

BENEFITS

that make a difference

August 28, 2020



Annual Enrollment

Oct. 19—noon on Friday, Nov. 6

In a year of unprecedented challenges, safety and financial sustainability remain the top focus at Legacy. Some benefits are changing for 2021 to help us meet these goals. Our Benefits team is working hard to prepare new enrollment resources to assist you this year. In the meantime, here's a quick look at the 2021 benefit changes:

- **Annual medical deductible:** A \$100 individual and \$200 family annual deductible will be added. The good news is that deductible will not apply to eligible pharmacy and preventive care benefits, but it will apply toward your out-of-pocket maximum.
- **Annual out-of-pocket maximum:** The individual out-of-pocket maximum will increase to \$2,500 per year for medical benefits, but all other out-of-pocket maximums will remain the same.
- **Alternative care benefits:** Chiropractic, acupuncture, and massage therapy will only be covered when you go to in-network providers. Please note massage therapy must be medically necessary for the services to be covered.
- **Pre-diabetic resources:** A voluntary pre-diabetic management program will be added to Legacy Case Support Resources services. This means that if you enroll, the plan pays 90 percent for services related to your pre-diabetic condition. This new program is available to any employee or family member who is enrolled in Legacy's Medical Plan.
- **Prescription coverage:** Prescription copays will increase to the following (or the cost of the prescription, if less):
 - Generic: \$15
 - Brand formulary: \$30
 - Non-preferred brand formulary: \$60
- **Dental services:**
 - Annual deductibles will increase to \$50 for an individual and \$150 for a family
 - Coinsurance for major services will be reduced to 60 percent coverage and orthodontia to 50 percent coverage

- **Premiums:** Medical, dental, and vision premiums will increase. [Click here](#) to view the 2021 premiums or visit the [MyLegacy Benefit home page](#)
- **Short-Term Income Supplement buy-up Plan:** Premiums for the STIS Buy Up Plan will change to \$7.25 per \$1,000 of coverage

APL cashouts

A penalty-free Annual Paid Leave cashout opportunity will be available from Oct. 19 to Nov. 30. Instructions for electing a cashout will be provided in your upcoming Annual Enrollment communications. More information on APL cashouts can be found [here](#).

What can I do ahead of Annual Enrollment?

You can log in now to view your current elections and beneficiaries connected to your plans by visiting mybenefits.lhs.org. You can access this site from a Legacy computer, your home computer, or a mobile device.

If you are adding a new dependent or need to provide documentation for a dependent, you can also upload or send in documentation ahead of time, prior to the start of Annual Enrollment. This could be as simple as taking a photograph with your smart phone and uploading the documentation to mybenefits.lhs.org or emailing it to BenefitsDepartment@lhs.org.

This year, because of social distancing, we will be unable to have in-person Q&A sessions. Instead, we will be using Microsoft Teams to have informative videos and interactive Q&A sessions. We will provide links to the live events in future Benefit Rounds so employees may participate. Please visit the [IS support page](#) for more information on Teams.

Did you know?

Annual Enrollment is your only opportunity to adjust your benefits for 2021 unless you experience a qualifying life event. If you do not enroll or submit documentation, your coverage will continue with your current elections and you will not be enrolled in any Flexible Spending Accounts for 2021.

Questions about your benefits? Visit legacyhealthandwellness.org

Questions? Call the Legacy HR Answer Center at 503-415-5100 or email BenefitsDepartment@lhs.org

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.

