2:30 p.m.	Legacy Emanuel & Randall Children's Hospital (Cafeteria)
	12:30-2:30 p.m.	Legacy Meridian Park (CHEC foyer & CHEC 106)

### A final note

This brochure includes a summary of some of your benefits effective Jan. 1, 2020. Please refer to the current Legacy Employee Benefits Guide or relevant insurance policy contracts for more comprehensive summaries and benefit details. Although we have made every effort to ensure this guide is accurate, provisions of the official plan documents and contracts will govern in case of any discrepancy. While we intend to continue this program, Legacy Health reserves the right to change and/or terminate any portion of the benefit program at any time for any reason with or without notice. Participation in the benefit program does not give anyone the right to continued employment with Legacy. For employees represented by a union and/or covered by a collective bargaining agreement, human resources leadership will be contacting the local labor union representatives to discuss the changes and provide relevant information to ensure compliance with both the contract and the law. There may be a duty to bargain over the described changes. Legacy's medical plan is not considered a grandfathered plan for the purposes of health care reform.

### Myth:

You need to be enrolled in Legacy's Medical Plan to elect voluntary coverage for accidents, critical illnesses, or hospital stays through Aflac.

### Truth:

You need to be eligible for Legacy Medical Plan coverage, but you do not have to be enrolled in medical coverage at Legacy (or anywhere else) to elect voluntary benefits through Aflac.

## How Legacy's Medical Plan works

1. You do NOT need to meet an annual deductible (pay for care out of your own pocket) before the Plan begins to pay.
2. Your care is covered when you use Legacy+ network providers. Emergency and urgent care are covered outside the network.
  - a. Preventive care is covered at 100 percent.
  - b. Office visits and specialist visits are covered at 90 percent.\*
  - c. Office visits, prescriptions, and lab work related to chronic conditions (asthma, diabetes, coronary artery disease, congestive heart failure, or chronic obstructive pulmonary disease) are covered at 90 percent when you participate in the Legacy Care Support Resources program.

\* Pre-certification or pre-authorization may be required. See the Legacy Employee Benefits Guide for details.

## Compare your care

### Medical care benefits (Preferred Provider Organization in-network comparison)

Coverage	Legacy Benefit	Average Comparable Benefit	Result
Individual deductible	No deductible	\$250-\$600	Stronger
Family deductible	No deductible	\$500-\$1,200	Stronger
Individual out-of-pocket maximum	\$2,000 Medical \$1,250 Prescriptions	\$2,500-\$5,000 Medical and Prescriptions	Stronger
Family out-of-pocket maximum	\$6,000 Medical \$3,750 Prescriptions	\$5,000-\$10,000 Medical and Prescriptions	Equal
Facility co-insurance	Plan pays 80%*	Plan pays 80%-90%	Equal
Office visit co-insurance	Plan pays 90%	Primary Care: \$20-\$30 co-pay Specialist: \$30-\$50 co-pay	Equal
Preventive care	Plan pays 100%	Plan pays 100%	Equal
Emergency room visit**	\$100 co-pay	\$100-\$150 co-pay	Equal
Generic drugs	\$10 co-pay	\$10-\$20 co-pay	Equal
Brand formulary drugs	\$25 co-pay	\$30-\$50 co-pay	Stronger
Brand non-formulary drugs	\$50 co-pay + 20%	\$50-\$120 co-pay	Equal
Monthly employee-only premium (full-time employee)	\$40 for nonsmokers	\$75-\$150	Stronger
Monthly family premium (full-time employee)	\$259 for nonsmokers	\$300-\$500	Stronger

\* Co-insurance is 90% for those participating in the chronic conditions program with qualifying conditions.

\*\* Emergency room co-pay is waived if you are admitted.

### Dental care benefits (Preferred Provider Organization)

Coverage	Legacy Benefit	Average Comparable Benefit	Result
Individual deductible	\$25 per person	\$50 per person	Stronger
Family deductible	\$75	\$150	Stronger
Annual maximum	\$1,500 per person	\$1,500-\$2,000	Equal
Preventive care co-insurance	Plan pays 100%	Plan pays 100%	Equal
Basic co-insurance	Plan pays 80%	Plan pays 80%	Equal
Major co-insurance	Plan pays 70%	Plan pays 50%	Stronger
Orthodontia deductible	No deductible	No deductible	Equal
Orthodontia co-insurance*	Plan pays 60%	Plan pays 50%	Stronger
Orthodontia lifetime maximum	\$3,000 per person	\$1,500-\$2,000	Stronger
Monthly employee-only premium (full-time employee)	\$10	\$10-\$20	Stronger
Monthly family premium (full-time employee)	\$70	\$30-\$80	Equal

\* One-year waiting period applies

### Vision care benefits

Coverage	Legacy Benefit	Average Comparable Benefit	Result
Exam	Plan pays 100% after \$15 co-pay	Plan pays 100% after \$10-\$15 co-pay	Equal
Frames	\$200 allowance (every 2 calendar years in base plan; every calendar year in buy-up option); 20% off remaining balance	\$150 allowance every 2 calendar years	Stronger
Lenses	Plan pays 100% after \$0-\$40 co-pay (depending on lens type) in lieu of contact lenses	Plan pays 100% after \$15-\$30 co-pay	Stronger
Contacts	\$200 allowance every calendar year in lieu of lenses for glasses; 20% off remaining balance	\$150 allowance every calendar year in lieu of frames and lenses	Stronger
Monthly employee-only premium (full-time employee)	Base plan: \$7 Buy-up option: \$10	\$5-\$10	Equal
Monthly family premium (full-time employee)	Base plan: \$20 Buy-up option: \$30	\$15-\$30	Equal