



# 2025

## EMPLOYEE BENEFITS

[Click Here to Begin](#)



## Introduction

Legacy Community Health is proud to support our employees' overall wellbeing with a variety of benefit options. This guide offers details on our 2025 offerings for you and your family. Contact the Legacy HR department with any questions.

### How to Navigate This Guide

Make the most of this guide. The key below will help you navigate this guide and point you to spots with extra information.

#### Navigation



Your home button. Click this button on any page and you'll be taken back to the Table of Contents for further navigation.



Click these arrows to advance forward or go back.

#### Deep Dives



Deep Dive articles provide more information on topics so you can be better informed about your benefits options.



Deep Dive videos are a bite-sized way to digest complex topics.



This icon alerts you to an interactive graphic. Click within the image to learn more.



## Click [Here](#) for More!

Access more enrollment materials online anytime here.

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See [page 40](#) for important information concerning Medicare Part D coverage.



In this Guide, we use the term company to refer to Legacy Community Health Services, Inc. This Guide is intended to describe the eligibility requirements, enrollment procedures, and coverage effective dates for the benefits offered by the company. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While this Guide is a tool to answer most of your questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will be used.





## Welcome

Legacy Community Health appreciates the hard work and dedication you bring to our team every day. To do our part, we are committed to keeping your benefits affordable and beneficial for you and your eligible family members.

Legacy Community Health strives to provide benefits that:

- Meet your needs
- Are easy to understand and use
- Provide excellent value for affordable costs

To be your healthiest and help keep costs down, we ask that you take advantage of the provided wellness activities and preventive features.

This guide is designed to assist you and your family in making the best choices for your needs. It contains explanations of each benefit, contact information for benefits vendors, and costs you can expect for each benefit. Please review this guide in its entirety and keep as a resource throughout the year.



# Eligibility and Enrollment

Legacy Community Health's benefits are designed to support your unique needs.

## Eligibility

If you are a full-time employee of Legacy Community Health with a regular schedule of 30 hours per week, you are eligible to participate the benefits described in this guide, unless otherwise specified.

## Coverage Dates

Your elections are effective the first day of the month following 30 days of employment. Benefits cannot be changed until the next enrollment period unless you experience a Qualifying Life Event.

## Dependents

Dependents eligible for coverage include:

- Your legal spouse/domestic partner (or common-law spouse where recognized).
  - **NOTE:** You must attest your enrolled spouse or domestic partner's eligibility for a group health plan with their own employer by completing an Attestation Form, which can be found on our benefits website ([flimp.live/lchbenefits](http://flimp.live/lchbenefits)).
- Children under the age of 26 (includes birth children, stepchildren, legally adopted children, children placed for adoption, foster children, and children for whom you or your spouse/domestic partner have legal guardianship).
- Dependent children 26 or more years old, unmarried, and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical disability which arose while the child was covered as a dependent under this plan (periodic certification may be required).

Verification of dependent eligibility may be required upon enrollment.

## Section 125 Pre-Tax Benefits

Legacy's benefit plans utilize IRC Section 125, which enables you to elect to pay for medical, dental, and vision premiums and contribute to a flexible spending account on a pre-tax basis. When you use pre-tax dollars, you will reduce your taxable income and have fewer taxes taken out of your paycheck. Under Section 125, you can actually have more spendable income than if the same amounts were deducted on an after-tax basis.

**Important Note for Dependent Coverage:** When you pay for your dependent's benefits on a pre-tax basis, you are certifying that the dependent meets the IRS' definition of a tax dependent. [IRC §§ 152, 21 (b)(1) and 105(b)]. Children, spouses, and domestic partners that do not satisfy the IRS' definition will result in a tax liability to you, such as changing that dependent's election to a post-tax election, or receiving imputed income on your W-2 for the dependent's coverage that should not have been taken on a pre-tax basis.

## Passive Enrollment

This year, we are conducting a "Passive Enrollment." This means your benefits elections will automatically roll over to the next plan year. You do not need to take any action unless you:

- Would like to change or decline your current benefits, including who from your family is covered.
- Would like to purchase additional voluntary life insurance for yourself, spouse, and/or child.

Any new elections you make or those that roll over will remain in place until the following enrollment period unless you experience a Qualifying Life Event.



## Now's the Time to Enroll!

### What Are Qualifying Life Events?

You can update your benefits when you start a new job or during **Open Enrollment** each year. But changes in your life called Qualifying Life Events (QLEs) determined by the IRS can allow you to enroll in health insurance or make changes outside of these times.

Reach out to Legacy Community Health's Legacy HR with questions regarding specific life events and your ability to request changes. Don't miss out on a chance to update your benefits!





# Ready for Open Enrollment?

Legacy Community Health covers a significant amount of your benefit costs. Your contributions for medical, dental, and vision benefits are deducted on a pre-tax basis, which reduces the amount you're required to pay taxes on. Employee contributions vary depending on the level of coverage you select — typically, the more coverage you have, the more you'll pay up-front for it.

## Open Enrollment Action Items



### Update your personal information.

Confirm your mailing address and phone number are up to date.



### Review your beneficiary information.

Ensure your beneficiaries are current and accurately reflect your preferences.



### Double-check covered medications.

If you make any changes to your plan, consider how it affects your prescriptions (i.e., will their costs go up or down?).



### Review available plans' deductibles.

Think you may have more medical needs than usual this year? You might want a lower **deductible**. If not, you could switch to a higher deductible plan and enjoy lower biweekly premiums.



### Consider your FSA.

A FSA can help cover healthcare costs, including dental and vision services and prescriptions. Adding one of these accounts to your benefits can help with your long-term financial goals.



### Check your networks.

Maximize your savings by choosing **in-network** providers for your healthcare needs. Be sure to review any plan updates to confirm that your preferred providers and pharmacy remain the best choices for your Medical, Dental, and Vision plans.



# Employee Assistance Program

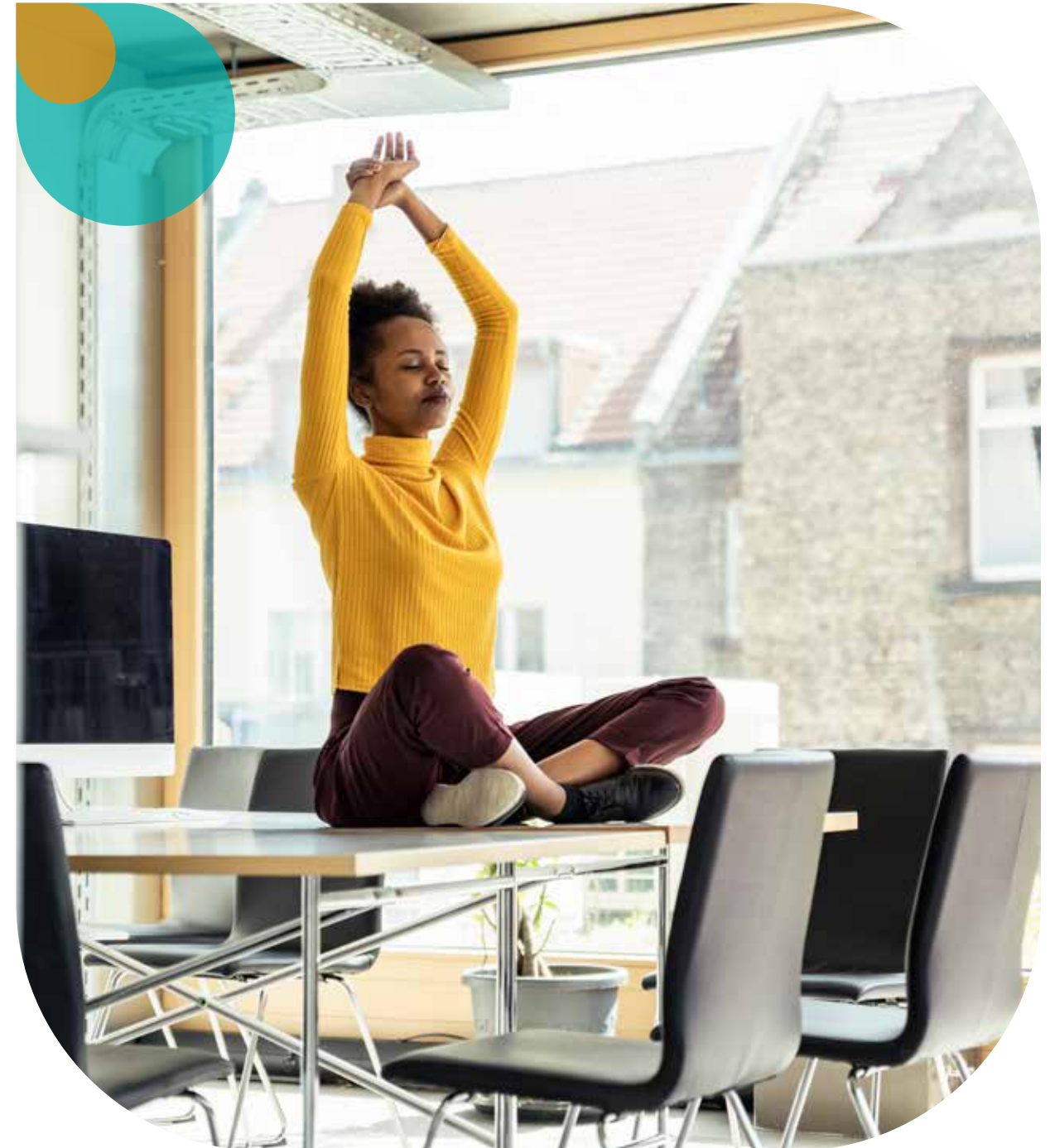
You visit your doctor when you're feeling sick, and you exercise and eat healthy to keep your body strong. But your mental health is just as important. What do you do to stay healthy mentally? Do you know where you can go when you need help? Whether you need assistance with work-life balance or anxiety, there are resources available to help you out.

We're here for you when you need help. Our Employee Assistance Program (EAP) helps you and your family manage your total health, including mental, emotional, and physical. And there's no cost to you — whether or not you're enrolled in a company-sponsored medical plan.

Through the EAP, you have access to mental health assistance and legal and financial help from professionals. You also have 24-hour access to helpful resources by phone and a designated number of face-to-face visits per issue with a licensed professional. All services provided are confidential and will not be shared with Legacy Community Health. You may access information, benefits, educational materials, and more by phone at 800-344-9752 or online at [guidanceresources.com](https://guidanceresources.com).

The Program provides referrals to help with:

- Emotional health and wellbeing
- Alcohol or drug dependency
- Marriage or family problems
- Job pressures
- Stress, anxiety, depression
- Grief and loss
- Financial or legal advice



EAP





## The Big Five of Emotional Wellness



### Practice mindfulness.

Practice deep breathing, take a walk, enjoy nature, and stay present in each moment.



### Strengthen social connections.

Reach out to a friend or family member daily — even if it's just a call or text.



### Get quality sleep.

Keep a consistent sleep schedule and limit electronic use before bed.



### Improve your outlook.

Treat people with kindness, including yourself.



### Deal with your stress in healthy ways.

Think positively, exercise regularly, and set priorities.

## Other Mental Health Resources

No matter your problem, whether you're a manager or entry-level employee, don't be afraid to ask for help. There are resources available 24/7.



### 988 Suicide & Crisis Lifeline

Dial 988 to be connected with 24/7/365 emotional support.

Free, confidential crisis counseling, including appropriate follow-up services, is available no matter where you live in the United States.



### Crisis Text Line

Text "HOME" to 741741

Send a text 24/7 to the Crisis Text Line to speak with a crisis counselor who can provide support and information. Standard text messaging rates may apply.



### War Vet Call Center

Veterans and their families can call 877-WAR-VETS (877-927-8387) to talk about their military experience and/or readjustment to civilian life.

Call 911 if you or someone you know is in immediate danger or go to the nearest emergency room.

## Note

According to the [National Institute of Mental Health](#), it is estimated that more than one in five U.S. adults live with a mental illness.

Click to reveal



Pocket Mental Health



## Medical Benefits

Medical benefits are provided through BlueCross BlueShield of Texas. Consider the physician networks, premiums, and out-of-pocket costs for each plan when making a selection. Keep in mind your choice is effective for the entire 2025 plan year unless you have a Qualifying Life Event.

### Medical Premiums

Premium contributions for medical are deducted from your paycheck on a pre-tax basis. Your level of coverage determines your biweekly contributions.

### How to Find a Provider

Visit [bcbstx.com](http://bcbstx.com) or call Customer Care at 800-521-2277 for a list of BlueCross BlueShield of Texas network providers.

### \$0 Copay With Legacy Providers

As a Legacy employee, when you visit a provider at a Legacy location, you are not charged your regular copay and your visit is FREE!

Visit [www.legacycommunityhealth.org/provider-directory](http://www.legacycommunityhealth.org/provider-directory) to find a Legacy provider.

#### BASE PLAN

BIWEEKLY CONTRIBUTIONS			
	SALARY \$0 – \$50,000.00	SALARY \$50,000.01 – \$99,999.99	SALARY \$100,000+
EMPLOYEE ONLY	\$20.08	\$24.35	\$36.28
EMPLOYEE + SPOUSE	\$272.11	\$308.33	\$320.20
EMPLOYEE + CHILD(REN)	\$138.45	\$141.17	\$147.89
EMPLOYEE + FAMILY	\$403.19	\$417.05	\$436.90

#### MIDDLE PLAN

BIWEEKLY CONTRIBUTIONS			
	SALARY \$0 – \$50,000.00	SALARY \$50,000.01 – \$99,999.99	SALARY \$100,000+
EMPLOYEE ONLY	\$33.31	\$34.97	\$46.80
EMPLOYEE + SPOUSE	\$314.20	\$346.38	\$359.71
EMPLOYEE + CHILD(REN)	\$179.58	\$180.16	\$188.73
EMPLOYEE + FAMILY	\$447.71	\$457.49	\$479.28

#### BUY-UP PLAN

BIWEEKLY CONTRIBUTIONS			
	SALARY \$0 – \$50,000.00	SALARY \$50,000.01 – \$99,999.99	SALARY \$100,000+
EMPLOYEE ONLY	\$61.42	\$65.73	\$78.88
EMPLOYEE + SPOUSE	\$354.28	\$384.43	\$399.22
EMPLOYEE + CHILD(REN)	\$208.38	\$216.01	\$227.80
EMPLOYEE + FAMILY	\$494.22	\$497.94	\$550.10

Please note: If you and/or your dependents are tobacco users, there will be a \$46.15 per-pay period surcharge to your elected medical premium.



## Medical Plan Summary

Legacy Community Health is proud to offer you a choice between three (3) different medical plans administered by BlueCross BlueShield of Texas. Coverage under all plans includes comprehensive medical care and prescription drug coverage, along with multiple resources and tools to help you maintain a healthy lifestyle.

All three plans are traditional Preferred Provider Organization (PPO) plans utilizing the BlueChoice PPO network. These plans give you the flexibility to use in- or out-of-network providers and still receive medical coverage. You will maximize your benefits by using an in-network provider. All covered services are subject to medical necessity as determined by the plan. Please note that all **out-of-network** services are subject to **Reasonable and Customary** (R&C) limitations.

For the all plan(s), the individual deductible amount must be met by each member enrolled under your medical coverage. If you have several covered dependents, all charges used to apply toward a “per individual” deductible amount will also be applied toward the “per family” deductible amount. When the family deductible amount is reached, no further individual deductibles will have to be met for the remainder of that plan year. No member may contribute more than the individual deductible amount to the “per family” deductible amount. The same typically applies for the **out-of-pocket maximum**.

## Our Plans Are Self-Funded

Our medical and pharmacy plans are self-funded. What does that mean? Rather than paying fixed premiums to an insurance carrier as with fully insured plans, Legacy Community Health pays fixed administrative fees to use the carrier’s network and pays members’ claims from its general assets. This gives Legacy Community Health more control over the plan we select for our employees. Together, Legacy and employees share the cost of healthcare.

## Healthcare Cost Transparency

There are so many different providers and varying costs for healthcare services — how do you choose? Online services called **healthcare cost transparency** tools can help. Available through most health insurance carriers, these tools allow you to compare costs for services, from prescriptions to major surgeries, to make your choices simpler. Visit [bcbstx.com](http://bcbstx.com) to learn more.

### Note

Keep healthcare costs down by seeing the right provider for your situation. See page 15 for more information.



Stretch Your  
Healthcare Dollars





### BASE PLAN

### MIDDLE PLAN

### BUY-UP PLAN

	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>ANNUAL DEDUCTIBLE</b>						
INDIVIDUAL	\$2,500	\$5,000	\$2,000	\$5,000	\$1,000	\$5,000
FAMILY	\$5,000	\$10,000	\$4,000	\$10,000	\$2,000	\$10,000
COINSURANCE (EMPLOYEE PAYS)	30%*	50%*	30%*	50%*	20%*	50%*
<b>ANNUAL OUT-OF-POCKET MAXIMUM (MAXIMUM INCLUDES DEDUCTIBLE)</b>						
INDIVIDUAL	\$6,350	\$15,000	\$5,500	\$11,000	\$4,000	\$10,000
FAMILY	\$12,700	\$30,000	\$11,000	\$22,000	\$8,000	\$20,000
<b>COPAYS/COINSURANCE</b>						
PREVENTIVE CARE	Covered in full	50%*	Covered in full	50%*	Covered in Full	50%*
PRIMARY CARE OFFICE VISIT	\$35 copay	50%*	\$30 copay	50%*	\$25 copay	50%*
SPECIALIST OFFICE VISIT	\$65 copay	50%*	\$60 copay	50%*	\$50 copay	50%*
VIRTUAL VISIT	\$35 copay	50%*	\$30 copay	50%*	\$25 copay	50%*
URGENT CARE CENTER	\$75 copay	50%*	\$75 copay	50%*	\$75 copay	50%*
EMERGENCY ROOM - FACILITY/PHYSICIAN	\$200 copay + 30% coinsurance	\$200 copay + 30% coinsurance	\$200 copay + 30% coinsurance	\$200 copay + 30% coinsurance	\$200 copay + 20% coinsurance	\$200 copay + 20% coinsurance
INPATIENT HOSPITAL	30%*	50%*	30%*	50%*	20%*	50%*
OUTPATIENT SERVICES	30%*	50%*	30%*	50%*	20%*	50%*

\*After deductible



# Out-of-Pocket Costs

These are the types of payments you're responsible for:

## Copay

The fixed amount you pay for healthcare services at the time you receive them.

## Coinsurance

Your percentage of the cost of a covered service. If your office visit is \$100 and your coinsurance is 20% (and you've met your deductible but not your out-of-pocket maximum), your payment would be \$20.

## Deductible

The amount you must pay for covered services before your insurance begins paying its portion/coinsurance.

## Out-of-Pocket Maximum

The most you will pay during the plan year before your insurance begins to pay 100% of the allowed amount.



## Preventive Care

Routine checkups and screenings are considered preventive, so they're often paid at 100% by your insurance. Some common covered services include:



**Wellness visits, physicals, and standard immunizations**

Screenings for blood pressure, cancer, cholesterol, depression, obesity, and diabetes



Pediatric screenings for hearing, vision, obesity, and developmental disorders

Anemia screenings, breastfeeding support, and pumps for pregnant and nursing women



Iron supplements (for infants at risk for anemia)





## Where to Go for Care

You're feeling sick, but your primary care physician is booked through the end of the month. You have a question about the side effects of a new prescription, but the pharmacy is closed. Or you're on vacation and are under the weather. Instead of rushing to the emergency room or relying on questionable information from the internet, consider all of your site-of-care options.



### Nurse Line

#### When to Use

You need a quick answer to a health issue that does not require immediate medical treatment or a physician visit.

#### Types of Care\*

Answers to questions regarding:

- Symptoms
- Self-care/home treatments
- Medications and side effects
- When to seek care

#### Costs and Time Considerations\*\*

- Usually available 24 hours a day, 7 days a week
- Typically free as part of your medical insurance



### Telemedicine (\$)

#### When to Use

You need care for minor illnesses and ailments but would prefer not to leave home. These services are available by phone and online (via webcam).

#### Types of Care\*

- Cold & flu symptoms
- Bronchitis
- Urinary tract infection
- Sinus problems

#### Costs and Time Considerations\*\*

- Usually a first-time consultation fee and a flat fee or copay for any visit thereafter
- Typically immediate access to care
- Prescriptions through telemedicine or virtual visits not allowed in all states



### Primary Care Center (\$)

#### When to Use

You need routine care or treatment for a current health issue. Your primary doctor knows you and your health history, can access your medical records, provide routine care, and manage your medications.

#### Types of Care\*

- Routine checkups
- Immunizations
- Preventive services
- Managing your general health

#### Costs and Time Considerations\*\*

- Often requires a copay and/or coinsurance
- Normally requires an appointment
- Short wait time with scheduled appointment

\*This is a sample list of services and may not be all inclusive. \*\*Costs and time information represent averages only and are not tied to a specific condition or treatment.





## Urgent Care Center (\$\$)

### When to Use

You need care quickly, but it is not a true emergency. Urgent care centers offer treatment for non-life-threatening injuries or illnesses.

### Types of Care\*

- Strains, sprains
- Minor broken bones (e.g., finger)
- Minor infections
- Minor burns

### Costs and Time Considerations\*\*

- Copay and/or coinsurance usually higher than an office visit
- Walk-in patients welcome, but urgency determines order seen and wait time



## Emergency Room (\$\$\$)

### When to Use

You need immediate treatment for a serious life-threatening condition. If a situation seems life threatening, call 911 or your local emergency number right away.

### Types of Care\*

- Heavy bleeding
- Chest pain
- Major burns
- Severe head injury

### Costs and Time Considerations\*\*

- Often requires a much higher copay and/or coinsurance
- Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first
- Ambulance charges, if applicable, will be separate and may not be in-network



## Do Your Homework

What may seem like an urgent care center might actually be a standalone ER. These facilities come with a higher price tag, so ask for clarification if the word "emergency" appears in the company name.

\*This is a sample list of services and may not be all inclusive.

\*\*Costs and time information represent averages only and are not tied to a specific condition or treatment.

# Virtual Medicine

When you're under the weather, there's no place like home, and if you're busy with work and family, scheduling an in-person doctor's appointment can be a pain. Virtual medicine is a convenient and easy way to connect with a doctor on your time.

Legacy Community Health provides a virtual medicine benefit through MDLive for you and your dependents. MDLive offers on-demand access to board-certified doctors through online video, telephone, or secure email.

MDLive doctors can share information with your primary care physician with your consent. Please note that some states do not allow physicians to prescribe medications via telemedicine. For more information, visit [www.mdlive.com/bcbstx](http://www.mdlive.com/bcbstx).

MDLive doctors can treat many medical conditions, including:

- Cold & flu
- Allergies
- Bronchitis
- Bladder infection/urinary tract infection
- Respiratory infection
- Pink eye
- Sore throat
- Stomachache
- Sinus problems

Download the  
MDLive Mobile App!



## Note

A virtual visit directly with your primary care physician (vs. MDLive) might also be an option — and typically costs the same as an office visit.



## Access Virtual Visits

Visit [www.mdlive.com/bcbstx](http://www.mdlive.com/bcbstx) to request a virtual visit. After you register and request an appointment, you'll pay your portion of the service costs and enter a virtual waiting room. During your visit, you can talk to a doctor about your health concerns, symptoms, and treatment options.





# Wellness Programs

## Well onTarget: A New Way to Experience Wellness

BCBS of Texas' Well onTarget Program gives you the tools and resources to create your healthy journey — no matter where you may be on the path to wellness. The Member Wellness Portal is available at [wellontarget.com](http://wellontarget.com). The portal links you to a suite of innovative programs and tools.

- Health Assessment
- Self-Management Programs
- Wellness Challenges
- Tools & Trackers
- Fitness Tracking
- BluePoints Program
- Health & Wellness Content
- Fitness Program
- AlwaysOn Wellness Mobile App

Get started today! Go to [wellontarget.com](http://wellontarget.com) and use your Blue Access for Members credentials to join. Questions? Call Customer Service at 877-806-9380.

## Download the AlwaysOn® Wellness Mobile App!



## Wondr: Clinically Proven Weight Loss Without Counting Calories

Legacy has partnered with Wondr Health to help you improve your health at no cost to you. Wondr is a skills-based digital weight loss program that teaches you how to enjoy the foods you love to improve your overall health, no points, plans, or counting calories required. Our behavioral science-based program was created by a team of doctors and clinicians (which is why we left out the "e" in Wondr) and is clinically proven for lasting results.

In as little as 10 weeks:

- 84% lost weight
- 61% have more energy
- 68% are more physically active
- 62% feel more confident
- 85% feel more in control of their weight
- 57% feel their mood has improved

To learn more and join the waitlist, visit [wondrhealth.com/BCBSTX](http://wondrhealth.com/BCBSTX). Questions? Email [support.wondrhealth.com](mailto:support.wondrhealth.com).

## Download the Wondr Health Mobile App!



## Ovia Health: Women's And Family Health Pregnancy And Parenting Support

Whether you are pregnant or planning to get pregnant, you should prepare as much as you can. BCBSTX has tools to help you – at no extra cost to you. Plus, if your pregnancy is high-risk, BCBSTX will provide support from maternity specialists to help you care for yourself and your baby. Having a baby changes everything, so use these tools to help you get ready.

- Ovia Health apps are for tracking your cycle, pregnancy and baby's growth. The apps are available in English and Spanish, and provide videos, tips, coaching and more.
  - Ovia Pregnancy: Monitor your pregnancy and baby's growth week by week leading up to your baby's due date.
  - Ovia Parenting: Keep up with your child's growth and milestones from birth through three years old.
  - Ovia also provides resources and support for both IVF and menopause.
- Well onTarget has self-guided courses about pregnancy that you can take online, covering topics such as healthy foods, body changes and labor.

During sign-up, make sure to choose "I have Ovia Health as a benefit.": Then select BCBSTX as your health plan and enter your employer's name (optional). Also, visit [wellontarget.com](http://wellontarget.com) to explore our online courses. Questions or want to learn more? 888-421-7781

Download the  
Ovia Health App!



## Livongo By Teledoc Health: Diabetes and Hypertension Management

Livongo provides an advanced blood glucose meter and blood pressure monitor, plus the support you need, 100% paid for by your employer. You can enroll throughout the year if you are a member of one of Legacy's medical plans. Livongo is cost free, incorporates advanced technology, and provides encouraging coaching to help manage you and your family members' diabetes and hypertension.

### Diabetes Management

- Unlimited strips & lancets
- Connected blood sugar meter
- Personalized insights & more

### Blood Pressure Management

- One-on-one coaching
- Connected monitor
- Real-time tips & more
- 57% feel their mood has improved

To get started, text "GO TXHEALTH" to 85240 to learn more & join.

You can also join by visiting [get.livongo.com/TXHEALTH/hi](http://get.livongo.com/TXHEALTH/hi) or by calling 800-945-4355 and using registration code: TXHEALTH.



## Pharmacy Benefits



### Prescription Drug Coverage for Medical Plans

Our Prescription Drug Program is coordinated through BlueCross BlueShield of Texas. That means you will only have one ID card for both medical care and prescriptions. Information on your benefits coverage and a list of network pharmacies is available online at [bcbstx.com](http://bcbstx.com) or by calling the Customer Care number on your ID Card. Your cost is determined by the tier assigned to the prescription drug product. Products are assigned as Preferred Generic, Preferred Brand, or Non-Preferred Generic & Non-Preferred Brand.

### Generic Drugs

Want to save money on meds? **Generic drugs** are versions of brand-name drugs with the exact same dosage, intended use, side effects, route of administration, risks, safety, and strength. Because they are the same medicine, generic drugs are just as effective as the brand names, and they are held to the same rigid FDA standards. But generic versions cost 80% to 85% less on average than the brand-name equivalent. To find out if there is a generic equivalent for your brand-name drug, visit [www.fda.gov](http://www.fda.gov).

	BASE PLAN		MIDDLE PLAN		BUY-UP PLAN	
	IN NETWORK	OUT-OF-NETWORK	IN NETWORK	OUT-OF-NETWORK	IN NETWORK	OUT-OF-NETWORK
<b>RETAIL PHARMACY (34-DAY SUPPLY)</b>						
LEGACY PHARMACY PROGRAM*	\$0 copay	N/A	\$0 copay	N/A	\$0 copay	N/A
PREFERRED GENERIC	\$15 copay	50% + \$15 copay	\$10 copay	50% + \$10 copay	\$10 copay	50% + \$10 copay
PREFERRED BRAND	\$35 copay	50% + \$35 copay	\$30 copay	50% + \$30 copay	\$30 copay	50% + \$30 copay
NON-PREFERRED GENERIC & BRAND	\$60 copay	50% + \$60 copay	\$50 copay	50% + \$50 copay	\$50 copay	50% + \$50 copay
<b>MAIL ORDER PHARMACY (90-DAY SUPPLY)</b>						
PREFERRED GENERIC	\$30 copay	Not covered	\$20 copay	Not covered	\$20 copay	Not covered
PREFERRED BRAND	\$70 copay	Not covered	\$60 copay	Not covered	\$60 copay	Not covered
NON-PREFERRED GENERIC & BRAND	\$120 copay	Not covered	\$100 copay	Not covered	\$100 copay	Not covered

## Legacy Pharmacy \$0 Copay Program!

Legacy employees are eligible for a \$0 copay for ALL prescriptions filled at any of our Legacy Pharmacy locations.

View Legacy Pharmacy locations here: [legacycommunityhealth.org/services/pharmacy/](http://legacycommunityhealth.org/services/pharmacy/)

- This program is applicable to EMPLOYEES ONLY at this time.
- This program is applicable ONLY to employees who are using BCBS through the Legacy Benefits Program.
- Prescriptions can be prescribed by Legacy providers AND outside clinicians.
- You will be automatically enrolled into the Legacy Pharmacy Patient Management Program, which provides a comprehensive medication review, counseling/education by our pharmacists.





## Lowering Medication Costs

How do they work? These discounts can't be combined with your benefit plan's coverage, so make sure to check the price against the cost of using your insurance's prescription drug benefit. Something else to consider: If you choose to use a discount card and are therefore not tapping into your insurance's prescription drug benefit, the cash amount you pay for the prescription may not count toward your deductible or out-of-pocket maximum under the benefit plan.

**GoodRx** is a web- and app-based platform that allows you to search for prescription drug coupons and compare pharmacy prices. The company claims a savings of up to 80% on generics. **Optum Perks** also provides coupons for medications and a searchable database for drug cost comparison at participating pharmacies near you. The Optum Perks member card, which can be used at more than 64,000 pharmacies, is free to use and requires no personal data. Another discount option is the **Amazon Prime Rx Savings** discount card, which is included with an Amazon Prime membership and is administered by Inside Rx. It provides discounts of up to 80% for generics and up to 40% for brand-name medication at participating pharmacies. **Cost Plus Drug Company** is a web-based pharmacy that claims to keep costs low by buying directly from the manufacturer. It currently only offers a certain selection of medications and accepts a handful of prescription insurance providers, but it may be worth checking the price difference between Cost Plus and your regular pharmacy.

**Legacy Pharmacy Program** is available for eligible employees enrolled in a BCBS plan who can benefit from the Legacy Pharmacy Program with \$0 copays. This valuable offering helps you maximize your benefits without any additional cost. Take advantage of the Legacy Pharmacy Program today to enhance your healthcare experience and save on your prescriptions.

### Note

Apps and prescription discount programs such as GoodRx, Amazon Prime Rx Savings, Optum Perks, and Cost Plus Drug Company let you compare prices of prescription drugs and find possible discounts.



# Flexible Spending Accounts

Take control of your spending! A Flexible Spending Account (FSA) is a special tax-free account you put money into to pay for certain out-of-pocket expenses.

## Healthcare Flexible Spending Account

With a WEX Healthcare FSA, you can contribute up to \$3,300 annually for qualified medical expenses (deductibles, copays, coinsurance, menstrual products, PPE, over-the-counter medications, etc.) with pre-tax dollars, which reduces your taxable income and increases your take-home pay. The minimum contribution is \$10 per pay period via payroll deduction if you choose to enroll in the FSA.

You can even pay for eligible expenses with an FSA debit card at the same time you receive them — no waiting for reimbursement.

## Dependent Care Flexible Spending Account

In addition to the [Healthcare FSA](#), you may opt to participate in the [Dependent Care FSA](#) — even if you don't elect any other benefits. Set aside pre-tax funds into a Dependent Care FSA for expenses associated with caring for elderly or child dependents. Unlike the Healthcare FSA, reimbursement from your Dependent Care FSA is limited to the total amount that is currently deposited in your account.

- With the Dependent Care FSA, you can set aside up to \$5,000, or \$2,500 if you are married and file a separate tax return, to pay for child or elder care expenses on a pre-tax basis.
- Eligible dependents include children under 13 and a spouse or other individual who is physically or mentally incapable of self-care and has the same principal place of residence as the employee for more than half the year.
- You must provide the tax identification number or Social Security number of the party providing care to be reimbursed.

This account covers dependent daycare expenses that are necessary for you and your spouse/domestic partner to work or attend school full time. Eligible expenses include:

- In-home babysitting services (not provided by a dependent)
- Care of a preschool child by a licensed nursery or daycare provider
- Before- and after-school care
- Day camp
- In-house dependent daycare

Due to federal regulations, expenses for your domestic partner and your domestic partner's children may not be reimbursed under the FSA programs. Check with your tax advisor to determine if any exceptions apply.





## Using the Account

Use your FSA debit card at doctor and dentist offices, pharmacies, and vision service providers. It cannot be used at locations that do not offer services under the plan, unless the provider has also complied with IRS regulations. The transaction will be denied if you use the card at an ineligible location.

Submit a claim form along with the required documentation. Contact WEX with reimbursement questions. If you need to submit a receipt, WEX will notify you. Always save receipts for your records.

While FSA debit cards allow you to pay for services at point of sale, they do not remove the IRS regulations for substantiation. Always keep receipts and **Explanation of Benefits** (EOBs) for any debit card charges in case you need to prove an expense was eligible. Without proof an expense was valid, your card could be turned off and the expense deemed taxable.

## General Rules

The IRS has the following rules for Healthcare and Dependent Care FSAs:

- Expenses must occur during the 2025 plan year.
- Funds cannot be transferred between FSAs.
- You are not permitted to claim the same expenses on both your federal income taxes and Dependent Care FSA.
- You must “use it or lose it” — any unused funds will be forfeited.
- Up to \$660 may be rolled over to the next plan year at the end of 2025 for Healthcare FSAs. You must be enrolled in an Healthcare FSA both plan year
- You cannot change your FSA election in the middle of the plan year without a Qualifying Life Event.
- Terminated employees have ninety (90) days following termination to submit FSA claims for reimbursement.
- Those considered highly compensated employees (family gross earnings were \$155,000 or more last year) may have different FSA contribution limits. Visit [www.irs.gov](http://www.irs.gov) for more info.

### Note

**The Dependent Care FSA is not to be used for medical expenses, nor is it the same as electing medical coverage for dependents.**





## Supplemental Health Benefits

Legacy Community Health offers several ways to supplement your medical plan coverage. Voluntary Accident, Critical Illness, and Hospital Indemnity insurance plans from Symetra can help cover unexpected expenses, regardless of any benefit you may receive from your medical plan. Coverage is available for yourself and your dependents and offered at discounted group rates.

### Accident Coverage

You can't always prevent accidents, but you can be prepared for them, including readying for any unexpected expenses. Accident coverage through Symetra provides benefits for you and your covered family members for expenses related to an eligible accidental injury. Health insurance helps with medical expenses, but this coverage is an additional layer of protection that can help pay deductibles, copays, and even typical day-to-day expenses such as a mortgage or car payment. Benefits are payable to you to use as you wish.



### ACCIDENT COVERAGE

BRIEF SUMMARY OF BENEFITS	
INITIAL DOCTOR'S VISIT	\$200
HOSPITAL ADMISSION/CONFINEMENT	\$2,000 / \$400 per day (up to 365 days)
ICU ADMISSION/CONFINEMENT	\$4,000 per admission / \$800 per day (up to 30 days)
DISLOCATION OR FRACTURE - OPEN	Up to \$10,000
DISLOCATIONS OR FRACTURE - CLOSED	Up to \$5,000
AMBULANCE (AIR/GROUND)	\$1,000 / \$200
BURNS	Up to \$15,000
COMA	\$10,000
CONCUSSION	\$300
CT, MRI, EEG	\$150 (1 per accident)
PROSTHETIC DEVICE	\$2,000 (1 device per covered accident)
OCCUPATIONAL, PHYSICAL AND CHIROPRACTIC THERAPY	\$75 (up to 10 per accident)
PHYSICIAN FOLLOW-UP CARE	\$100 (up to 6 visits per accident)
RUPTURED DISC	\$1,000
X-RAY	\$50 (1 per accident)
WELLNESS BENEFIT <small>(payable for each covered family member whom completes certain wellness screenings such as a pap test, cholesterol test, mammogram, colonoscopy, or stress test)</small>	\$100 per covered person

Note: This list is a summary. Please refer to plan documents for a comprehensive list of covered benefits.

### MONTHLY CONTRIBUTIONS

EMPLOYEE ONLY	\$15.06
EMPLOYEE + SPOUSE	\$25.43
EMPLOYEE + CHILD(REN)	\$30.42
EMPLOYEE + FAMILY	\$43.05



## Critical Illness Coverage

Critical Illness coverage through Symetra pays a lump-sum benefit if you are diagnosed with a covered disease or condition. You can use this money however you like. Examples include helping pay for expenses not covered by your medical plan, lost wages, childcare, travel, home healthcare costs, or any of your regular household expenses.

### Plan Highlights

- Guaranteed Issue Coverage (no medical questions)
- Pre-Existing Conditions: This plan does NOT have a pre-existing condition exclusion; however, your date of diagnosis must be on or after the effective date of your policy for benefits to be paid.
- Wellness Benefit: A \$100 wellness benefit is payable for each covered member for completing certain wellness screenings such as a pap test, cholesterol test, mammogram, colonoscopy, or stress test.



## CRITICAL ILLNESS COVERAGE

### GUARANTEE ISSUE BENEFIT OPTIONS

EMPLOYEE	\$10,000, \$20,000, \$30,000, \$40,000, or \$50,000
SPOUSE	100% of employee amount
CHILD(REN)	50% of employee amount

### COVERED CONDITIONS

BENIGN BRAIN TUMOR	100%
HEART ATTACK	100%
STROKE	100%
MAJOR ORGAN TRANSPLANT	100%
KIDNEY FAILURE	100%
PARALYSIS	100%
OCCUPATIONAL HIV	100%
CORONARY ARTERY DISEASE NEEDING SURGERY	50%
CANCER	Invasive: 100%
	Minor Cancer (In Situ): 50%
LOSSES	Loss of speech, sight, or hearing: 100%
COMA	100%
ANNUAL WELLNESS SCREENING BENEFIT	\$100 per covered person
RECURRENCE WAITING PERIOD	6 consecutive months

## CRITICAL ILLNESS COVERAGE (MONTHLY CONTRIBUTION)

EMPLOYEE'S AGE	\$10,000 BENEFIT		\$20,000 BENEFIT		\$30,000 BENEFIT		\$40,000 BENEFIT		\$50,000 BENEFIT	
	EMPLOYEE ONLY / EMPLOYEE +CHILDREN	EMPLOYEE +SPOUSE / EMPLOYEE +FAMILY	EMPLOYEE ONLY / EMPLOYEE +CHILDREN	EMPLOYEE +SPOUSE / EMPLOYEE +FAMILY	EMPLOYEE ONLY / EMPLOYEE +CHILDREN	EMPLOYEE +SPOUSE / EMPLOYEE +FAMILY	EMPLOYEE ONLY / EMPLOYEE +CHILDREN	EMPLOYEE +SPOUSE / EMPLOYEE +FAMILY	EMPLOYEE ONLY / EMPLOYEE +CHILDREN	EMPLOYEE +SPOUSE / EMPLOYEE +FAMILY
18-25	\$4.30	\$8.50	\$8.60	\$17.00	\$12.90	\$25.50	\$17.20	\$34.00	\$21.50	\$42.50
26-30	\$5.70	\$11.50	\$11.40	\$23.00	\$17.10	\$34.50	\$22.80	\$46.00	\$28.50	\$57.50
31-35	\$7.20	\$14.30	\$14.40	\$28.60	\$21.60	\$42.90	\$28.80	\$57.20	\$36.00	\$71.50
36-40	\$9.10	\$18.20	\$18.20	\$36.40	\$27.30	\$54.60	\$36.40	\$72.80	\$45.50	\$91.00
41-45	\$11.50	\$23.00	\$23.00	\$46.00	\$34.50	\$69.00	\$46.00	\$92.00	\$57.50	\$115.00
46-50	\$14.70	\$29.30	\$29.40	\$58.60	\$44.10	\$87.90	\$58.80	\$117.20	\$73.50	\$146.50
51-55	\$21.90	\$43.80	\$43.80	\$87.60	\$65.70	\$131.40	\$87.60	\$175.20	\$109.50	\$219.00
56-60	\$26.00	\$52.00	\$52.00	\$104.00	\$78.00	\$156.00	\$104.00	\$208.00	\$130.00	\$260.00
61-65	\$40.90	\$81.70	\$81.80	\$163.40	\$122.70	\$245.10	\$163.60	\$326.80	\$204.50	\$408.50
66 AND OVER	\$63.80	\$127.60	\$127.60	\$255.20	\$191.40	\$382.80	\$255.20	\$510.40	\$319.00	\$638.00



**IMPORTANT: This is a fixed indemnity policy,  
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- » The payment you get isn't based on the size of your medical bill.
- » There might be a limit on how much this policy will pay each year.
- » This policy isn't a substitute for comprehensive health insurance.
- » Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.

**Looking for comprehensive health insurance?**

- » Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- » To find out if you can get health insurance through your job, or a family member's job, contact the employer.

**Questions about this policy?**

- » For questions or complaints about this policy, contact your state Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- » If you have this policy through your job, or a family member's job, contact the employer.





## Hospital Indemnity Coverage

Hospital Indemnity coverage through Symetra pays you cash benefits directly if you are admitted to the hospital or an Intensive Care Unit (ICU) for a covered stay. You can use the benefits to help pay for your medical expenses such as deductibles and copays, travel cost, food and lodging, or everyday expenses such as groceries and utilities.



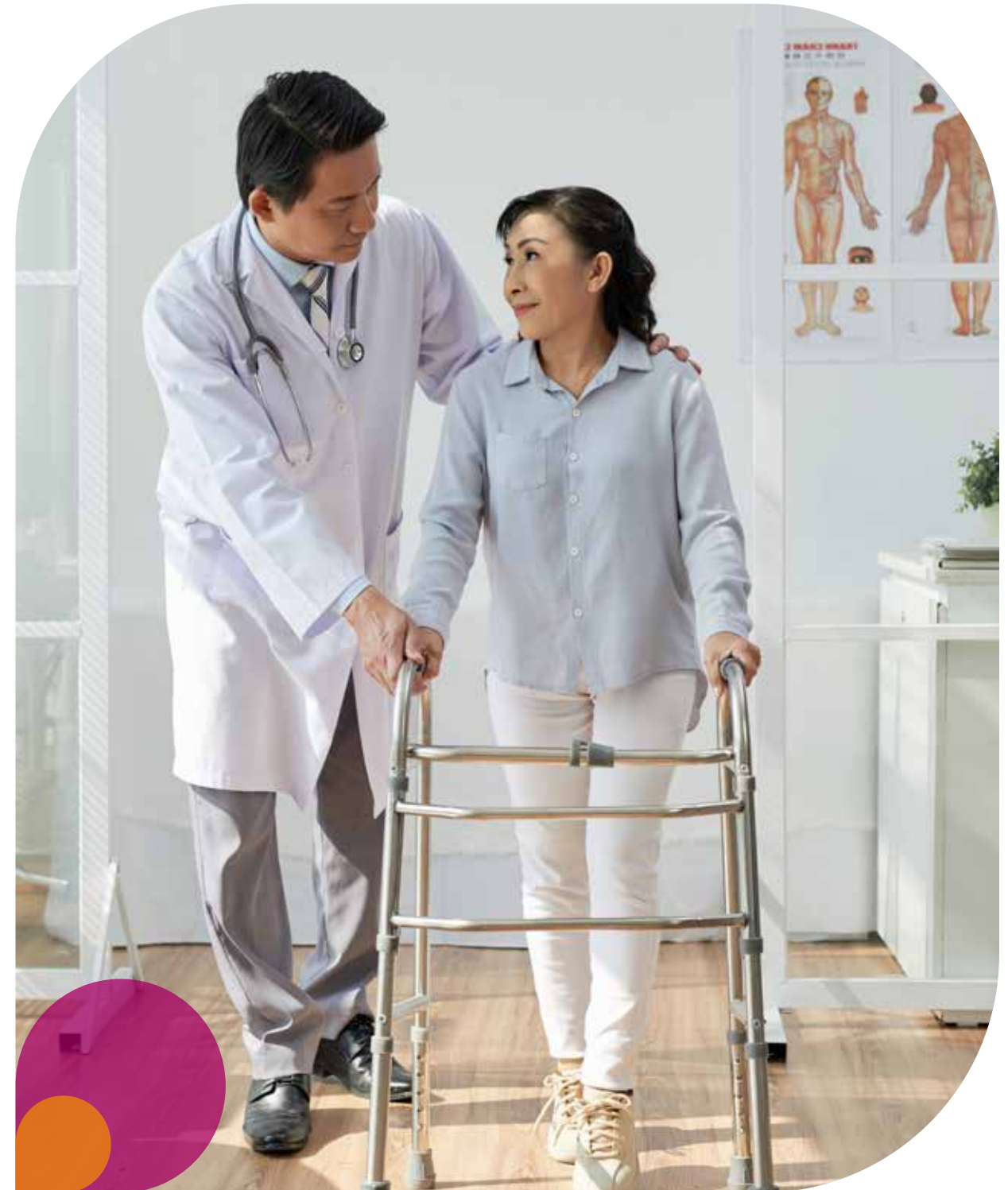
### Plan Highlights

- Guaranteed Issue Coverage (no medical questions)
- Pre-Existing Conditions: This plan does NOT have a pre-existing condition exclusion. Benefits are payable for hospitalizations that occur on or after the effective date of your policy.

BENEFIT HIGHLIGHTS		
	LOW PLAN	HIGH PLAN
HOSPITAL ADMISSION	\$1,000	\$2,000
HOSPITAL CONFINEMENT	\$150 per day	\$200 per day
MAXIMUM DAYS PAYABLE	365 days per year, up to 500 days per lifetime	365 days per year, up to 500 days per lifetime
HOSPITAL ICU ADMISSION	\$1,000	\$2,000
HOSPITAL ICU CONFINEMENT	\$300 per day	\$400 per day
MAXIMUM DAYS PAYABLE	30 days per year, up to 500 days per lifetime	30 days per year, up to 500 days per lifetime
SUBSTANCE ABUSE FACILITY	\$150 per day	\$200 per day
MAXIMUM DAYS PAYABLE	30 days per year, up to 500 days per lifetime	30 days per year, up to 500 days per lifetime
MENTAL HEALTH FACILITY	\$150 per day	\$200 per day
MAXIMUM DAYS PAYABLE	30 days per year, up to 180 days per lifetime	30 days per year, up to 180 days per lifetime
NURSING FACILITY	\$150 per day	\$200 per day
MAXIMUM DAYS PAYABLE	30 days per year, up to 500 days per lifetime	30 days per year, up to 500 days per lifetime

Note: This is a summary. Please refer to plan documents for details.

MONTHLY CONTRIBUTIONS		
	LOW PLAN	HIGH PLAN
EMPLOYEE ONLY	\$18.84	\$30.73
EMPLOYEE + SPOUSE	\$40.16	\$65.00
EMPLOYEE + CHILD(REN)	\$30.89	\$50.37
EMPLOYEE + FAMILY	\$51.10	\$83.10



## Dental Benefits

Like brushing and flossing, visiting your dentist is an essential part of your oral health. Legacy Community Health offers affordable plan options from MetLife for routine care and beyond.

### Stay in Network

If your dentist doesn't participate in your plan's network, your out-of-pocket costs will be higher, and you are subject to any charges beyond the plan's out-of-network reimbursement schedule (or in other words, you could be balance billed by your provider). To find a network dentist, you can call 800-438-6388 or visit MetLife at [www.metlife.com/dental](http://www.metlife.com/dental).

### Dental Premiums

Dental premium contributions are deducted from your paycheck on a pre-tax basis. Your tier of coverage determines your biweekly premium.

### Dental Plan Summary

This chart summarizes the dental coverage provided by MetLife for 2025.

	LOW PLAN	HIGH PLAN
<b>BIWEEKLY CONTRIBUTIONS</b>		
	YOU PAY	YOU PAY
EMPLOYEE ONLY	\$0.00	\$3.48
EMPLOYEE + SPOUSE	\$12.21	\$19.15
EMPLOYEE + CHILD(REN)	\$16.11	\$24.21
EMPLOYEE + FAMILY	\$30.43	\$42.64
	IN-NETWORK & OUT-OF-NETWORK	IN-NETWORK & OUT-OF-NETWORK
<b>ANNUAL DEDUCTIBLE</b>		
INDIVIDUAL	\$50	No deductible
FAMILY	\$150	No deductible
<b>ANNUAL MAXIMUM</b>		
PER PERSON	\$1,000	\$1,500
<b>COVERED SERVICES</b>		
PREVENTIVE SERVICES Exams, cleanings, x-rays, space maintainers, sealants and fluoride treatment (age 14 & under)	Covered in full	Covered in full
BASIC SERVICES Extractions, restorative amalgams and composites, dentures repairs, endodontics and periodontics	80%*	80%
MAJOR SERVICES Crowns, inlays, onlays, dentures, bridges, stainless steel / resin crowns	50%*	50%
ORTHODONTICS Adults and Children up to dependent age limit	50%	50%
ORTHODONTIC LIFETIME MAXIMUM	\$1,000	\$1,000

\*After deductible

### Note

According to the [CDC](#), untreated cavities can lead to abscess (a severe infection) under the gums which can spread to other parts of the body and have serious, and in rare cases fatal, results.



## Vision Benefits

Getting your eyes checked regularly is important even if you don't wear glasses or contacts. We provide quality vision care for you and your family through the Superior Vision Network by MetLife.

### Vision Premiums

Vision premium contributions are deducted from your paycheck on a pre-tax basis. Your tier of coverage determines your biweekly premium.

### Stay in Network

You can obtain a customized listing of MetLife's In-Network Vision Providers either by calling 833-EYE-LIFE (833-393-5433) or by visiting the website at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

### Vision Plan Summary

This chart summarizes the vision coverage provided by MetLife for 2025.

VISION PLAN		
BIWEEKLY CONTRIBUTIONS		
EMPLOYEE ONLY		\$2.64
EMPLOYEE + SPOUSE		\$4.88
EMPLOYEE + CHILD(REN)		\$5.12
EMPLOYEE + FAMILY		\$7.68
	IN-NETWORK	FREQUENCY
EXAMS		
VISION EXAM	\$10 copay	Every 12 months
RETINAL IMAGING	Up to \$39 copay	
LENSES		
SINGLE VISION	\$25 copay	Every 12 months
BIFOCAL	\$25 copay	
TRIFOCAL	\$25 copay	
LENTICULAR	\$25 copay	
CONTACTS (IN LIEU OF LENSES AND FRAMES)		
ELECTIVE	\$150 allowance	Every 12 months
MEDICALLY NECESSARY	\$25 copay	
FRAMES		
ALLOWANCE	\$150 allowance + 20% savings on amount over allowance	Every 12 months



## Survivor Benefits

It's hard to think about, but it's important to have a plan in place to provide for your family if something were to happen to you. Survivor benefits provide financial protection for your loved ones in the event of an unexpected event.

### Basic Life and Accidental Death & Dismemberment Insurance

Legacy Community Health provides employees with Basic Life and Accidental Death and Dismemberment (AD&D) insurance as part of your basic coverage through New York Life, which guarantees that your spouse/domestic partner or other designated survivor(s) continue to receive benefits after death.

Your Basic Life and AD&D insurance benefit is 1x base annual salary, up to \$300,000. If you are a full-time employee, you automatically receive Life and AD&D insurance even if you waive other coverage.



### Voluntary Life Insurance

You may wish for extra coverage for more peace of mind. Eligible employees may purchase additional Voluntary Life insurance. Premiums are paid through payroll deductions.

#### BASIC EMPLOYEE LIFE/AD&D

COVERAGE AMOUNT	1x base annual salary
WHO PAYS	Legacy Community Health
MAXIMUM BENEFIT	\$300,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	No

#### VOLUNTARY EMPLOYEE LIFE

COVERAGE AMOUNT	Increments of \$10,000
WHO PAYS	Employee
MAXIMUM BENEFIT	The lesser of 5x earnings or \$500,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Newly Eligible: Amounts over \$200,000 Previously Waived or Coverage Declined: Any amount

#### VOLUNTARY SPOUSE/DOMESTIC PARTNER LIFE

COVERAGE AMOUNT	Increments of \$5,000
WHO PAYS	Employee
MAXIMUM BENEFIT	The lesser of \$100,000 or 100% of Employee's life amount
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Newly Eligible: Amounts over \$200,000 Previously Waived or Coverage Declined: Any amount

#### VOLUNTARY CHILD LIFE

COVERAGE AMOUNT	\$10,000 (limited to \$500 from birth - 6 months)
WHO PAYS	Employee
MAXIMUM BENEFIT	\$10,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	EOI not required

Note: Amounts subject to EOI will not be effective until and unless EOI is approved by New York Life. Age reduction schedule applies to Basic Life/AD&D and Voluntary Life: benefit amounts reduce to 65% at age 65, to 40% at age 70, and to 20% at age 75.



## Income Protection

You and your loved ones depend on your regular income. That's why Legacy Community Health offers disability coverage to protect you financially in the event you cannot work as a result of a debilitating injury or illness. A portion of your income is protected until you can return to work or you reach retirement age.

### Voluntary Short-Term Disability (STD) Insurance

STD benefits are available for purchase on a voluntary basis. This insurance replaces 60% of your income if you become partially or totally disabled for a short time. Certain exclusions, may apply. See your plan documents or Legacy HR for details.

WEEKLY MAXIMUM BENEFIT	60% of basic weekly earnings to maximum of \$2,500
ELIMINATION PERIOD	3 days for accident, 7 days for sickness
MAXIMUM BENEFIT PERIOD	87 days for accident, 83 days for sickness
EVIDENCE OF INSURABILITY (EOI) REQUIRED	EOI not required

### Voluntary Long-Term Disability (LTD) Insurance

LTD benefits are available for purchase on a voluntary basis. This insurance replaces 60% of your income if you become partially or totally disabled for an extended time. Certain exclusions, may apply. See your plan documents or Legacy HR for details.

MONTHLY MAXIMUM BENEFIT	60% of pre-disability monthly earnings to maximum of \$15,000
ELIMINATION PERIOD	90 days
MAXIMUM BENEFIT PERIOD	The later of your Social Security Normal Retirement Age or the maximum benefit period provided in your Summary of Benefits.
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Newly Eligible: EOI is not required Previously Waived Coverage: EOI is required

If you apply for coverage as a late entrant (you previously waived coverage), you will be required to submit EOI, and your coverage will not be effective until and unless approved by New York Life.



## Retirement Planning

No matter what point of your career you're in, it's never a bad time to think about your future and save for retirement.

The Legacy 403(b) Retirement Savings Plan offers a convenient way to save for your future through payroll deductions.

PLAN AT A GLANCE	
PLAN NAME	The Legacy 403(b) Retirement Savings Plan
RECORDKEEPER	Empower
WEBSITE	<a href="http://participant.empower-retirement.com">participant.empower-retirement.com</a>
403(b) ELIGIBILITY	Full-time Legacy Services employees with a regular schedule of 30 hours per week

### All About 403(b) Plan

This employer-sponsored retirement account can help your future self by saving money — tax-free — from your paycheck. The sooner you participate in a retirement savings plan, the more time your assets have to grow.

Eligible employees can invest for retirement while receiving tax advantages. Administrative services are provided by Empower. You must be at least 18 years of age to be eligible.

### Contributing to the Plan

Contributions from your pay are made on a pre-tax basis from 1% to 90% of your compensation — up to the IRS annual limit. The IRS limits the amount you can save annually, but if you are over age 50, you can contribute even more to the plan through catch-up contributions.

The annual IRS limit for 2025 is \$23,500, and the standard catch up contribution limit for individuals ages 50 and older is \$7,500.

Not sure if you're getting close to the annual contribution limit? Our payroll system tracks how much you've contributed. If you started at the company mid-year, let the Payroll Department know how much you contributed at your previous employer so that can be factored in and you won't be subject to penalties for overcontributing.

### Automatic Enrollment

Legacy Services employees will be automatically enrolled into our 403(b) plan at 3% before tax contribution rate. Auto-enrollment will become effective 30-60 days after your date of hire. You will have the option to opt out of this auto enrollment if you choose. You may change your contribution at any time online at [participant.empower-retirement.com/](http://participant.empower-retirement.com/) or you may call 866-467-7756.



## How Much Should I Save?

Industry standards suggest saving at least 12% to 15% of your income, including Legacy Community Health’s generous matching contributions. Legacy may match 100% of the first 3% that you contribute to the plan. These are discretionary matching contributions to your 403(b) accounts, so Legacy may change or eliminate the percentage of the match any time. If you can’t afford to save that much, make sure to save up to the matching amount so you don’t leave free money behind.

## Consolidating Your Retirement Savings

If you have an existing qualified retirement plan (pre-tax) with a previous employer, you may transfer that account into the plan any time. Contact Empower at 866-467-7756 for details.

Regardless of which retirement account you choose or how much you contribute, remember to think of it as a long-term strategy. Dipping into the account early will jeopardize the quality of your retirement and you may be subject to early withdrawal penalties from the IRS.

## Investing in the Plan

It’s up to you how to invest the assets. When you decide how to invest your account balance, it’s a good idea to spread your savings across different types of investments. This can help balance out the ups and downs of the market and reduce your overall risk.

One way to do this is by using “target date funds.” These funds automatically adjust their investment mix over time, becoming more conservative as you approach your target retirement date. This means they contain an asset allocation strategy within the investment option itself, making it easier for you to manage your investments. For more details, visit [participant.empower-retirement.com](http://participant.empower-retirement.com).

## Vesting

Vesting refers to how much of your 403(b) funds you can take with you if or when you leave Legacy Community Health. With our vesting schedule, each year you’ll own a greater percentage of the company’s matching contributions. When you’re fully vested, you’ll own 100% of the contributions. You always own and are fully vested in the contributions you personally make to your 403(b).

VESTING SCHEDULE	
YEARS OF SERVICE	VESTED PERCENTAGE OF EMPLOYER CONTRIBUTIONS
After 1 year	20%
After 2 years	40%
After 3 years	60%
After 4 years	80%
After 5 years	100%

## Benefits of 403(b)

### Tax Savings

In a 403(b), you don’t owe taxes annually on interest, dividends, or profits earned.

### Flexibility

You can change the amount of your contributions any time.

### Legacy Community Health Match

Your retirement savings grows faster with the Company’s match!

[How Much Do I Need to Retire?](#)





# Medical Travel Benefit

Legacy provides all benefits-eligible employees with Medical Travel coverage at no cost to you. Your Medical Travel benefit is designed to assist you and your family with medical-related travel expenses. Here's what you need to know to quickly get set up with Level and be ready to pay for medical travel costs. Email [support@level.com](mailto:support@level.com) for more information.

## What Is Level's Medical Travel Benefit?

You can use your Medical Travel benefit to pay for travel to access medical care that is not available to you locally. Costs associated with medical care, like copays, are not covered. Covered expenses include gas, transportation services, hotel rooms, and air travel. To use your Medical Travel benefit, use your Level Card like any other payment card when covering applicable expenses — no need to submit for approval or wait for reimbursement. There is also no documentation required so you can use your benefit dollars confidentially, whenever you need them. Once you've set up your Level account, you can pay for travel expenses by using the virtual Level Card located in your Level app. If you have a physical Level Card, simply swipe, tap, or insert the chip when it is time to pay.

## How Do I Start Using My Medical Travel Benefit?

If you haven't already, download the Level app. Then enter your work email address to sign up. Once you've created your account, you'll be able to use your virtual card, located in the Card section of the Level app. (A physical card can be mailed to your address upon request.) To make a payment, select "Show card details," then enter your card information at checkout.

Download the  
Level Mobile App!



## Can I Use My Medical Travel benefit for Non-Medical Travel?

You can only use your Level Medical Travel benefit to pay for travel related to medical treatment. Travel costs that are not related to obtaining medical care are not covered by your plan.

## Can My Dependents Use My Medical Travel Benefit?

You can use your Medical Travel benefit to cover medical travel expenses for your dependents as well as yourself. To pay for a dependent's travel costs, just use your Level Card.





# Additional Benefits

Legacy Community Health wants you to succeed in all aspects of life, so we offer a variety of additional benefits to make your day-to-day easier.

## Pet Insurance

We know your pets are part of the family, and just like any other family member, our furry friends are bound to have some medical expenses from time to time. For the most part, these expenses come from standard checkups and immunizations, but the occasional unexpected illness or injury can rack up some significant bills when you least expect it. Pet insurance through Nationwide provides coverage for veterinary expenses related to accidents and illnesses, including X-rays, medications, vet visits, surgeries, and hospital stays. Policies are available for dogs, cats, birds, reptiles, and exotic pets. Optional wellness coverage is also available for dogs and cats, providing reimbursement for preventive care. To enroll or for additional information, please contact Nationwide: visit [www.petinsurance.com/legacycommunityhealth](http://www.petinsurance.com/legacycommunityhealth) or call 877-738-7874.

## Financial, Legal, and Estate Support

New York Life Group Benefit Solution (NYL GBS) offers low-cost access to attorneys for personal legal services. Payments are made conveniently through payroll deductions. It's like having your own attorney on retainer for a lot less. There are attorneys standing by to assist you with:

- Estate planning, wills, and trusts
- Real-estate matters
- Identity-theft defense
- Financial matters, such as debt-collection defense
- Traffic offenses
- Document review
- Family law, including adoption and name change
- Advice and consultation on personal legal matters
- Divorce

Coverage is available at no additional cost to you. Call 800-344-9752 or visit [guidanceresources.com](http://guidanceresources.com) (Web ID: NYLGBS).

## Travel Assistance

With the Travel Assistance Program, toll-free emergency assistance is available to you and your dependents 24 hours a day, seven days a week, when traveling 100 or more miles from your primary home for less than 90 days. Service is a phone call away, 24/7/365 — in an emergency, you can even call collect. For assistance or to learn more, call 888-226-4567.

## Gym Memberships

Legacy is pleased to offer subsidized employee-only gym memberships to our employees. You must email [employeebenefits@legacycommunityhealth.org](mailto:employeebenefits@legacycommunityhealth.org) to sign up for any of the Gym memberships. The employee pays \$10 per month and the joining fee is waived when joining for the first time.

- Join Lifetime Fitness and receive \$100 off your membership. \$0 joining fees and an onboarding session to build a customized plan. Enroll here: [lifetime.life/corporate-memberships.html?promotionName=legacycommunityhealth](https://lifetime.life/corporate-memberships.html?promotionName=legacycommunityhealth).
- 24 Hour Fitness in the surrounding Houston area.
- Beaumont employees have access to local Exygon gyms and Crunch Fitness.
- The YMCA offers a family discount up to \$50 (prices differ per location). Houston and Baytown employees have access to local YMCAs.

Employees must visit their gym at least 6x per month to retain their gym subsidy. It is the employee's responsibility to ensure their gym check-in is validated. The membership must be in the LEGACY EMPLOYEE'S NAME and the name must match what is in the ExponentHR system. If these conditions are not met, the membership may be interrupted. If the employee wants more than the individual membership, the employee is 100% responsible for the membership above the individual level.



## Bright Horizons

### Family Care & School Support When You Need to Work

When you have to work, you need support for your family. Whether it's reliable childcare or extra academic support, rely on Bright Horizons Enhanced Family Supports.

- Primary Childcare Solutions
- Academic Support & Tutoring
- Enrichment Programs
- Resources to help find elder care, pet care, housekeeping, and more.

### Support for Your Caregiving Needs

Whether school's closed or a regular caregiver is unavailable, rely on Bright Horizons Backup Care and get high-quality childcare in a center or care in your home for your child or adult/elder relative, whenever you need an extra hand. Sign up and reserve backup care when:

- Your child's school is closed and you need to be at work.
- A regular caregiver is unavailable.
- Mom or Dad needs support in their home or you.



### Find Support Now!

Visit: <https://bh.social/2UXChXH>

Employer Username: Legacy  
Password: Benefits4You



Legacy is excited to announce its partnership with United We Care, a leading provider of holistic mental wellness solutions. Together, we aim to enhance the well-being of our employees by offering comprehensive support and resources for your mental health.

### UWC Offers a Range of Supportive Services to Help you Steer Through Challenging Times:

- **STELLA - Your AI Powered Coach**  
Engage with Stella, your AI-powered mental health and wellness coach. She is your **non-judgmental digital companion**, available around the clock. No matter what you are dealing with — stress, anxiety, low mood, sadness, or grief — you can get the help you need by talking to her in the language of your choice. Stella can converse in **29 languages**, and her training enables her to **detect over 40 emotions**.
- **Valuable Wellness Resources:**  
Get access to a wellness content library replete with wellness programs, videos, audios, bedtime stories, meditation, articles, and more to set you on wellness track.
- **Digital Coaches on Demand:**  
Receive expert support from our team of top-tier certified clinicians, **available 24/7** to provide you with the assistance you need.

Embark on your wellness journey with us and unlock the support you need for a healthier, happier you! Scan to download the app.



## Wellthy - Caregiving Support

Balancing career, family, and personal life can be challenging, especially if you're caring for a loved one's wellbeing in addition to your own. To alleviate employees stress, Legacy is providing you and your families with access to Wellthy, a caregiving support solution, as a covered benefit.

### What Is Wellthy?

Wellthy's care solution pairs a suite of digital tools in the Care Dashboard with human-touch support from a Wellthy Care Coordinator who will take on administrative and logistical tasks on your family's behalf. It also includes Wellthy Community — a peer-to-peer space for family caregivers to connect and exchange knowledge.

### How Does It Work?

Wellthy provides support no matter where you are in your caregiving journey. If you need 1:1 assistance from someone who knows the healthcare industry, create a Care Project to get matched with your dedicated Wellthy care expert. Or, if you prefer to use the solution independently, simply create your Wellthy account to leverage self-service tools within the Care Dashboard and explore discussions in Wellthy Community.

### Who Can Wellthy Support?

Wellthy is available to help you care for yourself, or any of your loved ones. This means parents, children, spouses,

in-laws, siblings, neighbors, or anyone whose care needs are impacting your day-to-day life.

### What Can Wellthy Help With?

Wellthy's solution is equipped to support any care situation, in any capacity, big or small.

This includes tasks related to:

- Medical: Specialized providers, prescriptions, appointments, medical records
- Financial: Social Security benefits, insurance, tax deductions, grant applications
- Housing: Senior living, moving services, short-term living solutions
- In-Home: Home safety, in-home aides, transportation services, meal delivery
- Legal: Power of attorney, advance directives, wills
- Social + Emotional: Support groups, social activities, memory care, respite care
- Childcare and Teen Support: Babysitters, nannies, alternative learning solutions, camps

## My Secure Advantage

Financial issues are one of the leading causes of stress in America. New York Life offers a full-service financial wellness program. My Secure Advantage (MSA) can help support the financial health of your household, at no additional cost to you.

### MSA Money Coaching

- You can take advantage of a free 30-minute consultation with a certified financial expert before you decide to participate in Money Coaching.
- Individuals and couples can work with a designated Money Coach for 30 days, paid for by NYL GBS.
- Your Money Coach can help you handle a wide range of financial challenges, including but not limited to basic money management, getting out of debt, saving for college or retirement, purchasing a home, marriage or divorce, loss of income, death in the family, and more.
- Through an easy-to-use online portal, you can communicate with your coach, view educational webinars and access a library of financial tools, forms and tips.
- After the first 30-day coaching period, you may continue working with your Money Coach for \$39.95 per month.
- Even if you don't participate in Money Coaching you can get a 25% discount on tax planning and preparation.

### Identity Theft Protection and Will Preparation Services

- Education on how to avoid identity theft, consultation with a Fraud Prevention Specialist, and an identity theft kit that provides the right documents to use and steps to follow.
- Online resources to create and execute state-specific wills, powers of attorney, and a variety of other important legal documents.
- Free 30-minute legal consultation with a licensed practicing attorney to obtain advice or review legal documents, and a 25% discount off standard fixed or hourly attorney's fees.

888-724-2262 Weekdays 9am – 11pm EST [nylgbs.mysecureadvantage.com](https://nylgbs.mysecureadvantage.com)



## Survivor Assurance Program

Losing a loved one is difficult and can be challenging for beneficiaries to manage their loved one's insurance benefits among other pressures during such a difficult time. NYL GBS Survivor Assurance program, offers services to support beneficiaries when they need it most, including:

- **A NYL GBS Survivor Assurance Account with Your Name**  
You can access these funds easily by writing a check from the book of drafts being sent to you. Your Certificate of Confirmation explains everything you need to know to access your money.
- **Employee Assistance & Wellness Support**  
Emotional support for you and your family members at no additional cost. Access available 24 hours a day, seven days a week. Includes work/life assistance, coaching, online articles, resources, and videos.
- **Financial, Legal, Estate Support**  
Professional support for all types of pressing financial, legal, or estate issues; includes law consultations, tax consultations, credit and tax questions, and much more. Assistance includes identity theft and fraud resolution services, online tools for state-specific wills as well as other important legal documents.

800-570-3778 Weekdays 8am – 7pm EST [guidanceresources.com](http://guidanceresources.com) Web ID: NYLGBS

## Bereavement Leave

All full-time regular employees are eligible for Bereavement Leave for the death of an immediate family member as defined below. Immediate family:

- Spouse of Employee/Spouse/Partner (same sex or opposite sex)
- Domestic Partner or Non-Domestic Partner of Employee (same sex or opposite sex)
- Child/Stepchild of Employee/Spouse/Partner
- Parent/Parent of Employee/Spouse/Partner
- Grandparent/Grandparent of Employee/Spouse/ Partner
- Siblings/ Sibling of Employee/Spouse/Partner
- Son or Daughter In-Law/Equivalent Position for Employee/Spouse/Partner
- An adult who stood in loco parentis (who stood in place of a parent) during the full childhood period for an Employee/Spouse/Partner.

Eligible employees may request up to three (3) paid bereavement leave days. Employees must notify their supervisor prior to taking time off. Bereavement hours must be entered under the bereavement designation within the payroll system, otherwise the time off will be considered PTO or unpaid leave.

## Paid Time Off (PTO)

PTO is accrued as follows and is based on the employee's anniversary date:

- After completion of Introductory Period: 104 hours (4 hours per pay period)
- After 1 year: 168 hours (6.46 hours per pay period)
- After 3 years: 208 hours (8 hours per pay period)
- After 10 years: 248 hours (9.53 hours per pay period) Employees are not eligible to use PTO until they have been with Legacy for 3 months.

## PTO Exchange

PTO Exchange will provide you with the option to convert a portion of your accrued but unused PTO hours for use toward several different benefits and causes, based on your own priorities. With PTO Exchange, you can convert a portion of your unused PTO into:

- 403(b) retirement contributions
- Student loan payments/Tuition for the employee
- Leave sharing donations to fellow employees
- Tax deductible donation to Legacy

PTO Exchange Portal: [www.ptoexchange.com](http://www.ptoexchange.com)

## Company Holidays

Legacy offers ten (10) paid holidays for full-time regular employees. Holidays are paid in eight-hour increments unless you have a regularly designated modified schedule. The actual dates may vary and will be updated each calendar year.

- New Years Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving and the day after
- The day before Christmas and Christmas day
- Floating Holiday

Exempt employees will receive holiday pay in compliance with state and federal wage and hour law.





## Required Notices

### Important Notice From Legacy Community Health Services, Inc. About Your Prescription Drug Coverage and Medicare Under the BlueCross BlueShield of Texas Base Plan, Middle Plan, and Buy-Up Plan(s)

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Legacy Community Health Services, Inc. and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Legacy Community Health Services, Inc. has determined that the prescription drug coverage offered by the BlueCross BlueShield of Texas Base Plan, Middle Plan, and Buy-Up plan(s) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Legacy Community Health Services, Inc. coverage may not be affected. For most persons covered under the Plan, the Plan will pay prescription drug benefits first, and Medicare will determine its payments second. For more information about this issue of what program pays first and what program pays second, see the Plan's summary plan description or contact Medicare at the telephone number or web address listed herein.

If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents may not be able to get this coverage back.

### When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Legacy Community Health Services, Inc. and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed at the end of these notices for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Legacy Community Health Services, Inc. changes. You also may request a copy of this notice at any time.

### For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- » Visit [www.medicare.gov](http://www.medicare.gov)
- » Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- » Call 1-800-MEDICARE (1-800-633-4227).  
TTY users should call 1-877-486-2048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

*Remember: Keep this Medicare Part D notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).*

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Date:	January 1, 2025
Name of Entity/Sender:	Legacy Community Health Services, Inc.
Contact—Position/Office:	Legacy HR
Address:	2929 Allen Parkway, Suite 1300 Houston, TX 77019
Phone Number:	832-548-5000

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### Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- » All stages of reconstruction of the breast on which the mastectomy was performed;
- » Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- » Prostheses; and
- » Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. For deductibles and coinsurance information applicable to the plan in which you enroll, please refer to the summary plan description. If you would like more information on WHCRA benefits, please contact Legacy HR at 832-548-5000.

### HIPAA Privacy and Security

The Health Insurance Portability and Accountability Act of 1996 deals with how an employer can enforce eligibility and enrollment for healthcare benefits, as well as ensuring that protected health information which identifies you is kept private. You have the right to inspect and copy protected health information that is maintained by and for the plan for enrollment, payment, claims and case management. If you feel that protected health information about you is incorrect or incomplete, you may ask your benefits administrator to amend the information. For a full copy of the Notice of Privacy Practices, describing how protected health information about you may be used and disclosed and how you can get access to the information, contact Legacy HR at 832-548-5000.

### HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to later enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage).

Loss of eligibility includes but is not limited to:

- » Loss of eligibility for coverage as a result of ceasing to meet the plan's eligibility requirements (i.e. legal separation, divorce, cessation of dependent status, death of an employee, termination of employment, reduction in the number of hours of employment);
- » Loss of HMO coverage because the person no longer resides or works in the HMO service area and no other coverage option is available through the HMO plan sponsor;
- » Elimination of the coverage option a person was enrolled in, and another option is not offered in its place;
- » Failing to return from an FMLA leave of absence; and
- » Loss of coverage under Medicaid or the Children's Health Insurance Program (CHIP).

Unless the event giving rise to your special enrollment right is a loss of coverage under Medicaid or CHIP, you must request enrollment within 30 days after your or your dependent's(s') other coverage ends (or after the employer that sponsors that coverage stops contributing toward the coverage).

If the event giving rise to your special enrollment right is a loss of coverage under Medicaid or the CHIP, you may request enrollment under this plan within 60 days of the date you or your dependent(s) lose such coverage under Medicaid or CHIP. Similarly, if you or your dependent(s) become eligible for a state-granted premium subsidy towards this plan, you may request enrollment under this plan within 60 days after the date Medicaid or CHIP determine that you or the dependent(s) qualify for the subsidy.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact Legacy HR at 832-548-5000.



# Important Contacts

## Medical

BlueCross BlueShield of Texas  
800-521-2277  
[bcbstx.com](http://bcbstx.com)  
Policy #: 277387

## Supplemental Health (Accident, Critical Illness, Hospital Indemnity)

Symetra  
800-497-3699  
[symetra.com/MyGO](http://symetra.com/MyGO)  
Group #: 12734000

## Telemedicine

MDLive  
888-680-8646  
[www.mdlive.com/bcbstx](http://www.mdlive.com/bcbstx)

## Dental

MetLife  
800-275-4638  
[metlife.com/mybenefits](http://metlife.com/mybenefits)  
Policy #: 245512

## Vision

MetLife  
833-393-5433  
[metlife.com/mybenefits](http://metlife.com/mybenefits)  
Policy #: 245512

## Flexible Spending Accounts

WEX  
866-451-3399  
[wexinc.com/login/benefits-login/](http://wexinc.com/login/benefits-login/)

## Life and AD&D

New York Life  
888-362-4462  
[newyorklife.com/group-benefit-solutions/forms](http://newyorklife.com/group-benefit-solutions/forms)  
Policy #: Life: FLX180033 / AD&D: OK180034

## Disability

New York Life  
800-362-4462  
[newyorklife.com/group-benefit-solutions/forms](http://newyorklife.com/group-benefit-solutions/forms)  
STD Policy #: VDT180035  
LTD Policy #: VDT180036

## Retirement

Empower  
866-467-7756  
[participant.empower-retirement.com](http://participant.empower-retirement.com)

## Employee Assistance Program

New York Life  
800-344-9752  
[guidanceresources.com](http://guidanceresources.com)  
Employer ID: GEN 311

## Travel Assistance

New York Life  
888-226-4567

## Pet Insurance

Nationwide  
877-738-7874  
<https://www.petsinsurance.com/legacycommunityhealth>

## Legacy Community Health Resources

Benefits Website: [flimp.live/lchbenefits](http://flimp.live/lchbenefits)  
Benefits Department:  
[EmployeeBenefits@legacycommunityhealth.org](mailto:EmployeeBenefits@legacycommunityhealth.org)  
Leave Request:  
[Leave@legacycommunityhealth.org](mailto:Leave@legacycommunityhealth.org)





