

BENEFITS

that make a difference

September 3, 2021



Annual Enrollment

Oct. 18—noon on Friday, Nov. 5

As we continue to navigate the ongoing challenges of the COVID-19 pandemic, we are ever mindful of how our benefits program at Legacy supports your health and helps you create balance between your personal and professional life. We are expanding the pharmacy network, adding a medical credit, and enhancing Employee Assistance Program session coverage to provide additional support to you.

Our benefits team is working hard to prepare digital enrollment resources to assist you this year. In the meantime, here's a quick look at the 2022 benefit changes:

- **Prescription Drug Plan:** The administrator will change from MedImpact to PacificSource/CVS. This will expand your network of available pharmacies to include both CVS and Walgreens. Additionally:
 - Compound medications will only be covered if certain criteria is met
 - Over-the-counter drugs will no longer be covered
 - Fertility medications will have a \$10,000 per member lifetime limit (begins in 2022)
- **Medical credit:** As part of Legacy's Diversity, Equity, and Inclusion journey, we recognize that access to affordable healthcare for our employees is critical for both their health and their financial well-being. A premium credit will be applicable to all benefit-eligible employees who elect medical coverage and who earn under 350 percent of the individual federal poverty rate at Legacy (350 percent equals \$45,080 for 2021). This will be adjusted each year based on any changes to the federal poverty rate. This credit is based only on Legacy earnings (base rate and FTE) as of Sept. 1, 2021, overtime and additional shifts worked will not impact this; Legacy will not review household earnings. Credit eligibility will be reviewed each year on Sept. 1. The value of the credit will be based on the type of coverage selected and will be applied for each pay period in which coverage is active and benefit deductions occur (24 per year).

Coverage tier	Per pay period credit
Employee	\$10.00
Employee + spouse/domestic partner	\$15.00
Employee + child(ren)	\$20.00
Family	\$25.00

- **Alternative care benefits (covered at 80 percent after you meet the deductible):**
 - 20-visit limit per year on chiropractic care
 - 12-visit limit per year to acupuncture treatment
 - Massage therapy will be limited to 60 minutes per visit and continue to have \$1,000 coverage or 12-visits per year (whichever comes first)
- **Sleep apnea oral devices:** Limiting benefit to 80 percent coverage up to \$2,400
- **Dental Plan:** Adding coverage of occlusal (night) guards at 60 percent for an in-network preferred providers and 50 percent for non-preferred providers
- **Employee Assistance Program:** Increasing the number of counseling sessions provided to 6 per incident, per member, per year
- **Life insurance:** Two life insurance benefits will be changing for 2022:
 - Employee Supplemental Life Insurance – Converting existing coverage into \$25,000 increment levels, rounding up to the next level. You will be able to increase coverage 1 or 2 levels (up to \$500,000) without an evidence of insurability requirement. There will be a 10.3 percent rate increase.
 - Spouse/Domestic Partner Supplemental Life Insurance – The coverage maximum will be limited to no more than the employee’s basic and supplemental coverage combined. A coverage reduction due to age 70 or 75 will be based on spouse’s age. If a spouse’s coverage was previously reduced based on the employees age, the value of the coverage will be reinstated as of Jan. 1, 2022, if the spouse has not yet attained age 70 or 75. If a spouse’s coverage should have previously been reduced based on their age, the value of the coverage will be reduced as of Jan. 1, 2022. You may increase coverage 1 or 2 levels (up to \$100,000) without an evidence of insurability requirement.
- **Premiums:** Medical and dental premiums will increase slightly for 2022 (1.6 percent and 2.8 percent, respectively). Short-term income supplement buy-up premiums will also increase. [Click here](#) to view the 2022 premiums or visit the [MyLegacy Benefit home page](#).

APL cashouts

A penalty-free Annual Paid Leave cashout opportunity will be available from Oct. 18 – Nov. 30, 2021. To request a cashout, visit myHR.lhs.org.

Did you know?

You can log in now to view your current elections, including any buy-up options selected, life insurance and AD&D insurance coverage levels, and beneficiaries connected to your plans. Visit mybenefits.lhs.org to review your current elections.

If you don’t enroll or submit required documentation by noon on Friday, Nov. 5, your benefits will continue with your current elections and you will not be enrolled in any Flexible Spending Accounts for 2022. Annual Enrollment is your only opportunity to make benefit changes for 2022 unless you experience a qualifying life event (such as a birth, marriage, death, divorce, or change in benefits coverage).

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.

