

Benefits

Open Enrollment

Oct. 26 – Nov. 13 by 11:59 p.m.



Here for good.



Open Enrollment for 2027 benefits is Oct. 26 – Nov. 13

Open Enrollment for 2027 benefits is right around the corner. **If you want to keep your current elections for 2027 (and you don't want to participate in a Flexible Spending Account), you don't need to do anything during Open Enrollment.** All your current benefits will carry over to next year, and no action is required.

Here's what you can expect for Open Enrollment and 2027 benefits:

What's staying the same

- Annual deductibles, maximums, co-pays, and co-insurance are staying the same for 2027.
- 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 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.

What's changing

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

- **New medical plan administrator:** Aetna will replace PacificSource as Legacy's Medical Plan administrator for 2027.
- **New prescription drug plan administrator:** Judi Rx will replace PacificSource as Legacy's Prescription Drug Plan administrator (pharmacy benefits manager) for 2027.
- **New Flexible Spending Account (FSA) and COBRA administrator:** Inspira Financial will replace PNC Bank and PacificSource as Legacy's FSA and COBRA administrator for 2027.

Premiums for the medical and dental plans will increase in 2027. Moving to new plan administrators allows us to keep the premium increases much lower, while maintaining the current level of benefits.

The new administrators are expected to provide you and Legacy with a better overall experience with larger networks, new resources and stronger member services.

Member impact

For most employees, little will change. We expect that fewer than 2% of members will be disrupted by the administrator changes. Here's how the changes may specifically affect you:

Medical and Prescription Drug Plans

- You will receive new ID cards and access to new resources and support services.

- The network of providers is changing. In general, Aetna offers a larger 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.
- You can begin checking the network status of your providers on Oct. 16, 2026.
- Your prescription medication may change to a different coverage tier. You can begin checking your medication coverage level through Judi Rx on Oct. 16, 2026.
- Continuity of care through June 2027 will be provided for those members whose providers or prescriptions are impacted. This means that if your current provider does not participate in the new Aetna network or your medication is not on the approved drug list for Judi Rx, and you are in the middle of treatment for a serious condition or are pregnant, your provider or medication will be covered as if they are in the network for a limited time to avoid disruption in care.
- All prior authorizations in effect as of Dec. 31, 2026, will be honored.

FSA

- 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 grace 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, you will receive a new debit card from Inspira Financial along with a welcome kit with additional instructions.
- The increase amount for the Health Care FSA annual contribution: Legacy will adopt the 2026 annual contribution maximums set by the IRS for Legacy's 2027 plan year.

Update your mailing address to stay informed

To be sure you get all the important information that is mailed to your home about benefits and the new administrators (including welcome kits and ID cards), [update your mailing address in Infor](#) as soon as possible.

Key dates

- Sept. 16-17, 2026 – Virtual information sessions with new administrators
- Oct. 1, 2026 – Continuity of care support begins
- Oct. 16, 2026 – Aetna and Judi Rx provider/medication search access available
- Oct. 26 – Nov. 13, 2026 – Open Enrollment for 2027 benefits
- Dec. 15, 2026 – New member materials (e.g., ID cards) are mailed from administrators
- Jan. 1, 2027 – New administrators take effect

Learn more at upcoming information sessions

As we prepare for 2027 Open Enrollment, you're encouraged to attend one or more of the upcoming virtual information sessions hosted by the Benefits team on Sept. 16 and 17. During these sessions, you'll learn more about upcoming administrator changes for the Legacy Employee Health Plan, what to expect during Open Enrollment, and where to find resources and support. Benefits team members will be on hand to answer your questions.

- Sept. 16 from 9:00 a.m. – 9:45 a.m.
- Sept. 16 from 3:00 p.m. – 3:45 p.m.
- Sept. 17 from 7:00 a.m. – 7:45 a.m.
- Sept. 17 from Noon – 12:45 p.m.

[Click here](#) for the links to join a virtual session.

Premiums

Premiums for both medical plans are increasing 7.7% overall for 2027. This is an increase of less than \$5 per month for employee-only coverage and \$30 per month for family coverage for full-time employees. Dental premiums are increasing by 3.2%, and vision premiums are staying the same for 2027.

If you earn under 350% of the federal poverty rate at Legacy, you are eligible for a premium credit that reduces your cost for medical coverage. For 2027, the federal poverty threshold is increasing to \$55,860. If you are eligible for the credit, you will see it noted when you enroll through the Infor portal.

To view 2027 premiums, visit the [2027 Benefits Open Enrollment site](#).

Enrollment resources

The Legacy Benefits Department has prepared several tools to help you understand your benefits and the enrollment process. Watch your email and home mailbox in the coming weeks for more information on:

- 2027 Open Enrollment Guide (mailed to your home)
- Interactive 2027 Open Enrollment Guide (online and available to your family 24/7)
- Benefits Department on-site visits
- How to enroll: Your guide to enrolling through Infor Employee Space
- Short-Term Income Supplement decision tool
- Weekly enrollment info emails
- Medical plan decision tool

Don't forget

Open Enrollment is your only opportunity to make changes to your benefits for 2027 unless you experience a qualifying life event (such as a birth, marriage, or divorce). If you want to participate in a Flexible Spending Account (FSA) in 2027, you must enroll in it during Open Enrollment.

Legacy's commitment to you

Caring for our people is our priority. To make Open Enrollment and the administrator transition as smooth as possible, we will:

- Provide continuity of care for those members whose providers or prescriptions are impacted.
- Honor prior authorizations in effect as of Dec. 31, 2026.
- Deliver additional information, educational resources, and support opportunities, including listening sessions, throughout Open Enrollment in October and implementation in 2027. Visit the [2027 Benefits Open Enrollment site on My Legacy](#) for the latest updates.

Questions

For questions about how to enroll, contact the Legacy HR Answer Center at 503-415-5100 or benefitsdepartment@lhs.org.