LEGACY HEALTHCARE

2018 Benefits Open Enrollment

April 16 – 27, 2018

Benefits effective June 1, 2018

Utah / Colorado

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Welcome

Welcome to your 2018 benefits open enrollment guide. In this guide, you will find an overview of the benefits available to you. **We are pleased to announce that open enrollment for our benefit programs will be held April 16-27, 2018.** We encourage you to read this guide and review your benefit options with your family.

2018 Highlights

To ensure we are offering the best available benefits to our employees, we are excited to announce the following for 2018:

- This is a mandatory enrollment, meaning you must meet with a benefit counselor to waive or enroll in coverage.
- We are excited to let you know that we've added an **HSA Medical Plan** option that will allow you to open an individually owned, tax-advantaged **Health Savings Account (HSA)** that you can use to pay for current or future medical expenses.
- We are happy to introduce new coverage for 2018: **Voluntary Long Term Care Life Insurance from Chubb**. During this enrollment period only, you will have the opportunity to elect up to $150,000 in coverage for yourself and up to $25,000 for your child(ren) without answering medical questions.

Making Careful Choices

The benefits you elect will be effective through May 31, 2019, unless you experience a qualifying life event. Such events include birth, death, marriage, divorce, adoption, or a change in status, so choose your benefits carefully. **If you have a qualifying event, you must notify HR within <u>31 days to change your benefit elections.</u>**

Enrollment Process

Professional benefit counselors will be available on-site and over the phone to help you complete enrollment. During your confidential meeting, the counselor will:

- Review your benefits and help you understand the programs available to you
- Answer your questions and provide additional information
- Help you customize a benefits package to best meet your individual needs
- Complete the enrollment process for yourself and your dependents

For your convenience, you may pre-schedule your appointment with a benefit counselor by logging on to **www.legacy.mybenefitsappointment.com** or calling **800-229-3642**, Monday - Friday, 9 a.m. - 5 p.m. Central.

Eligibility

Full-time employees working 30 or more hours per week are eligible for benefits the first of the month following 60 days of employment. Part-time employees working 20 or more hours per week are eligible for voluntary benefits the first of the month following 60 days of employment. Your dependents may also be eligible for coverage in some plans; please see a benefit counselor for more information.

Medical

Legacy Healthcare offers three Medical plans through BlueCross BlueShield. The PPO plans offer the flexibility to see any doctor you wish; however, you will pay less out-of-pocket when you see an in-network provider. If you select the HMO option, you will be required to select a Medical Group (MDG), Primary Care Physician (PCP), and (PCP) code and you'll have no coverage for services by out-of-network providers or for services without a referral from a PCP. *

Medical Plan Features			
Plan Options	**PPO Plan 1**	**PPO Plan 4**	**HSA Plan / ACA**
Group Number	PH0213	PH0215	258778
Network	PPO	PPO	PPO
Annual Deductible (In-Network / Out-of-Network)			
Individual	$1,500 / $4,500	$2,500 / $10,000	$5,000 / $10,000
Family	$3,000 / $9,000	$5,000 / $20,000	$10,000 / $20,000
Annual Out-of-Pocket Maximum, Includes Deductible (In-Network / Out-of-Network)			
Individual	$3,000 / $9,000	$6,000 / $25,000	$6,650 / $13,500
Family	$6,000 / $18,000	$12,000 / $50,000	$13,300 / $27,000
Coinsurance (In-Network / Out-of-Network)			
	90% / 60%	60% / 50%	70% / 50%
Services (In-Network / Out-of-Network)			
Preventive Care	100%	100%	100%
MDLive Virtual Visit	$10 copay	$10 copay	Ded. + Coinsurance
Physician Office Visit	$30 copay	$30 copay	Ded. + Coinsurance
Specialist Visit	$50 copay	$60 copay	Ded. + Coinsurance
Hospital Benefit	90% AD / 60% AD	60% AD / 50% AD	70% AD / 50% AD
Emergency Room	$200 copay	$250 copay	Ded. + Coinsurance
Urgent Care	$75 copay	$75 copay	Ded. + Coinsurance
Pharmacy (Generic / Formulary / Non-Formulary)			
Retail *30-Day*	$15 / $40 / $75	$15 / $40 / $75	Ded. + Coinsurance
Mail *90-Day***	$37.50 / $100 / $187.50	$37.50 / $100 / $187.50	

AD = after deductible; Ded. = deductible
*Please see plan summary for full plan details and limitations.
**Mail order offers a 90-day supply for the same cost as a 2.5 month supply at retail cost.

Pharmacy Benefits

Your drug plan is administered by Prime Therapeutics, the pharmacy benefit manager (PBM). Visit Prime Therapeutics at **www.myprime.com** to search for prescription drugs, find a pharmacy, order mail service refills or new prescriptions online, and much more. BCBSIL has a broad network of contracting pharmacies. To use your benefits, simply find a contracting pharmacy close to you and present your member ID card.

MDLive Virtual Visits

MDLive Virtual Visits provide you and your covered dependents access to care for non-emergency medical issues and behavioral health needs. Through your BCBSIL medical coverage, you have 24/7 access to a board-certified doctor for conditions such as allergies, cold and flu, ear problems, anxiety and depression, and more. You can connect with a doctor through the website at **mdlive.com/bcbsil** or via phone at **888-676-4204**.

Health Savings Account (HSA) *– New!*

If you enroll in the BCBS PPO HSA medical plan, you are eligible for a Health Savings Account. Legacy will manage your pre-tax payroll deductions for you if you chose to contribute to your account. An HSA is an interest-bearing savings account used to pay for eligible medical, prescription drug, dental, or vision expenses. All the money in the account is yours to keep, even if you leave or retire from Legacy. At the end of the year, any money in the HSA rolls over to the next year—you never lose it! The 2018 annual maximum contribution is $3,450 for an individual or $6,850 for a family.

Hospital Indemnity

You have the option to enhance your medical plan with additional hospital benefits from MetLife. The plan is designed to provide financial protection by paying you a benefit for hospital admission, hospital confinement, and inpatient rehabilitation. You can use this benefit to pay for out-of-pocket expenses and extra bills that can occur as a result of a hospitalization due to illness or injury.

Hospital Indemnity Benefits*

Event	Base Plan	Enhanced Plan
Hospital Admission	$500 (non-ICU) / $1,000 (ICU)	$1,000 (non-ICU) / $2,000 (ICU)
Daily Hospital Confinement	$100 (non-ICU) / $200 (ICU)	$200 (non-ICU) / $400 (ICU)
Inpatient Rehabilitation	$100 per day	$200 per day

Accident

Accident Insurance from MetLife can help cover the out-of-pocket costs associated with an accident (24/7/365) by paying you a benefit depending on the injuries you suffer and the treatment you receive. You can use the money as you see fit, whether to pay for expenses associated with your accident, like an emergency room copay, or to pay for childcare so you can get to the doctor for a follow-up visit. You can elect coverage without answering medical questions.

The policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Accident Insurance pays you a benefit for events such as ambulance transportation, ER visits, doctor visits and follow-up treatment, fractures and dislocations, burns, surgery, medical appliances, torn cartilage, and more.

Critical Illness

Critical Illness Insurance from MetLife protects your family and your assets. No one saves to get sick, which is why being diagnosed with a covered condition can be especially draining, both emotionally and financially. The policy provides you with a lump sum cash benefit in the event you or an insured loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important – getting better. Customize your plan by selecting from two benefit levels to ensure you have the right protection for your family. The policy also includes a $50 annual health screening benefit when you complete a qualified screening.

Newly hired Legacy Healthcare employees are eligible to elect up to $30,000 of coverage for yourself (and 50% of your coverage amount for your spouse and children) without answering medical questions.

How the Coverage Works*

Joe meets with a counselor and elects $30,000 of coverage.

Three months after his annual wellness exam, Joe suffers a heart attack.

Three years later, he is diagnosed with cancer.

Joe's Critical Illness policy provided the following benefits:

Wellness Benefit:	$50
Heart Attack Benefit:	$30,000
Cancer Benefit:	$30,000
Total Benefits:	**$60,050**

*This example is for illustrative purposes only; your actual benefits may differ.

Dental Plans

Because maintaining your smile is important, Dental coverage is available through BlueCross BlueShield. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist.

Preferred Provider Organization (PPO) – You have the flexibility to use any dentist of your choice, however, you can manage your out-of-pocket costs by remaining in-network. Negotiated fees extend to all in-network services—even to non-covered services like cosmetics and to services provided after the annual benefit maximum has been exceeded. Out-of-network fees on the Premium Plus Plan are based on the 90th percentile of Reasonable and Customary charges. **Out-of-network on the Premium Plan is reimbursed on the MAC schedule which is a lesser reimbursement than the Premium Plus Plan.** Dental implants are covered under both dental plans. Orthodontia is covered under both plans for Children up to 19 years of age.

The dental plan is based on a calendar year. On January 1, 2019, all members will receive a refreshed $1,000 annual max as the new calendar year begins.

Dental Plan Features		
	Premium Plus Plan BlueCare Dental PPO Group Number: 217562 *In-Network/Out-of-Network*	**Premium Plan** BlueCare Dental PPO Group Number: 217546 *In-Network/Out-of-Network*
Deductibles and Maximums		
Annual Deductible	$50 / $50 Individual (Family = 3x)	$50 / $100 Individual (Family = 3x)
Annual Plan Maximum	$1,000 / $1,000	$1,000 / $750
Lifetime Ortho Max	$1,000	$1,000
Services		
Preventive	100% / 100% Coinsurance	100% / 50% Coinsurance
Basic	80% / 80% Coinsurance	50% / 50% Coinsurance
Major	50% / 50% Coinsurance	50% / 50% Coinsurance
Orthodontia	50% / 50%	50% / 50%

Vision

We are proud to offer Vision benefits through MetLife. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network provider.

Vision Plan Features	
Frequency and Benefit	
Exam	Every 12 Months / $10 copay
Lenses	Every 12 Months / $25 copay
Frames	Every 24 Months / $130 allowance + 20% off balance
Elective Contacts	Every 12 Months** / $130 allowance

**Contact lenses benefit is available every 12 months; however, you may not utilize the contact lens benefit in addition to lenses for frames within the same 12 months.

Life Insurance

Basic Life and Accidental Death and Dismemberment Insurance offered by MetLife is paid for by Legacy Healthcare at no cost to you. The benefit amount is one times your annual salary, not to exceed $50,000.

Voluntary Term Life from Allstate helps ensure that your family will have financial security even if something happens to you. The plan provides term life insurance coverage to age 100 and, with life-event riders, can be customized to fit your needs. Coverage is available for you, your spouse, and your dependents. **Please see a benefit counselor for your customized quote.**

Long Term Care Life Insurance – *New!*

New this year, Legacy Healthcare is happy to offer **Voluntary Long Term Care (LTC) Life Insurance from Chubb**, which features premiums guaranteed for life and coverage for qualified long term care expenses like a nursing home, assisted living, or home care. LifeTime Benefit Term protects your family with money that can be used any way they choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses.

During this enrollment period only, you will have the opportunity to elect up to $150,000 in coverage for yourself and up to $25,000 for your child(ren) without answering medical questions. You can elect up to $75,000 for your spouse after answering a few medical questions. Please see a benefit counselor for more information.

How Long Term Care Life Insurance Works*

John purchases $100,000 of Chubb Long Term Care Life Insurance. He is certified as chronically ill and unable to perform two activities of daily living (eating and dressing himself) and must be confined to a nursing home or receive home health care. John files a claim and receives 4% of the death benefit ($4,000) per month for 25 months. After 25 months, the extension rider on his policy kicks in. He now has a paid up policy and no longer has to pay premiums. He receives the $4,000 benefit for another 50 months before he passes away. After he passes, the restoration rider on his policy kicks in and his beneficiary is paid 50% of the original face amount, up to $50,000. John purchased $100,000 coverage, which paid out $250,000 in benefits altogether to John and his beneficiary.

Short-Term Disability

Short Term Disability (STD) from Allstate provides partial salary replacement if an unexpected illness or out of workplace injury keeps you from working. You can customize your plan by selecting when benefits begin and how long they last. Short-Term Disability can help fill the gap until you are able to return to work by paying you a weekly benefit. This policy pays a benefit of 60% of your salary up to a maximum benefit of $5,000 a month. You have the option of customizing your coverage by selecting when your benefits begin after your disability, as well as the duration of your benefit. **Employees can elect up to $5,000 of coverage per month without answering medical questions.**

Please note: Monthly earnings eligible to be considered include W-2 base pay only. Eligible monthly earnings do not include commissions, overtime, bonuses, or other extra compensation.

Home and Auto

Legacy Healthcare is providing a group Home and Auto policy from MetLife. To receive your personalized quote please call 844-569-3607.

- Qualify for a group discount of up to 15% off your policy.
- Earn an additional discount when you pay your premium through automatic payroll deduction.
- Receive extra savings if you've been with Legacy for a long time.
- Save more with MetLife's superior driver discount.
- Choose from a variety of insurance policies to meet your coverage needs including personal excess liability, boat, condo, renter's, motor home, recreational vehicle, and motorcycle.

*This example is for illustrative purposes only; your actual benefits may differ.

The Cost of Your Benefits

The tables below show the per-pay (26 bi-weekly deductions per year) employee cost for the various benefit programs. During your individual meeting with a benefit counselor, you will receive rates for our other benefit programs.

Employee Rates				
	Employee	Employee + Spouse	Employee + Children	Family
Medical				
PPO 1	$188.00	$480.76	$427.54	$773.52
PPO 4	$102.84	$318.84	$279.56	$534.83
HSA Plan / ACA	$72.00	$277.55	$240.17	$483.08
Hospital Indemnity				
Base	$3.80	$7.30	$6.87	$11.58
Enhanced	$7.52	$14.45	$13.62	$22.71
Dental				
Dental Premium Plus	$17.34	$32.35	1 child: $32.35	$56.27
Dental Plus	$8.47	$16.11	1 child: $16.11	$24.85
Vision				
Vision	$2.25	$4.10	1 child: $4.10	$7.11
Accident				
Base	$2.56	$5.45	$5.27	$6.59
Enhanced	$4.81	$10.31	$9.89	$12.25
Critical Illness, Life, and Disability				
Rates for these plans are determined by level of coverage, age, and tobacco status. The rates below illustrate what a 35 year old non-tobacco user would pay. Please see a benefit counselor for your customized quote.				
Critical Illness	$10.94 for $30,000 of coverage			
Allstate Life	$24 for $50,000 of employee coverage			
Chubb Life with LTC	Speak with a benefit counselor for your customized rate.			
Disability	Speak with a benefit counselor for your customized rate.			

ACA Plan

Legacy Healthcare offers a qualified and affordable plan: BCBS HSA Plan, which meets the criteria of the Affordable Care Act. ACA Contribution subject to vary according to W-2 income. See chart to the right for more.

ACA Contribution Amounts	
Income	Rate
Utah	
$20,001 and above	$72.00
$20,000 and under	$51.62
Colorado	
$20,001 and above	$72.00
$20,000 and under	$68.83

Benefit Contact Information		
Plan	**Provider/Contact**	**Phone Number / Website**
Medical	BlueCross BlueShield	888-630-2583 www.bcbs.com
Virtual Visits	MDLive Virtual Visits	888-676-4204 mdlive.com/bcbsil
Health Savings Account (HSA)	HSA Bank	855-731-5220 www.hsabank.com
Hospital Indemnity	MetLife	800-438-6388 www.metlife.com
Accident	MetLife	800-438-6388 www.metlife.com
Critical Illness	MetLife	800-438-6388 www.metlife.com
Dental	BlueCross BlueShield	800-367-6401 www.bcbsil.com/providers/dental.htm
Vision	MetLife	855-638-3931 www.metlife.com
Basic Life	MetLife	800-438-6388 www.metlife.com
Term Life	Allstate	800-521-3535 www.allstatevoluntary.com
LifeTime Benefit Term	Chubb	866-445-8874 www.chubb.com
Short-Term Disability	Allstate	800-521-3535 www.allstatevoluntary.com
Home and Auto	MetLife	800-438-6388 www.metlife.com
Home and Auto Quote	MetLife	844-569-3607 www.metlife.com

Don't miss your chance to enroll! Meet with a benefit counselor during open enrollment April 16 – 27, 2018.

Log on or call to pre-schedule your appointment!
www.legacy.mybenefitsappointment.com or
800-229-3642, Monday - Friday, 9 a.m. - 5 p.m. Central.

LEGACY HEALTHCARE

the Robinson Financial group
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