

BENEFITS

that make a difference

EMPLOYEE



Create your legacy with us

Legacy Health is one of the finest health care systems in the country – with six hospitals; more than 70 primary care, specialty care, and urgent care clinics; plus lab, research, and hospice facilities. A leader in quality and patient safety, Legacy is not just a great place to work, but we're also in a great place to live – Portland, Oregon – named America's "Best Big City" by *Money Magazine*.

Our focus on good health is just one of many reasons Legacy is an exceptional place to work. Each day, dedicated employees move us forward on our care transformation journey, helping patients get and stay healthy.

Join our team and help lead one of the largest nonprofit, locally owned health systems in the Portland-Vancouver area and Mid-Willamette Valley.

Legacy Employment Services
503-415-5405
employment@lhs.org
www.legacyhealth.org

Affirmative Action/Equal Opportunity Employer

Legacy is proud of our total rewards program, which reflects our compensation and benefit philosophy to:

- Align with and support Legacy goals and culture
- Attract and retain the highest-qualified employees
- Establish Legacy as a preferred employer
- Maintain a competitive position in the defined labor market
- Be financially feasible

Pay

Rewarding performance is a fundamental part of Legacy's culture. When it comes to your pay, our goal is to:

- **Be competitive** - We check to be sure your pay range is in line with similar jobs at other healthcare organizations.
- **Be fair** - Your pay fits into our overall structure. Similar jobs at Legacy have similar pay ranges.
- **Value your experience** - Your pay reflects your experience and training.

In addition to your base pay, Legacy offers the **STRIVE** team-based incentive program, which provides you an annual award of up to \$1,000 per year if you meet program requirements. The payout amount depends on organizational, site/division, and team performance.

EMPLOYEE, JANUARY 2019

RESPECT SERVICE QUALITY EXCELLENCE RESPONSIBILITY INNOVATION LEADERSHIP

Staying healthy

1. You do NOT need to meet an annual deductible (pay for care out of your own pocket) before the Plan begins to pay.
2. Your care is only covered when you use Legacy + Network providers. Emergency and urgent care are covered outside the network.
 - a. Preventive care is covered at 100 percent.
 - b. Office visits and specialist visits are covered at 90 percent.
 - c. Office visits, prescriptions, and lab work related to chronic conditions (asthma, diabetes, coronary artery disease, congestive heart failure, or chronic obstructive pulmonary disease) are covered at 90 percent when you participate in the chronic conditions program.

Compare Legacy's health care benefits

Medical care benefits (Preferred Provider Organization in-network comparison)

| Coverage | Legacy benefit | Average comparable benefit | How Legacy compares |
|----------------------------------|-------------------|---|---------------------|
| Individual deductible | No deductible | \$300-\$600 | Stronger |
| Family deductible | No deductible | \$500-\$1,000 | Stronger |
| Individual out-of-pocket maximum | \$2,000 | \$2,500-\$5,000 | Stronger |
| Family out-of-pocket maximum | \$6,000 | \$5,000-\$10,000 | Equal |
| Facility co-insurance | Plan pays 80%* | 75%-90% | Equal |
| Office visit co-insurance | Plan pays 90% | PCP: \$15-\$25 co-pay Specialist: \$30-\$40 co-pay | Equal |
| Preventive care | Plan pays 100% | Plan pays 100% | Equal |
| Emergency room visit | \$100 co-pay** | \$100-\$150 co-pay** | Equal |
| Generic drugs | \$10 co-pay | \$10-\$20 co-pay | Equal |
| Brand formulary drugs | \$25 co-pay | \$30-\$50 co-pay | Stronger |
| Brand non-formulary drugs | \$50 co-pay + 20% | \$50-\$120 co-pay | Equal |

* Co-insurance is 90% for those participating in the chronic conditions program with qualifying conditions.

** Emergency room co-pay is waived if you are admitted.

Dental care benefits (Preferred Provider Organization in-network comparison)

| Coverage | Legacy benefit | Average comparable benefit | How Legacy compares |
|------------------------------|--------------------|----------------------------|---------------------|
| Deductible per person | \$25 | \$50 | Stronger |
| Annual maximum | \$1,500 per person | \$1,000-\$1,500 | Equal |
| Preventive care co-insurance | Plan pays 100% | Plan pays 100% | Equal |
| Basic co-insurance | Plan pays 80% | Plan pays 80% | Equal |
| Major co-insurance | Plan pays 70% | Plan pays 50% | Stronger |
| Orthodontia deductible | No deductible | No deductible | Equal |
| Orthodontia co-insurance* | Plan pays 60% | Plan pays 50% | Stronger |
| Orthodontia lifetime maximum | \$3,000 per person | \$1,500 per person | Stronger |

* One-year waiting period applies

Vision care benefits (Preferred Provider Organization in-network comparison)

| Coverage | Legacy benefit | Average comparable benefit | How Legacy compares |
|------------------------------------|--|--|---------------------|
| Exam | Plan pays 100% after \$15 co-pay | Plan pays 100% after \$10-\$15 co-pay | Equal |
| Frames | \$200 allowance, 20% off remaining balance every 1 or 2 calendar years | \$100-\$150 hardware allowance every 24 months | Stronger |
| Lenses (except progressive lenses) | Plan pays 100% | Plan pays 100% after \$10-\$25 co-pay | Stronger |
| Contacts | \$200 allowance every 1 calendar year in lieu of frames and lenses | \$100-\$150 allowance every 12 months in lieu of frames and lenses | Stronger |

Health Care FSA

The Health Care Flexible Spending Account saves you money by using pre-tax dollars to pay for eligible health care expenses (up to \$2,650). Reimbursement is simple when you use Easy Pay; enrollment details are available from PacificSource.

Wellness

- **LA Fitness membership discount** - Multi-club access for \$26.99 per month (no initiation fee)
- **Tobacco cessation program** - Access unlimited member-initiated counseling sessions, plus nicotine replacement therapy and coaching
- **Massage Envy discount** - \$5 off monthly memberships
- **Weight management** - 100 percent coverage for Weight Watchers and Live It!, a six-month, medically supervised nutrition program
- **Pregnancy and newborn classes** - Reimbursed at 100 percent

EAP

The Employee Assistance Program through Cascade Centers is a free, confidential service available to all employees and their family members. The wide variety of assistance available includes the following (with examples in parentheses):

- Financial resources (webinars, budgeting tools, tax calculators)
- Legal resources (interactive online will program, legal forms, FAQs)
- Elder care services (information on skilled nursing, assisted living, medical equipment)
- Home ownership program (loan programs, real estate representation, moving services)
- Telephone and in-person counseling (marital problems, financial matters, crisis management, drug or alcohol abuse)

Legacy covers three counseling sessions per incident per year. There are no limits on other advice sessions, such as those for financial issues.

Being socially responsible

Part of Legacy's mission is good health for our community. We take this seriously by offering over \$3.5 million annually in care and programmatic support to our local Oregon and Washington community organizations with a focus on :

- Youth development (Boys and Girls Club, Native American Youth and Family Center, Children's Cancer Association)
- Equity and diversity (Urban League of Portland, Familias En Acccion, Pride NW)
- Community health (safety net clinics, care for uninsured and underinsured, Project Access NOW, Virginia Garcia, Central City Concern)
- Safety programs (helmet fittings, car seat clinics, Safety Center, teen driving safety)

Protecting your income

Legacy offers the following benefits as a valuable safeguard for you and your family.

- **Basic employee life** of one times your base pay (Legacy paid)
- **Supplemental employee life** of up to five times your base pay
- **Short-term income supplement** of 60 percent of weekly budgeted earnings, up to \$500, with an option to buy up to a maximum of \$1,000 per week
- **Long-term income supplement** of 60 percent of monthly budgeted earnings, up to \$3,000, with an option to buy up to 66 2/3 percent and \$10,000 per month
- **Accidental death & dismemberment** coverage up to \$250,000

Family coverage

You can elect the following coverage for your family:

- **Spouse/domestic partner life** of \$100,000 as guarantee issue during the initial eligibility period, up to \$500,000
- **Dependent life** for child dependents of \$2,000, \$5,000, or \$10,000

Preparing for your future

Legacy offers the following ways to accumulate savings and prepare for your future.

- **403(b) Savings Plan** - Pre-tax and after-tax (Roth) salary reduction defers income into your choice of available investment options; 2019 IRS limit is \$19,000 (\$25,000 for age 50 and older)
- **401(a) Employer Match** - When you contribute to the 403(b) Savings Plan, Legacy matches 50 percent, 60 percent, or 70 percent of the first 5 percent of your contributions, depending on your years of service; available after the first year of employment with 1,000 hours worked
- **Employer Contribution Account** - Legacy contributes a percentage of your income (2.5 percent – 7 percent) based on your years of service up to IRS limits; available after the first year of employment with 1,000 hours worked

Balancing your life

Time off

We all need time off for holidays, relaxation, family, and during illness. Annual Paid Leave (APL) is an account of available hours you accrue for paid time off. During Annual Enrollment, you may elect a cash payout of your APL balance in excess of 100 hours, to be paid the following year.

Annual Paid Leave (APL) accrual

| Months of service | Accrual per hour | Annual days accrued (1.0 FTE) | Maximum annual accrual | Maximum balance |
|-------------------|------------------|-------------------------------|------------------------|-----------------|
| 0 | 0.0962 | 25 | 200 | 480 |
| 60 | 0.1154 | 30 | 240 | |
| 120 | 0.1347 | 35 | 280 | |
| 180 | 0.1424 | 37 | 296 | |
| 240 | 0.1462 | 38 | 304 | |

Leaves

Legacy offers leave benefits to support you outside of work.

- **Leave of absence** (for overnight hospitalization or absences longer than three days)
- **Family medical leave** (to care for ill family or parental leave for new babies/adoptions/foster children)
- **Bereavement leave** (in the case of a family member's death)
- **Jury duty leave**

Dependent Care Flexible Spending Account (FSA)

The Dependent Care FSA saves you money by using pre-tax dollars to pay for certain day care expenses (up to \$5,000) including adult care.

Advancing your education

Legacy is committed to helping you advance your education and stay at the top of your game.

- **Educational Assistance Program** - Tuition reimbursement of up to \$2,000 annually for benefit-eligible employees.

Commute perks

- Subsidized TriMet passes
- Bike buddy commuting program
- Zipcar discount
- Free Portland streetcar access

Discounts

- Cellular service (Verizon)
- Portland Trailblazers tickets
- Life Uniform products
- Rose Quarter event tickets
- Linfield College tuition
- Access to certain retail employee-only stores (e.g., Adidas)

The information in this document is only a summary of available benefits. Refer to the current Legacy Employee Benefits Guide and any applicable Summary of Material Modifications or relevant insurance policy contracts for benefit details. Provisions of the official plan documents and contracts will govern in case of any discrepancy. While we intend to continue these programs, Legacy Health reserves the right to change and/or terminate any portion of the benefit plans at any time for any reason with or without notice. Participation in the benefit program does not give anyone the right to continued employment with Legacy. The Legacy Employee Medical Plan is not considered a grandfathered plan for the purposes of health care reform.

Premiums

Benefit premiums are deducted from the first two paychecks of the month. Contributions to the 403(b) Savings Plan and 457(b) Deferred Compensation Plan are deducted from all paychecks. In addition to the premiums noted below:

- Employees and enrolled spouses/domestic partners who use tobacco are charged an additional \$25 per person per deduction for medical coverage.
- The domestic partner portion of the total health premium is taxable.
- There is a higher premium on Legacy medical and dental coverage for your spouse/domestic partner if he or she is eligible for coverage through his or her employer.

| Semi-monthly premiums for full-time employees | Medical ¹ | Dental | Vision base buy-up |
|---|----------------------|---------|----------------------|
| Employee only | \$19.51 | \$4.59 | \$3.22 \$4.88 |
| Employee plus spouse/domestic partner ² | \$82.40 | \$14.44 | \$6.44 \$9.75 |
| Employee plus spouse/domestic partner ² with other coverage ³ | \$306.51 | \$28.70 | \$6.44 \$9.75 |
| Employee plus child(ren) | \$74.78 | \$25.45 | \$6.00 \$9.09 |
| Family | \$129.34 | \$34.98 | \$9.66 \$14.63 |
| Family plus spouse/domestic partner ² with other coverage | \$369.08 | \$48.22 | \$9.66 \$14.63 |
| Semi-monthly premiums for part-time employees | Medical ¹ | Dental | Vision base buy-up |
| Employee only | \$35.70 | \$9.19 | \$3.22 \$4.88 |
| Employee plus spouse/domestic partner ² | \$105.97 | \$19.27 | \$6.44 \$9.75 |
| Employee plus spouse/domestic partner ² with other coverage ³ | \$324.55 | \$33.30 | \$6.44 \$9.75 |
| Employee plus child(ren) | \$96.17 | \$31.81 | \$6.00 \$9.09 |
| Family | \$183.53 | \$43.72 | \$9.66 \$14.63 |
| Family plus spouse/domestic partner ² with other coverage | \$398.67 | \$54.58 | \$9.66 \$14.63 |

1 Medical premiums listed do not include the additional \$25 per person per deduction charge for tobacco users.

2 The domestic partner portion of both the employee and employer premiums is taxable.

3 You pay a higher premium if your spouse/domestic partner is eligible for medical or dental coverage through their employer and they choose Legacy coverage.