

BENEFITS

that make a difference

Voluntary benefits: Expanding your coverage options



Voluntary benefits can help offset out-of-pocket costs associated with accidents and illnesses. They allow you to fine-tune your coverage by electing levels that fit your health and lifestyle needs.

- **Accident Plan:** You receive a cash payment if you are injured; the amount depends on the injury and where and when services are provided.
- **Critical Illness Plan:** You receive a lump sum cash payment of up to \$30,000 if you are diagnosed with a covered condition.
- **Hospital Indemnity Plan:** You receive a cash benefit when admitted to the hospital due to an accident, illness, or pregnancy.

There are other benefits, too, such as:

- There's no pre-existing condition exclusion under the **Hospital Indemnity Plan**. For example, if you're pregnant now and due in January, you're still eligible for a cash benefit.
- Premiums are deducted after taxes, which means any benefit you receive is not taxable and it does not reduce your Legacy disability plan payments.
- You don't need to be enrolled in the Legacy Medical Plan to elect coverage through the new voluntary plans.
- Plans are portable; you can continue participating at group rates even if you leave Legacy.
- They're not just for the physically ill. For example, the **Accident Plan** covers fractures, dislocations, and lacerations.

Ready to elect voluntary benefits?

Visit mybenefits.lhs.org during Annual Enrollment or anytime you experience a qualifying life event. For more information, visit Aflac.com/LegacyHealth.



Voluntary benefit advantages

- Cash benefits are paid directly to you
- You don't have to answer any health questions to begin coverage (but you do need to be in a benefit-eligible status)
- You don't need to be enrolled in the Legacy Medical Plan to qualify for coverage

Take a closer look at how voluntary benefits can make a difference in your Good Health journey.

Accident Plan

Accidents can happen in an instant, and they can seriously impact the quality of life for you and your family. Even if you recover quickly, the costs associated with the accident can have a long-lasting impact on your financial health.

Electing coverage under the **Accident Plan** means you'll receive a cash payment if you experience a covered accident or injury. You can use the payment any way you like. You can even receive payment for wellness tests (\$50 in the low plan) even though the tests are already covered at no cost to you if you're enrolled in the Legacy Medical Plan and use in-network providers.

The Plan pays benefits for costs related to:

- Emergency room treatment
- Ambulance rides
- Diagnostic tests
- Prescriptions
- Concussion/brain injury
- Emergency dental work
- Eye injuries
- Fractures
- Dislocations
- Lacerations
- Outpatient care
- Inpatient care
- Health appliances (crutches, wheelchairs, braces, etc.)
- Rehabilitation/therapy
- Family lodging during hospital stays
- Prosthesis
- Wellness tests (annual exams)

Hospital Indemnity Plan

Even short hospital stays can result in major health care bills, and there may be extra financial strains associated with your stay that regular insurance doesn't cover (like transportation and meals for family members, help with child care, or lower paychecks as a result of missing work).

Electing coverage through the **Hospital Indemnity Plan** means you'll receive a cash payment for being admitted to the hospital and an additional cash benefit for each day you're there, up to the plan maximum. For example, in the low plan, you receive \$500 for admittance and an additional \$100 for each day you're there, up to the plan maximum.

You can even receive a benefit if you have a pre-existing condition or if your hospital stay is expected, such as stays related to pregnancy and birth.

Critical Illness Plan

Chances are you know someone who's been diagnosed with a critical illness. You can't help notice the difference in that person's life—both physically and emotionally. What's not so obvious is the impact a critical illness may have on someone's personal finances. Even with good medical insurance, the out-of-pocket costs can really add up.

Electing voluntary **Critical Illness Plan** coverage means you'll receive a cash payment if you're diagnosed with or are receiving treatment for a covered illness. For example, if you elect \$10,000 in coverage and are diagnosed with cancer, you would receive a \$10,000 payment. You can use the cash payment any way you like. The Plan covers illnesses like:

- Cancer
- Heart attack
- Stroke
- Kidney failure
- Major organ transplant
- Bone marrow transplant
- Sudden cardiac arrest
- Coronary artery bypass surgery
- Non-invasive cancer
- Skin cancer
- Severe burn
- Coma
- Paralysis
- Loss of sight, hearing, or speech

Visit [Aflac.com/LegacyHealth](https://www.aflac.com/legacyhealth) to view plan documents, including payouts, rates, and limitations.

Questions? Call the Legacy HR Answer Center at 503-415-5100.

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 provide relevant information to ensure compliance with both the contract and the law. There may be a duty to bargain over the described changes.



Coverage that fits your life

Your new voluntary benefits come with several coverage levels so that you can choose the best coverage for your unique health and life circumstances. The **Accident Plan** and the **Hospital Indemnity Plan** both offer two levels of coverage: low, and high. The high coverage level offers you a larger cash benefit than the low coverage level.

Semi-monthly premiums (2 times a month)	Accident Plan		Hospital Indemnity Plan	
	Low	High	Low	High
Employee only	\$2.47	\$4.34	\$5.05	\$9.99
Employee plus spouse/domestic partner	\$4.73	\$8.23	\$10.11	\$19.99
Employee plus child(ren)	\$6.58	\$11.53	\$8.13	\$16.06
Family	\$8.84	\$15.43	\$13.19	\$26.06

The **Critical Illness Plan** offers three coverage levels based on the maximum amount you can receive annually: \$10,000; \$20,000; or \$30,000. The premium rates vary by age, and they are higher if you or your covered spouse or domestic partner use tobacco.

For example, if you're 41 years old and electing \$10,000 of family coverage, the semi-monthly premium rate is \$9.22 for non-tobacco users, or \$13.61 if you and your spouse use tobacco. To view the full premium rates for tobacco users, visit [Aflac.com/LegacyHealth](https://www.aflac.com/legacyhealth).

Critical Illness Plan Semi-monthly premiums (2 times a month) for non-tobacco users						
Age	Employee only, or Employee plus child(ren)			Employee plus spouse/domestic partner, or Family		
	\$10,000	\$20,000	\$30,000	\$10,000	\$20,000	\$30,000
25 or under	\$2.09	\$3.41	\$4.73	\$4.17	\$6.81	\$9.46
26-30	\$2.66	\$4.55	\$6.44	\$5.31	\$9.10	\$12.88
31-35	\$3.03	\$5.29	\$7.56	\$6.05	\$10.58	\$15.11
36-40	\$3.85	\$6.94	\$10.03	\$7.70	\$13.88	\$20.06
41-45	\$4.61	\$8.47	\$12.32	\$9.22	\$16.93	\$24.63
46-50	\$5.49	\$10.21	\$14.94	\$10.97	\$20.42	\$29.87
51-55	\$8.38	\$15.99	\$23.61	\$16.75	\$31.98	\$47.21
56-60	\$8.27	\$15.77	\$23.26	\$16.53	\$31.53	\$46.54
61-65	\$16.92	\$33.08	\$49.25	\$33.84	\$66.16	\$98.49
66 and over	\$29.72	\$58.68	\$87.64	\$59.44	\$117.36	\$175.28

Exclusions may apply

If you're ready to elect voluntary coverage, be sure to view the plan documents first at [Aflac.com/LegacyHealth](https://www.aflac.com/legacyhealth). All of the voluntary coverage plans through Aflac come with exclusions, meaning there are accidents, illnesses, and certain treatments and diagnosis that aren't covered (for example, those resulting from acts of war, self-inflicted injuries, and elective cosmetic surgery). Understanding what the plan covers and what it doesn't is an important step in electing coverage that fits your life.