



LEGACY

HEALTHCARE



2026 Benefits Open Enrollment

October 27 - November 21, 2025

Benefits effective January 1, 2026

Iowa

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Welcome

Welcome to your 2026 benefits open enrollment guide. In this guide, you will find an overview of the benefits available to you. **We are pleased to announce that open enrollment for our benefit programs will be held October 27 - November 21, 2025.** We encourage you to read this guide and review your benefit options with your family. This is a mandatory enrollment, meaning **you must speak with a benefit counselor to waive or enroll in coverage.**

2026 Highlights

To ensure we are offering the best available benefits to our employees, we are excited to announce that MetLife will be the new carrier for Accident, Critical Illness, and Hospital Indemnity insurance!

Making Careful Choices

The benefits you elect will be effective through December 31, 2026, unless you experience a qualifying life event. Such events include birth, death, marriage, divorce, adoption, or a change in status, so choose your benefits carefully. **If you have a qualifying event, you must notify HR within 31 days to change your benefit elections.**

Make sure your provider is still part of the network of the plan you choose. Information on how to find a provider is listed in this guide.

Enrollment Process

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

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

For your convenience, you may pre-schedule your appointment with a benefit counselor by logging on to www.legacyhcoe.mybenefitsappointment.com or calling **833-501-0757**, Monday - Friday, 9 a.m. - 5 p.m. Central.

Eligibility

Full-time employees working 30 or more hours per week are eligible for benefits the first of the month following 60 days of employment. Part-time employees working 20 or more hours per week are eligible for voluntary benefits the first of the month following 60 days of employment. Your dependents may also be eligible for coverage under certain plans. Please speak with a benefit counselor for details, and be sure to have your dependents' information (including birthdates and Social Security numbers) available when enrolling.

Medical

Legacy Healthcare offers four medical plans through Leading Edge with Anthem, a **BCBS Network**. These plans offer the flexibility to see any doctor you wish; however, you will pay less out-of-pocket when you see an in-network provider. If you select the **HealthyYou** option, you will be required to use only in-network providers. Please see plan summary for full plan details and limitations.

| Medical Plan Features | | | | |
|--|------------------------|------------------------|---------------------|---|
| Plan Options | Premier | Deluxe | HSA | HealthyYou |
| Annual Deductible (In-Network / Out-of-Network) | | | | |
| Individual | \$2,000/\$4,000 | \$2,500 / \$10,000 | \$4,000 / \$10,000 | N/A |
| Family | \$4,000/\$8,000 | \$5,000 / \$20,000 | \$8,000 / \$20,000 | N/A |
| Annual Out-of-Pocket Maximum, Includes Deductible (In-Network / Out-of-Network) | | | | |
| Individual | \$5,000 / \$12,000 | \$6,000 / \$25,000 | \$8,000 / \$13,900 | \$7,350 |
| Family | \$10,000 / \$24,000 | \$12,000 / \$50,000 | \$16,000 / \$27,800 | \$14,700 |
| Coinsurance (In-Network / Out-of-Network) | | | | |
| | 80% / 50% | 60% / 50% | 80% / 50% | 100% / N/A |
| Services (In-Network / Out-of-Network) | | | | |
| Preventive Care | 100% | 100% | 100% | 100% |
| Virtual Visit | \$10 copay | \$10 copay | Ded. + Coinsurance | N/A |
| Physician Office Visit | \$30 copay | \$45 copay | Ded. + Coinsurance | \$25 copay (limit 8 per year) |
| Specialist Visit | \$50 copay | \$75 copay | Ded. + Coinsurance | \$50 copay (limit 8 per year) |
| Hospital Benefit | 80% AD / 50% AD | 60% AD / 50% AD | Ded. + Coinsurance | \$350/admit (limit 5 days per year) |
| Emergency Room | \$500 copay | \$500 copay | Ded. + Coinsurance | \$350 copay (limit 1 visit per year) |
| Urgent Care | \$75 copay | \$75 copay | Ded. + Coinsurance | \$50 copay (limit 2 visits per year) |
| Pharmacy (Generic / Formulary / Non-Formulary) | | | | |
| Retail 30-Day | \$15/\$50/\$85/\$150 | \$15/\$50/\$85/\$150 | Ded. + Coinsurance | 20%/20%/NA/NA |
| Mail 90-Day | \$37.50/\$125/\$212.50 | \$37.50/\$125/\$212.50 | | 20%/20%/NA/NA |

AD = after deductible; Ded. = deductible

Pharmacy Benefits

Your drug plan is administered by Carelton. Visit Carelton at [carelon.com](https://www.carelton.com) to search for prescription drugs, find a pharmacy, order mail service refills or new prescriptions online, and much more. Carelton has a broad network of contracting pharmacies. To use your benefits, simply find a contracting pharmacy close to you and present your member ID card.

Rx Mail Order

The Mail Order program with Carelton will save you both time and money. This program requires all covered medications to be filled as a 90-day supply either through select retail pharmacies or through home delivery. Only two 30-day fills are permitted at a retail pharmacy before you are required to move to a 90-day supply.

Find a Provider

Visit [mesa.leadingedgeadmin.com](https://www.mesa.leadingedgeadmin.com). If you have not registered as a member, you can do so now or you can search as a guest on [anthem.com/find-care](https://www.anthem.com/find-care) and select **National PPO (BlueCard PPO)**.

Dental Plans

Because maintaining your smile is important, Legacy offers two dental plans through MetLife: a High and Low plan. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist.

Preferred Provider Organization (PPO) – You have the flexibility to use any dentist of your choice, however, you can manage your out-of-pocket costs by remaining in-network. Negotiated fees extend to all in-network services—even to non-covered services like cosmetics and to services provided after the annual benefit maximum has been exceeded.

Dental implants are covered under both dental plans. Orthodontia is covered under both plans for you, your spouse, and your children up to age 19.

On January 1, 2025, all members will receive a refreshed Dental Annual Plan Maximum amount as the new calendar year begins.

To find an in-network dentist near you, go to: Legacy.MyBenefitsLibrary.com

| Dental Plan Features | | |
|---------------------------------|-------------------------------|-------------------------|
| Plan Options | Premium Plus Plan (High Plan) | Premium Plan (Low Plan) |
| Deductibles and Maximums | <i>In-Network*</i> | <i>In-Network*</i> |
| Annual Deductible | \$50 | \$50 |
| Annual Plan Maximum | \$1,500 | \$1,000 |
| Lifetime Ortho Max | \$1,500 | \$1,000 |
| Services | | |
| Preventive | 100% | 100% |
| Basic | 80% | 50% |
| Major | 50% | 50% |
| Orthodontia | 50% | 50% |

*Please see plan summary for full plan details and limitations including out-of-network benefits

Vision

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

| Vision Plan Features | | |
|-----------------------|---|-------------------------------------|
| Frequency and Benefit | <i>In-Network</i> | <i>Out-of-Network Reimbursement</i> |
| Exam | Every 12 Months / \$10 copay | Up to \$45 |
| Standard Lenses** | Every 12 Months / \$25 copay | Up to \$30 to \$100 |
| Frames | Every 24 Months / \$130 allowance + 20% off balance | Up to \$70 |
| Elective Contacts | Every 12 Months** / \$130 allowance + 20% off balance | Up to \$105 |

**Contact lenses benefit is available every 12 months; however, you may not utilize the contact lens benefit in addition to lenses for frames within the same 12 months. Additional pairs of glasses may be purchased at 40% discount and contact lenses at 15% discount. Contact lens fitting and evaluations: \$30 copay; Standard: Covered in full, after copay; Specialty: \$50 Allowance, after copay.

To find an in-network vision provider near you, go to: Legacy.MyBenefitsLibrary.com

Health Savings Account (HSA)

If you enroll in the HSA medical plan, you are eligible for a Health Savings Account. Legacy will manage your pre-tax payroll deductions for you if you chose to contribute to your account. An HSA is an interest-bearing savings account used to pay for eligible medical, prescription drug, dental, or vision expenses. All the money in the account is yours to keep, even if you leave or retire from Legacy. At the end of the year, any money in the HSA rolls over to the next year—you never lose it! The 2026 annual maximum contribution is \$4,400 for an individual or \$8,750 for a family.

Hospital Indemnity - *New Carrier & Now Includes a \$100 Health Screening Benefit!*

You have the option to enhance your medical plan with additional hospital benefits through MetLife. The plan is designed to provide financial protection by paying you a benefit for hospital admission, hospital confinement, and inpatient rehabilitation. You can use this benefit to pay for out-of-pocket expenses and extra bills that can occur as a result of a hospitalization due to illness or injury. **During this enrollment period only you can elect coverage without answering medical questions!**

| Hospital Indemnity Benefits | | |
|-----------------------------|---------------------|-----------------------|
| Event | Base Plan | Enhanced Plan |
| Hospital Admission | \$500 per admission | \$1,000 per admission |
| Daily Hospital Confinement | \$100 per day | \$200 per day |

Accident - *New Carrier & Now Includes a \$100 Health Screening Benefit!*

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

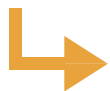
The policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Accident Insurance pays you a benefit for events such as ambulance transportation, ER visits, doctor visits and follow-up treatment, fractures and dislocations, burns,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

Critical Illness - *New Carrier & Now Includes a \$100 Health Screening Benefit!*

Critical Illness Insurance from MetLife protects your family and your assets. No one saves to get sick, which is why being diagnosed with a covered condition can be especially draining, both emotionally and financially. The policy provides you with a lump sum cash benefit in the event you or an insured loved one is diagnosed with a covered condition such as cancer, heart attack, stroke, **or infectious disease, such as COVID-19 or pneumonia**. It can help provide financial protection so you can focus on getting better. **During this enrollment period only you can elect coverage without answering medical questions!**

How the Coverage Works

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



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



Three years later, he is diagnosed with cancer.

Joe's Critical Illness policy provided the following benefits:

| | |
|------------------------|-----------------|
| Wellness Benefit: | \$100 |
| Heart Attack Benefit: | \$30,000 |
| Cancer Benefit: | \$30,000 |
| Total Benefits: | \$60,050 |

Aura Identity Theft Protection

Should fraud or identity theft occur, in-house Privacy Advocates are available 24/7 to fully restore compromised identities, even if the fraud or identity theft occurred prior to enrollment.

Legal Plan

MetLife Legal Plans gives you easy, direct access to a national network of more than 18,500 attorneys that provide telephonic advice and office consultations and access to the expert guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.

Basic Life and AD&D Insurance - *No Cost to You!*

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

Universal Life Insurance with Living Benefits for Long Term Care Expenses

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

LifeTime Benefit Term Insurance with Long-Term Care

LifeTime Benefit Term Insurance with Long Term Care Coverage through Chubb provides permanent, flexible protection. The policy's living benefits provide financial support to cover the cost of long term care you might need as a result of an accident, illness, or aging. As life insurance, LifeTime Benefit Term protects your family with money that can be used any way they choose like your mortgage or rent, education for children, retirement, and final expenses.

Voluntary Term Life

Voluntary Term Life from Aflac helps ensure that your family will have financial security even if something happens to you. The plan provides term life insurance coverage that can be customized to fit your needs. Coverage is available for you, your spouse, and your dependents.

Short-Term Disability

Short-Term Disability (STD) from Allstate provides partial salary replacement if an unexpected illness or out of workplace injury keeps you from working. You can customize your plan by selecting when benefits begin and how long they last. Short-Term Disability can help fill the gap until you are able to return to work by paying you a weekly benefit. This policy pays a benefit of 60% of your salary up to a maximum benefit of \$1,250 a week. You have the option of customizing your coverage by selecting when your benefits begin after your disability, as well as the duration of your benefit. **Newly hired employees can enroll in Short-Term Disability coverage without answering medical questions, even if you have a pre-existing condition or are pregnant.**

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

Cancer Care Advocate Plus (CAP)

CAP is a personal, precise, and proactive way for you to manage your health. CAP combines Financial Protection and Cancer Care, including Genetic Cancer Screening, to help you determine your risk for cancer and Pharmacogenomic Testing to determine your best treatment based on your own DNA. In addition to testing and treatment, CAP provides a dedicated Oncology Nurse Advocate to coordinate Clinical Trial Enrollment, Expert Medical Review, and so much more including financial protection, proactive cancer screening, cancer management, education & empowerment, and cancer recovery.

Employee Assistance Program (EAP) - *No Cost to You!*

EmployeeConnectSM provides confidential, no-cost support 24/7 for you and your family. Get help with counseling, legal and financial guidance, and everyday resources like child or elder care. Access services anytime at [GuidanceResources.com](https://www.GuidanceResources.com) or through the GuidanceNowSM mobile app.

Home and Auto

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

The Cost of Your Benefits

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

| Employee Rates | | | | |
|--|--|-------------------|---------------------|----------|
| | Employee | Employee + Spouse | Employee + Children | Family |
| Medical | | | | |
| Premier | \$204.00 | \$612.00 | \$469.20 | \$785.40 |
| Deluxe | \$115.51 | \$326.92 | \$243.74 | \$422.47 |
| HSA | \$75.77 | \$304.18 | \$226.79 | \$393.10 |
| HealthyYou | \$70.67 | \$199.00 | \$143.51 | \$265.17 |
| Hospital Indemnity | | | | |
| Base | \$3.56 | \$7.06 | \$6.26 | \$9.94 |
| Enhanced | \$7.14 | \$13.96 | \$12.96 | \$19.56 |
| Dental | | | | |
| Premium Plus Plan (High Plan) | \$22.64 | \$42.24 | 1 child: \$42.24 | \$73.47 |
| Premium Plan (Low Plan) | \$9.70 | \$18.45 | 1 child: \$18.45 | \$28.46 |
| Vision | | | | |
| Vision | \$2.08 | \$3.79 | 1 child: \$3.79 | \$6.58 |
| Accident | | | | |
| Base | \$2.48 | \$5.28 | \$5.24 | \$6.40 |
| Enhanced | \$4.66 | \$10.00 | \$9.60 | \$11.88 |
| Premium | \$8.46 | \$15.20 | \$18.26 | \$24.98 |
| Critical Illness, Life, and Disability | | | | |
| <i>Rates for these plans are determined by level of coverage, age, and tobacco status. The rates below illustrate what a 35 year old non-tobacco user would pay. Please see a benefit counselor for your customized quote.</i> | | | | |
| Critical Illness | Speak with a benefit counselor for your customized rate. | | | |
| Term Life | \$6.31 for \$50,000 of employee coverage | | | |
| Universal Life | Speak with a benefit counselor for your customized rate. | | | |
| Disability | Speak with a benefit counselor for your customized rate. | | | |
| Identity Theft Protection | | | | |
| Aura | \$4.13 | Family: \$6.90 | | |
| Legal Plan | | | | |
| MetLife Legal Plan | \$8.54 | | | |

*ACA Plan

Legacy offers affordable plans that meet ACA requirements

Benefit Contact Information

| Plan | Provider/Contact | Phone Number / Website |
|--|-------------------------|---|
| Medical | Leading Edge | 844-399-6832 |
| Health Savings Account (HSA) | HSA Bank | 855-731-5220 hsabank.com |
| Hospital Indemnity | MetLife | mybenefits.metlife.com |
| Accident | MetLife | mybenefits.metlife.com |
| Critical Illness | MetLife | mybenefits.metlife.com |
| Dental | MetLife | mybenefits.metlife.com |
| Vision | MetLife | mybenefits.metlife.com |
| Basic Life | Lincoln Financial Group | |
| Term Life | Aflac | 800-433-3036 aflac.com |
| Universal Life w/ LTC | Allstate | 800-521-3535 allstate.com |
| Lifetime Benefit Term (LBT) | Chubb | 855-241-9891 chubb.com |
| Short-Term Disability | Allstate | 800-521-3535 allstate.com |
| Cancer Care Advocate Plus (CAP) | Chubb | 833-542-2013 chubb.com/WorkplaceBenefitsClaims |
| Home and Auto | MetLife | 800-438-6388 metlife.com |
| Aura | MetLife | 800-438-6388 metlife.com |
| Legal Plan | MetLife | 800-821-6400 www.legalplans.com |
| Employee Assistance Program | Guidance Resources | 888-628-4824 GuidanceResources.com |



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