



Legacy Health System 2009 Summary of Benefits

In addition to working for one of the areas leading organizations, Legacy Health System employees may participate in a wide variety of benefit options. A summary of the benefit choices is below. Individuals interested in working at Legacy may obtain a complete description of benefits from Legacy Employment Services.

Legacy Employment Services

503-415-5405

Email: employment@lhs.org

Website: <http://www.legacyhealth.org>

Affirmative Action/Equal Opportunity Employer

Benefit	Who Receives	When Eligible	What you Receive	Who Pays
Medical Plan	Regular employees budgeted to work at least 24 hours each week, spouse or eligible domestic partner and eligible children to age 24.	First of month following date of hire	<p>No deductible. Referrals not required to see a specialist.</p> <p>Legacy/CareMark PPO provider office visits covered at 100% with a \$15 co-pay for primary care providers and a \$30 co-pay for specialists; 90% coverage for most services at Legacy facilities; 70% coverage for most services at CareMark PPO facilities.</p> <p>Out-of-network provider office visits covered at 100% with a \$50 co-pay for primary care providers and specialists; 35% coverage for most services at out-of-network facilities.</p> <p>\$1,000 annual out of pocket maximum per individual at Legacy facilities. Lifetime maximum of \$2,500,000.</p>	Employee and Legacy
Prescription Coverage (included in Medical Plan)	Same as Medical Plan	First of month following date of hire	<p>Generic: \$7 at a Legacy Pharmacy or \$50 plus 20% or the cost of the drug, whichever is less, at a non-Legacy Pharmacy.</p> <p>Formulary Brand: \$25 or the cost of the drug, whichever is less, at a Legacy pharmacy or or \$50 plus 20% or the cost of the drug, whichever is less, at a non-Legacy Pharmacy.</p> <p>Non-Formulary: \$50 plus 20% or the cost of the drug, whichever is less, at a Legacy Pharmacy or non-Legacy Pharmacy.</p> <p>There is a separate \$1,000 annual per person out-of-pocket maximum for prescriptions.</p>	Employee and Legacy
Dental Plan	Same as Medical Plan	First of month following date of hire	<p>\$1,500 per person per calendar year maximum benefit.</p> <p>Preferred Providers – diagnostic and preventive care covered at 100%; basic services covered at 80% after \$25 deductible; after 12 months of enrollment, major services covered at 70% after \$25 deductible and orthodontia benefits covered at 60% with a \$3,000 lifetime maximum.</p> <p>Non-Preferred Providers – diagnostic and preventive care services covered at 100%; basic services covered at 80% after a \$50 deductible; after 12 months of enrollment, major services covered at 50% after \$50 deductible and orthodontia benefits covered at 60% with a \$3,000 lifetime maximum.</p>	Employee and Legacy

Benefit	Who Receives	When Eligible	What you Receive	Who Pays
Vision Plan	Same as Medical Plan	First of month following date of hire	Provides for annual eye exam after \$15 office visit co-payment for Caremark PPO ophthalmologists or optometrist, \$50 co-payment for any out-of-network ophthalmologists. Annual allowance of up to \$200 per participant for corrective lenses, frames and/or contacts.	Employee and Legacy
Annual Paid Leave	Regular full-time and part-time employees	Date employed	Accrue 22 paid days (pro-rated for part-time) includes vacations, holidays, illness and other personal absences the first year. 25 days after 1 year; 30 days after five years; 35 days after 10 years; 37 days after 15 years; 38 days after 20 years of eligible service.	Legacy
Basic Life Insurance	Benefit eligible employees	First of month following date of hire	Equal to 1 times annual salary	Legacy
Employee Life Insurance	Benefit eligible employees	First of month following date of hire	Purchase up to an additional 5 times your annual salary	Employee
403(b) Plan	All employees	First of month following date of hire	Salary reduction defers income, reduces taxes and places funds into investment accounts for additional retirement income.	Employee
401(a) Matched Savings Plan	Employees who participate in the 403(b) and work 1,000 hours or more per calendar year	Work 1,000 hours or more in a calendar year service and age 21	Legacy matches a percent, depending on your years of services, of the first 4% you contribute to the 403(b) as follows: 1-9 years of service 50% match, 10-15 years of service 55% match, 16+ years of service 60% match. Employee contributions above 4% are not matched.	Legacy
Defined Benefit Plan	Employees working 1,000 hours or more per calendar year	Work 1,000 hours or more in a calendar year service and age 21	Vests 100% after 5 years of service. Provides monthly income for retirement. Amount of benefit is based on years of eligible service and five highest paid consecutive years of services in the last 10 benefited years of service.	Legacy

Additional Benefits:

Short/Long Term Disability Insurance
Spouse and Dependent Life Insurance
Healthcare/Dependent Care Flexible Spending Accounts
Accidental Death and Dismemberment Insurance (AD&D)
Education Assistance
On-site Fitness Centers
Athletic Club Discounts
Credit Union
Subsidized TriMet bus passes
Free Parking at each hospital
Discounted health education classes
Wide variety of professional and personal discounts on various goods and services

Note: This is only a summary of the benefits available to eligible Legacy Health employees. Summary Plan Descriptions and Plan Documents govern the Plans.