



2023 Benefit Coverage
Annual Enrollment
OCT. 17 – NOV. 4



What's new for 2023

Each year, we review our Legacy benefits program and rely on your feedback to ensure our benefits are supporting you. As your needs change, our benefits program should too. We heard your requests, and we are excited to offer several new benefits starting Jan. 1, 2023.

As you review the changes and enhancements noted below, you'll see a second medical plan option that covers a broader geographic area. We are also adding more wellness resources, emergency care support for children and adults, and new voluntary benefits that offer identity theft protection and more robust legal services. Your health and well-being are important, and our Legacy benefits program is here to support you and your family.

Medical Plans

You have two medical plan options from which to choose for 2023.

Legacy Employee Health Plan

The existing medical plan will be called the Legacy Employee Health Plan (Legacy +) and will include these changes:

- New wellness tools and resources at no cost to you
- New coverage for Legacy Doula Services (20% co-insurance after deductible)
- Travel benefit for approved out-of-network transplants
- Massage therapy will be covered even if it's not medically necessary
- Pre-authorization will only be required for durable medical equipment exceeding \$2,500
- Diabetic supplies will need to be obtained through an in-network pharmacy rather than a durable medical supplier. (Most pharmacies offer mail order services). Chronic conditions program participants will receive 100% coverage on supplies; for others, co-insurance will remain 20%.

(NEW) Legacy Expanded Network Health Plan

A new medical plan will be available. The Legacy Expanded Network Health Plan (Navigator Custom) will have a national network of coverage, which may be helpful to families who live outside of the Legacy + Network area or have out-of-state college students. This plan will feature:

- PacificSource Navigator Custom Network, which includes the Legacy + Network

and offers nationwide coverage but excludes Oregon Health and Science University providers

- Annual deductible of \$500 individual/\$1,000 family in-network; \$1,000 individual/\$2,000 family out-of-network
- Out-of-pocket maximum of \$3,000 individual/\$6,000 family in-network; \$6,000 individual/\$12,000 family out-of-network
- Wellness tools and resources at no cost to you

Flexible Spending Accounts

- The Health Care Flexible Spending Account is for health care expenses for you and your dependents. The annual contribution limit will increase to \$2,850.
- The Dependent Care Flexible Spending Account is intended for reimbursement of childcare expenses (day care, after school care, or summer camp) for dependent children under age 13 as well as elder day care expenses. The annual contribution limit will remain \$5,000.

New voluntary benefits

New voluntary coverage options will be available for benefit-eligible employees beginning Jan. 1, 2023:

- Emergency child and adult care – Up to 20 backup child or elder care days for a low co-pay. This plan also includes childcare discounts, nanny placement services, and academic support for children. No enrollment necessary; additional information will be available on the Legacy Benefits intranet page.
- Identity theft coverage – Full protection and identity theft recovery services through Norton LifeLock
- Legal services – Assistance through ARAG for estate planning, civil disputes, divorce, and other legal needs

Premiums

Please visit the Legacy intranet for information on 2023 premium changes.

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.