

2024 Benefit Coverage

Annual Enrollment

OCT. 16 – NOV. 3



2024 benefit changes

Annual Enrollment for 2024 benefits will be Oct. 16 – Nov. 3. As you prepare to enroll, it's important to consider which benefits you may need in the coming year. Legacy works hard to provide competitive rewards, including a benefits program to support a variety of different needs of employees and their families. This year's changes include both enhancements and new offerings, as well as market-based adjustments to some benefits.

Here are the benefit changes that will go into effect on Jan. 1, 2024:

Medical Plan changes – Legacy Employee Health Plan (Legacy +) only

Annual deductible	Increasing to \$150 for individuals and \$300 for families.
Annual out-of-pocket maximum	Increasing to \$3,000 for individuals; the family maximum will remain \$6,000.
Chronic conditions	Enrollment in chronic conditions coaching will no longer be required to receive the Enhanced Tier coverage for medications and 100% coverage of diabetic supplies. These will be available to all plan members. Legacy Care Support Resources will support members with additional types of chronic conditions and any plan member seeking support for meeting health goals may refer themselves into the program.
Legacy doula services	Postpartum services will be offered beginning in mid-2024.
Applied Behavior Analysis (ABA) therapy	Unit limits will no longer apply, and pre-authorization will no longer be required.

New benefits starting Jan. 1, 2024

Voluntary short-term income supplement benefit of 100% income replacement up to \$2,000 per week	STIS coverage of 100% income replacement up to \$2,000 per week will be available to all employees except physicians, directors, attorneys, and executives, who will continue current provisions. Employees enrolled in the new program will still be required to apply for state-paid disability benefits, like Paid Leave Oregon & WAPFML, before applying for Legacy STIS coverage. Payments through Legacy's STIS benefit will be reduced by any amounts received from state-paid benefits.
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Student loan program	All employees may participate in a new student loan program through Candidly at no cost. Candidly is a financial wellness platform that helps with college preplanning, student loan debt solutions, public service loan forgiveness, and certified loan coaches.
Virtual peer support groups	A new service will be available at no cost through Canopy, Legacy's Employee Assistance Program provider. The virtual peer support tool will provide anonymous, real-time peer-to-peer support via small group chats.

Programs ending Dec. 31, 2023

Dental surcharge for spouses and domestic partners with other coverage	The premium surcharge for dental coverage that applies if your spouse or domestic partner is eligible for coverage through their own employer will end on Dec. 31, 2023.
Short-term income supplement base coverage	Legacy-paid base coverage for STIS will end Dec. 31, 2023, for all employees except physicians. A new STIS benefit (detailed above) will replace the current base benefit. You must enroll in the new benefit to participate.
Gifted Paid Leave (GPL)	The Gifted Paid Leave program will end on Dec. 31, 2023. Any hours gifted on or before Dec. 31, 2023, will continue to be available to the recipient for use.
Mid-year and hardship Annual Paid Leave (APL) cashouts	Mid-year and hardship Annual Paid Leave cashouts will end on Dec. 31, 2023. Future cashout opportunities will be limited to the annual APL cashout each fall, which is paid the following year (per IRS rules).
Weight Watchers program and reimbursement	The Weight Watchers program at Legacy will end and expenses will no longer be eligible for reimbursement. Requests for final reimbursement must be received by Dec. 31, 2023.

Other benefit changes

Medical credit	The medical credit will increase by \$5 per coverage tier. It applies to all benefit-eligible employees who elect Legacy medical coverage and who earn under 350% of the individual federal poverty rate at Legacy (this amount is \$51,030 for 2023). It does not apply to employees eligible for coverage based on Affordable Care Act requirements.
Health care flexible spending account	Legacy will adopt the new IRS contribution limit of \$3,200 as well as the maximum rollover amount of \$640.
COVID-19 testing and treatment	COVID-19 will be treated the same as treatment for other illnesses:

- Vaccinations and boosters will be covered at 100% when you use an in-network provider.
- Testing performed by a health care provider will be covered the same as other non-advanced diagnostic testing (generally, you pay 20% co-insurance after you meet your deductible).
- Over-the-counter tests will not be covered.
- Office visits, urgent care services, and emergency room visits related to a COVID-19 diagnosis will be covered at the same level as regular office, urgent care, and emergency room visits.

Adding dependents to your coverage

- You will no longer have to submit documentation during enrollment to certify that your dependent is eligible. Instead, the benefits department will audit a portion of the newly enrolled dependents and request documentation to certify that those individuals are eligible for coverage.
- If your newly enrolled dependent is selected during the audit, you must provide documentation certifying their eligibility within 31 days. If you do not provide the required documentation, your dependent's coverage will end on the first of the month following the date the benefits department requested documentation.

Making benefit changes after qualifying life events

- Birth, adoption, placement for adoption, legal custody, and eligibility changes related to Medicaid or Children's Health Insurance Program will continue to have a 60-day enrollment window.
- Benefit changes related to all other life events must be completed within 31 days of the date of the event. You must also submit any required documentation during this 31-day window.
 - If your changes are complete and documentation is received within 31 days of your life event, your benefit changes will be effective on the first of the month following the date of your life event. Retroactive premiums may apply.
 - For example: If you experience a life event on July 30 and make benefit changes and submit documentation on Aug. 10 (which is within the 31-day window), your benefit changes will be effective Aug. 1 and you will pay retroactive premiums for any employee-paid coverage.

Did you know?

The [Annual Enrollment intranet page](#) has information and resources on enrolling in benefits and changes for 2024.

Questions? Contact 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.