



# Benefits Overview

7/1/22 - 6/30/23

## Summary

Legacy Traditional Schools offers a comprehensive suite of employee benefits including medical, telemedicine, dental, vision, life, accidental death and dismemberment, short term disability, long term disability, tax-advantaged accounts and a retirement plan. Some benefits are at no cost to you, while others are voluntary. Below you will find a brief summary of our core benefits package paired with what you can expect your cost to be per pay period.

## Medical - Sierra Health and Life (SHL)

At Legacy Traditional Schools, we are pleased to offer quality Health Plan of Nevada (HPN) and Sierra Health and Life (SHL) health insurance plans which emphasize the prevention of disease, while providing comprehensive coverage for major medical conditions. An overview of the plans is provided below, however you can find more detailed information in the Summary of Benefits and Coverages (SBC), available by contacting the Benefits Department.

The High-Deductible Health Plan (HDHP) has a deductible and an account to help you offset that deductible. That account, referred to as a health savings account (HSA), receives a contribution from Legacy Traditional Schools and can receive pre-tax contributions from you as well. If you have questions about the PPO or HDHP/HSA plans or need to speak with a SHL representative, you can find answers at [www.sierrahealthandlife.com](http://www.sierrahealthandlife.com) or by calling 800-888-2264.

Medical Options	SHL PPO \$2,500		SHL HDHP/HSA \$3,000	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Plan Year Deductible</b>	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>
Individual	\$2,500	\$5,000	\$3,000	\$6,000
Family	\$5,000	\$10,000	\$6,000	\$12,000
<b>Out-of-Pocket Maximum</b>				
Individual	\$6,250	\$12,500	\$6,000	\$12,000
Family	\$12,500	\$25,000	\$12,000	\$24,000
<b>Coinsurance (Plan Pays)</b>	20%	50%	20%	50%
<b>Other Covered Services</b>				
PCP/Specialist	\$25/\$40 copay	50% AD	20% AD	50% AD
Laboratory/X-ray	\$15/\$35 copay	50% AD	20% AD	50% AD
Advanced Imaging (CT, MRI, PET)	20% AD	50% AD	20% AD	50% AD
<b>Preventive Care</b>	100%	50% AD	100%	50% AD
<b>Urgent Care</b>	\$25 copay	50% AD	20% AD	50% AD
<b>Emergency Room</b>	Physician fees: 80% AD Facility fees: \$250 copay/visit		20% AD	
<b>Hospital Services</b>				
Inpatient	20% AD	50% AD	20% AD	50% AD
Outpatient	20% AD	50% AD	20% AD	50% AD
<b>Prescription Drugs*</b>	Copay(s)		After Medical Deductible	
<b>Retail</b> (30-day supply)				
Level 1/Level 2/Level 3/Level 4	\$10 / \$35 / \$60 / NA	Copay + balance bill	20% AD	50% AD
<b>Mail Order</b> (90-day supply)	2.5x copay	Not Covered	20% AD	Not covered



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If you have questions about the HMO or need to speak with a HPN representative, you can find answers at [www.healthplanofnevada.com](http://www.healthplanofnevada.com) or by calling 800-777-1840.

Medical Options		HPN HMO \$3,000
Benefits	In-Network	Out-of-Network
<b>Plan Year Deductible</b>	<b>You Pay</b>	
Individual	\$3,000	Not Covered
Family	\$6,000	Not Covered
<b>Out-of-Pocket Maximum</b>		
Individual	\$6,850	Not Covered
Family	\$13,700	Not Covered
<b>Other Covered Services</b>		
PCP/Specialist	\$20/\$40 Copay	Not Covered
Laboratory/X-ray	\$10/\$20 Copay	Not Covered
Advanced Imaging (CT, MRI, PET)	\$100 Copay	Not Covered
<b>Preventive Care</b>	Fully Covered	Not Covered
<b>Urgent Care</b>	\$35 Copay	Not Covered
<b>Emergency Room</b>	\$500 Facility Copay + \$500/trip Emergency Transportation Copay	
<b>Hospital Services</b>		
Inpatient	\$500 copay/day; \$1500 max; Phys/Surg: \$100 Copay	Not Covered
Outpatient	Facility Hospital/Surgical Ctr \$500 copay/\$100 Copay Phys: \$100 copay	Not Covered
<b>Prescription Drugs*</b>		
<b>Retail</b> (30-day supply) Level 1/Level 2/Level 3/Level 4	\$10 / \$35 / \$60	Not Covered
<b>Mail Order</b> (90-day supply)	2.5x Copay	Not Covered

**This plan offers in-network coverage only. Please be sure to seek services from a network provider in order to avoid your services not being covered and/or balance billed. This plan requires a designated primary care physician and referrals to see specialists.**



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## Dental & Vision

Legacy Traditional Schools is offering two dental plans. The dental plans are offered through MetLife, which provides you with the flexibility of a broad network of dental care providers as well as generous benefits to-wards diagnostic & preventive care, two routine dental cleanings per year, and even major services. Orthodontic services are also covered by the Buy-Up Plan. Legacy Traditional Schools vision plan, offered through MetLife, provides you with the flexibility of a broad network of vision care providers as well as generous benefits towards vision care, eye-wear and contacts. The plan also offers discounts on laser vision correction.

Dental Option	Base Plan	Buy-Up Plan	
Benefits		In-Network	Out-of-Network
<b>Plan Year</b>			
<b>Deductible</b>	<b>You Pay</b>	<b>You Pay</b>	
Individual	\$50 per person	\$50 per person	
Family	3x family	3x family	
<b>Deductible Waived for Routine Services</b>	Yes	Yes	
<b>Routine Services</b> Exams, X-rays, Cleanings, Fluoride Treatments, Space Maintainers	Fully Covered	0%	20%
<b>Basic Services</b> Root Canals, Simple Extractions	50% after deductible	20% AD	50% AD
<b>Major Services</b> Crowns, Onlays, Inlays, Denture Repair	75% after deductible	50% after deductible	
<b>Orthodontics</b> (Adult and Child) Lifetime Maximum	Not Covered	50% \$2,000 per covered person	
<b>Maximum MetLife Pays Per Plan Year</b>	\$1,000 per covered person	\$1,500 per covered person	

AD = After Deductible

Vision Option		
Benefits	In-Network	Out-of-Network
<b>Benefit Frequencies</b>		
Exam	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 12 months	
Contacts	Once every 12 months	
<b>Eye Exam</b>	\$10 copay	Up to \$45 allowance
<b>Lenses</b> Single Bifocal Trifocal	\$25 copay	Up to \$30 allowance Up to \$50 allowance Up to \$65 allowance
<b>Frames</b>	\$130 allowance + 20% off balance over \$130	Up to \$70 allowance
<b>Contacts (in lieu of glasses)</b> Medically Necessary Cosmetic	Covered in Full \$130 allowance + 20% off balance over \$130	Up to \$210 allowance Up to \$130 allowance
<b>Laser Vision Correction</b>	50-60%	Not Covered



## Health Savings Account (HSA) - HealthEquity

Legacy Traditional Schools offers a Health Savings Account (HSA) through HealthEquity. The HSA is a convenient way to save money on a pre-tax basis by contributing to a bank account to cover health related expenses such as: deductibles, coinsurance, out-of-pocket dental and vision expenses, prescription drugs, and more. The HSA cannot be used for cosmetic procedures, or cosmetic prescriptions. The HSA is a true bank account, so you can only spend what you have accrued in the account. Legacy Traditional Schools does offer an employer contribution into your HSA bank account. The contribution amounts will vary depending on the tier in which you enroll.

## Flexible Spending Accounts (FSA) - HealthEquity

Legacy Traditional Schools offers Flexible Spending Accounts through HealthEquity. FSAs make it possible to pay for eligible health care or dependent care expenses with pretax dollars - money that is deducted from your pay before taxes are calculated. A debit card is provided by HealthEquity that may be used to pay for eligible expenses. Employees who are enrolled in the HSA and receiving contributions are not eligible to participate in the health care FSA, but may enroll in the dependent care FSA.

## Telemedicine

24/7 Virtual Visits allow you to see a provider online anytime, from anywhere, faster, and easier. Connect with a provider 24/7 from your computer or mobile device. No appointment necessary. Get care for non-life threatening and non-urgent medical conditions. If needed, most prescriptions can be sent to your chosen pharmacy. Virtual Visits are good for: Allergies, Bladder infection, Bronchitis, Pink eye, Sinus infections, and Viral illnesses.

## Life and AD&D

Life insurance offers protection for your family in the event that you are no longer able to provide for them. An accidental death and dismemberment (AD&D) rider is attached to our basic life policy, and pays a second benefit, equal to the life amount, if your death is a result of an accident. Full or partial benefits may also be paid for loss of vision or limb due to an accident. The basic life and AD&D is provided at no cost to you by Legacy Traditional Schools through UNUM and provides a benefit of 1x your annual salary up to a maximum of \$100,000.

You also have the opportunity to purchase supplemental (voluntary) life insurance and accidental death and dismemberment (AD&D) coverage through UNUM. Legacy Traditional Schools employees may purchase this extra coverage at group rates that would otherwise not be available to individuals purchasing term life insurance or AD&D policies on their own.

## Voluntary Hospital Indemnity Insurance

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you - not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, co-pays and deductibles.

## Voluntary Critical Illness

If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want. The money can help you pay out-of-pocket medical expenses, like co-pays and deductibles. You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the reoccurrence of any critical illness with the exception of skin cancer. The reoccurrence benefit pays 100% of your coverage amount. Diagnoses must be at least 180 days apart or the conditions can't be related to each other.



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## Disability

In the event you become disabled from a non-work related injury or medical condition that leaves you unable to work, disability benefits become a valuable source of income. These benefits, provided through UNUM, are designed to replace a portion of your paycheck. The premium for these benefits are paid by Legacy Traditional Schools.

UNUM Short-Term Disability		UNUM Long-Term Disability	
<b>Benefits Begin</b>	15th day of illness, maternity, or off-the-job injury	<b>Benefits Begin</b>	91st day of illness or off-the-job injury
<b>Benefit Duration</b>	90 day maximum	<b>Benefit Duration</b>	2 years own occupation then any occupation, up to Social Security normal retirement age
<b>Benefit Amount</b>	60% of your weekly salary, up to \$2,000/week	<b>Benefit Amount</b>	50% of your monthly salary, up to \$6,000/month
		<b>Pre-existing Condition</b>	3/12. Any condition treated 3 mos. prior to coverage start date will not be covered for the first 12 months. Refer to policy for full details.

## Retirement - PERS

As a new employee of the Nevada campus, you are eligible to participate in a secure lifetime retirement benefits program through Public Employees' Retirement System (PERS). All full-time and part-time regular employees are eligible, except substitute teachers and crossing guards.

- **Employee Pay Contribution (EPC)** - Legacy plays the total PERS contribution on your behalf of 29.75% and you accept a 1.150038 salary reduction
- **Employee/Employer contribution plan (EEC)** - Legacy and the employee each contribute 15.5% per pay period

## Paid Time Off (Part-time employees would receive half of each allotment)

- **School Year Hourly** - 56 hours roll over cap and excess of rollover will be paid out.
- **Year Round Hourly** - 80 hour roll over cap and excess of rollover will be paid out.
- **Certified Contracted** - 72 hours 40 hours roll over maximum and excess will be paid out.
- **Year Round Administration** - 200 hours given upon hire and a 120 hour roll over maximum

## LKC Discounts

All Legacy employees receive free tuition for Legacy Kids Care.



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## 2022-23 Employee Contribution Rates - PER PAY PERIOD

Health Plan of Nevada (HPN) Medical		HPN HMO \$3,000 EE Premiums
Employee		\$22.29
Employee + Spouse		\$204.30
Employee + Child(ren)		\$100.83
Employee + Family		\$209.61

  

Sierra Health and Life (SHL) Medical		SHL PPO \$2,500 Premiums
Employee		\$134.17
Employee + Spouse		\$456.16
Employee + Child(ren)		\$322.00
Employee + Family		\$563.49

  

Sierra Health and Life (SHL) Medical	SHL HDHP/HSA \$3,000 EE Premiums	Legacy Annual HSA Contribution
Employee	\$65.13	\$25.00
Employee + Spouse	\$363.62	\$37.50
Employee + Child(ren)	\$211.66	\$50.00
Employee + Family	\$407.04	\$50.00

  

MetLife Dental	Base Plan	Buy-Up Plan
Employee	\$8.87	\$17.57
Employee + Spouse	\$16.63	\$33.39
Employee + Child(ren)	\$16.10	\$35.22
Employee + Family	\$24.08	\$52.25

  

MetLife Vision	Vision PPO
Employee	
Employee + Spouse	
Employee + Child(ren)	
Employee + Family	

Paid for by Legacy Traditional Schools if enrolled