

Benefits

Open Enrollment

Oct. 26 – Nov. 13 by 11:59 p.m.



Here for good.



New Employee Health Plan Administrators

As announced earlier this summer, the administrators for medical, prescription drug, Flexible Spending Accounts (FSA), and COBRA benefits for the Legacy Employee Health Plan will be changing effective Jan. 1, 2027.

Moving to new plan administrators allows us to keep the Medical and Dental Plan premium increases for 2027 much lower than they would have been, while maintaining the current level of benefits. Annual deductibles, maximums, co-pays, and co-insurance are staying the same for 2027. Plus, the new administrators are expected to provide you and Legacy with a better overall experience through larger networks, new resources, and stronger member services.

The Legacy Employee Health Plan (LEHP) is still Legacy's plan. We partner with benefit administrators to manage the plan's day-to-day operations. The LEHP is also still self-funded. That means you and Legacy share the claims and administrative costs of the plan. Managing plan resources wisely directly benefits you and Legacy.

Making the transition

MEDICAL PLAN

Aetna will replace PacificSource as Legacy's Medical Plan administrator for 2027. Here's what you need to know:

- **Same plan options and coverage:** You have the same medical plans in 2027 – the Legacy + Plan and Legacy Expanded Plan options with the same annual deductibles, co-pays, co-insurance, and annual out-of-pocket maximums you have now.
- **New provider network:** The new network for the Legacy + Plan is the Aetna SelectSM (Open Access) network. For the Expanded Plan, it's the Aetna Choice[®] POS II (Open Access) network. While some PacificSource members currently have access to certain Aetna providers, many members, especially those enrolled in the Legacy Expanded Plan, are expected to benefit from more in-network care options. Beginning Oct. 16, you can check the network status of your providers at 833-874-1728 or <https://aetnaresource.com/p/legacy-health>.
- **Ongoing care:** Aetna will honor active and approved prior authorizations made by PacificSource. If your current provider does not participate in the new Aetna network, and you are in the middle of treatment for a serious condition or are pregnant, please fill out a "transition of care" form. Once Aetna approves the form, your provider will be covered as if they are in the network for a limited time to avoid disruption in your care. You can request this form from Aetna beginning Oct. 16 at 833-874-1728 or <https://aetnaresource.com/p/legacy-health>.
- **New phone number and website:** Beginning Jan. 1, you will contact Aetna when you have questions about your benefits, need to preauthorize care, or want to check on the status of a claim. You will also have access to new resources and support services. Aetna will send you a welcome kit in December with more details. Aetna's customer care team will be available by phone at 833-874-1728 beginning Oct. 16.
- **New ID cards:** You will receive new ID cards from Aetna in December. Let your provider's office know that your coverage is managed through Aetna the first time you visit in 2027.

PRESCRIPTION DRUG PLAN

Judi Rx will replace PacificSource as Legacy's Prescription Drug Plan administrator (pharmacy benefits manager) for 2027. Here's what you need to know:

- **New preferred drug list:** While co-pays are not changing, your prescription medication may change to a different coverage tier. You can begin checking your medication coverage level through Judi Rx on Oct. 16 at <https://enrollment.judibenefits.com/?client=legacyhealth>. If your prescription is changing coverage tiers, you will receive a letter from Judi Rx after Jan. 1.
- **New pharmacy network:** The pharmacy network will change slightly. If your current pharmacy is not in the Judi Rx network, you will receive a letter from Judi Rx prior to Jan. 1. Costco's pharmacies in U.S. will be in network except in Washington and Oregon.
- **Ongoing care:** Judi Rx will honor active prescriptions approved by PacificSource. Plus, to help make the transition easier, there will be a 90-day "continuation of therapy" period beginning Jan. 1, 2027. This means you may be able to continue filling certain medications for a limited time, even if they require prior authorization or are not on the Judi Rx formulary. Here's how it works:
 - If eligible, you can receive up to a 30-day supply of your medication during this period.
 - This temporary coverage gives you and your provider time to review your treatment options and complete any required coverage reviews.
 - Other plan rules, such as quantity limits, step therapy, and refill-too-soon restrictions, may still apply.
 - After the transition supply is used, additional coverage may require an approved prior authorization or a change to a covered alternative medication.

Important: Do not stop taking your medication because of a coverage change. Judi Rx will send you a letter if your medication will be impacted by a coverage change. Then you should work with your health care provider to determine the best treatment option for you.

- **New phone number and website:** Beginning Jan. 1, you will contact Judi Rx when you have questions about your benefits, need to preauthorize a prescription, or want to check on the status of a claim. The Judi Rx customer care team is available to answer questions by phone beginning Oct. 26 at 833-895-9841.
- **Use your Aetna ID card:** You will show your Aetna ID card when you need to use your prescription drug benefits. You will not receive a separate ID card from Judi Rx.

FSA

Inspira Financial will replace PNC Bank as Legacy's FSA administrator for 2027. Here's what you need to know:

If you are enrolled in an FSA this year:

- You can use your current debit card through Dec. 31, 2026. Eligible balances at the end of 2026 will be carried forward according to plan rules, which require that you re-enroll with at least the minimum FSA contribution in order to receive carryover.
- Claims processing for 2026 will continue to be administered by PNC bank, including the runout period to file 2026 claims through March 31, 2027. Any remaining balances as of March 31 will be carried over or forfeited depending on the amount and your 2027 enrollment.

If you enroll in an FSA for 2027:

- **New debit card:** You will receive a new debit card from Inspira Financial along with a welcome kit with additional instructions.

Legacy Benefits Team site visits

Have a question about your benefits or need help with the enrollment process? The Legacy Benefits Team and our new administrators—Aetna, Judi Rx, and Inspira Financial—will be on site at the hospital campuses during Open Enrollment (visit the MyLegacy Open Enrollment intranet page for locations, dates, and times). If you can't make one of the in-person visits, you can still receive help during a virtual visit with the Legacy Benefits Team or by contacting the Legacy HR Answer Center at 503-415-5100 or benefitsdepartment@lhs.org.