LEGACY

2026 EMPLOYEE BENEFITS SUMMARY

Full-time employees are eligible to participate in the following programs. This is a summary for benefits in effect from January 1, 2026 – December 31, 2026.

HOW DO I ENROLL?

Enroll Online

- Go to **access.paylocity.com**
- **ACTION REQUIRED! All benefit eligible employees must enroll or decline health insurance benefits on the portal.**

Need Help?

- Call TrueAdvocate 888-655-9980
- Assistance with explanation and enrollment

Visit mylegacybenefits.com to

- Learn about the benefit changes for 2026
- Watch a recorded benefit presentation
- Access plan documents

TELADOC: Talk to a Doctor any time!

1-800-TELADOC (835-2362)
www.teladoc.com

AVAILABLE TO ALL FULL-TIME EMPLOYEES WHO ARE ENROLLED IN MEDICAL!

Teladoc gives you access 24 hours, 7 days a week to a US board certified doctor though the convenience of phone, video, or mobile app visits. Set up your account today so when you need care now a Teladoc doctor is just a call or click away.

MEDICAL: UMR

800-826-9781 | www.umr.com
Choice Plus Network

With UMR, you get access to one of the largest networks in the United States. Your network is United Healthcare Choice Plus. To ensure your transition goes smoothly, ensure you verify your doctor is in-network. Go to www.umr.com. Click Find a provider and search your health plan.

IN-NETWORK BENEFITS	PPO $1,000	HDHP $1,700	HDHP $3,000
Annual Deductible Single / Family	$1,000 / $2,000	$1,700 / $3,400	$3,000 / $6,000
Coinsurance	20% after deductible	20% after deductible	20% after deductible
Out of Pocket Maximum	$3,500 / $10,500	$5,000 / $10,000	$6,000 / $12,000
Preventive Care	100% covered in-network	100% covered in-network	100% covered in-network
Physician / Specialist / Urgent Care / Teladoc	$25 / $25 / $25 / $0	20% coinsurance after deductible	20% coinsurance after deductible
Emergency Room	$125 copay + 20% coinsurance	20% coinsurance after deductible	20% coinsurance after deductible
Inpatient / Outpatient	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
Prescription Drug Generic / Preferred Brand / Specialty	$10 / $20 / 40%	20% coinsurance after deductible	20% coinsurance after deductible
WEEKLY RATE (wellness)			
Employee	$101.08	$72.44	$21.32
Employee + Spouse	$298.76	$235.82	$129.20
Employee + Child(ren)	$231.55	$176.89	$87.52
Employee + Family	$455.78	$357.08	$206.68
WEEKLY RATE (non- wellness)			
Employee	$126.47	$90.26	$25.38
Employee + Spouse	$375.14	$291.41	$160.78
Employee + Child(ren)	$291.77	$222.76	$109.74
Employee + Family	$573.42	$448.59	$258.50

PRESCRIPTION DRUG: MedOne

888-884-6331 | www.medone-rx.com

Log into the MedOne member portal to access your personalized pharmacy hub.

- View claims detail and Rx history
- Look up in-network pharmacies in your area
- Run sample pricing for potential medications
- Review out-of-pocket maximums
- Access the Drug Information Directory
- Enroll in the MedOne mail-order program

DENTAL: Mutual of Omaha

800-877-5176 | www.go2dental.com

IN-NETWORK BENEFITS	LOW PLAN	HIGH PLAN
Annual Deductible (Single / Family)	$50 / $150	$50 / $150
Calendar Year Benefit Maximum	$1,000 Includes benefit roll-over	$1,500 Includes benefit roll-over
Preventive Care	100% Covered	100% Covered
Basic Procedures	20% after deductible	20% after deductible
Major Procedures	50% after deductible	50% after deductible
Orthodontic Services (Up to Age 19)	50% up to $1,000 Lifetime max	50% up to $1,000 Lifetime max

WEEKLY RATES	EE	EE + SP	EE + CH	FAM
LOW PLAN	$1.70	$3.45	$3.98	$6.08
HIGH PLAN	$2.65	$5.38	$6.18	$9.45

INCOME PROTECTION: Mutual of Omaha

800-877-5176 | www.mutualofomaha.com

LIFE AND AD&D: Legacy provides a $25,000 benefit in Life and Accidental Death and Dismemberment insurance at no cost to you. You also have the option to purchase Voluntary Life Insurance for you and your family. The cost of this insurance is paid by you.

DISABILITY: A disability can be of the biggest financial risks you face. Your work income will end, but your living expenses will continue. Make sure you protect your income by choosing the disability coverage you need. Short-Term Disability is available to purchase. Pre-existing condition exclusions do apply.

CRITICAL ILLNESS: Helps protect your finances from the expense of a serious health problem, such as a stroke or heart attack. This plan provides a lump-sum benefit directly to you at the first diagnosis of a covered condition.

ACCIDENT: Accident coverage will pay benefits to you for treatments and injuries sustained as the result of a covered accident. These benefits are paid directly to you.

VISION: Mutual of Omaha

800-877-5176 | https://eyedoclocator.eyemedvisioncare.com/mutual

IN-NETWORK BENEFITS	VISION
Eye Exam	$10 copay 1 time / 12 months
Lenses	$25 copay 1 time / 12 months
Frames	$130 allowance 20% off balance over allowance 1 time / 24 months
Contact Lens (instead of Glasses)	$130 allowance 15% off balance over allowance 1 time / 12 months

RATES	EE	EE + 1	EE + 2
WEEKLY	$1.22	$2.18	$2.94

HSA & FSA: Navia

425-217-0927 | www.naviabenefits.com

HSA: If you are enrolled in one of the HDHP plans offered by Legacy, you can open or continue contributing to a Health Savings Account pre-tax every paycheck. You can use this account savings on qualified healthcare expenses. If you leave Legacy, you keep the money. Please see communications on the benefits portal for additional eligibility requirements.

FSA: If you are enrolled in the PPO Medical plan, you can open a Flexible Spending Account and contribute money pre-tax every paycheck. You can use this account savings on qualified healthcare expenses. You must use the money saved every year, or you lose it. Dependent Care (All States) and Transit (Bay Area Residents Only) also available!

PET INSURANCE: Spot

800-905-1595 | https://spotpet.link/legacytsi

Pet Insurance: Spot Pet Insurance plans help ensure you can afford eligible vet bills for your pet. With a Spot plan you can go to any licensed vet, emergency clinic, or specialist in the US or Canada (no network!) and help protect your pet (and your wallet) from eligible accidents and illnesses.

Take advantage of your special employee discount!

Receive up to 90% cash back, Preventive care add-ons and 24/7 Pet telehealth line through VetAccess.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

AVAILABLE TO ALL FULL-TIME EMPLOYEES AND THEIR ELIGIBLE FAMILY MEMBERS!

1-800-316-2796 | www.mutualofomaha.com/eap

Legacy provides 6 EAP counseling sessions per year (per issue) to you at no cost! Counselors are available to assist with support during difficult situations related to mental health, legal assistance, wellness coaching, counselor sessions and more.

*The Knox-Keene Act applies to employees who reside in California and limits EAP sessions to 3 every 6 months with the six months starting from the date of the last session.

QUESTIONS? CONTACT TRUEAVOCATE

888-655-9980 | 5:30am – 3:00pm PT

trueadvocate@truenorthcompanies.com

Our team can assist with:

- Benefit coverage questions
- Ordering an ID card
- Claim questions
- Finding a form
- Provider search
- Choosing a plan that works for you

TRUE ADVOCATE
EMPLOYEE CARE & SUPPORT

In support with our partners at TrueNorth, we are happy to provide you with support for all of your benefit-related needs.

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