

What to expect during Annual Enrollment

BENEFIT ENHANCEMENTS

- **Breast cancer screening:** Ultrasounds for diagnosis of breast cancer will be covered at 100% (like other breast health screening services that are already covered at 100% under Legacy's plans).

LIFE INSURANCE ENROLLMENT OPPORTUNITY

During Annual Enrollment, you will have a new "guaranteed issue" opportunity to purchase Voluntary Life Insurance of up to \$500,000 for yourself and up to \$100,000 for your spouse/domestic partner. You do not have to submit a medical questionnaire for coverage within these limits.

A guaranteed issue opportunity is typically only available when you first become eligible for Legacy benefits. This new opportunity is the result of a contract renewal with The Hartford.

FLEXIBLE SPENDING ACCOUNT CHANGES

The Health Care FSA is for health care expenses for employees and their eligible dependents. For 2025, the maximum annual contribution will increase to \$3,200.

The maximum amount that may be carried over from 2024 into 2025 is increasing to \$640. You will forfeit any amount above \$640 remaining in your account at the end of the calendar year.

Enhancements available this fall

- **Help with getting primary care:** Legacy's member engagement team (available to members of both Legacy medical plans) can help you schedule a new primary care provider (PCP) appointment from a single phone call. Since there can be wait times to establish care with a new provider due to a provider shortage in our region, you can see a temporary provider by video to meet your immediate health needs until the PCP selected is available. Contact the Member Engagement Team at 503-414-5678 in Oregon or 360-487-1557 in Washington.
- **Clinical support:** Members of both Legacy medical plans can receive support from a nurse care manager, health coach, or clinical pharmacist to help with lifestyle changes, manage chronic conditions, or assist with coordination of care. Contact the Better Health Program team at (503) 415-5557 or betterhealth@lhs.org.
- **Expanded mental health coverage:** A new behavioral health virtual counseling program through GoHealth will be covered at 100% for Legacy + Plan members.

If you do nothing

If you don't log in to MyBenefits to enroll or make changes before the system locks at 9:59 p.m. on Friday, Nov. 8, your current benefits choices will continue into next year, including any surcharges and/or covered dependents and you will not be enrolled in any flexible spending account plans for next year.

Annual Enrollment is your only opportunity to make benefit changes for 2025 unless you experience a qualifying life event (such as a birth, marriage, death, divorce, or change in benefit coverage). For more information on qualifying life events, visit the Legacy Benefits intranet page.

Don't get locked out!

You must complete your enrollment in MyBenefits by 9:59 p.m. on Friday, Nov. 8. If you are still in the process of selecting your benefits at 9:59 p.m., the system will lock, and you will not be able to complete your enrollment.

