To sign onto the website the first time, enter your Social Security number for your user ID and the PIN supplied by Lincoln. After you've signed on, you can change both your user ID and PIN. If you have trouble signing on, call a benefit service representative at 1-800-234-3500 between 5 a.m. and 5 p.m. Pacific Time, Monday through Friday.

www.millimanbenefits.com

The Legacy Health Employees Retirement Plan (referred to as the Traditional Pension and the Cash Balance Plan) is the plan that Legacy funds 100 percent. Legacy's Benefits Department administers this plan using Milliman, Inc.'s online pension administration system. You can visit www.millilmanbenefits.com to calculate your Retirement Plan benefit. You can also use different scenarios to estimate your income at retirement and even let Legacy know the date you want to retire. There's even an information section where you can find Legacy publications and forms, plus general information about retirement planning.

To sign on the first time, enter your Social Security number for your user name; your PIN is MMYY of your date of birth. Once you have signed on, you will be able to change your password. If you have trouble signing on, follow the prompts on the login screen for assistance.

Quick reference

For account information:

- Benefit Hotline: 1-800-234-3500
- www.lincolnalliance.com
- www.millimanbenefits.com

For assistance:

- Lincoln Alliance Customer Service (for general information about your account): 800-234-3500
- Lincoln Financial Representative (for specific information or help with your account): 866-446-6086
- HR Answer Center: 503-415-5100, hranswer@lhs.org

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Planning for a comfortable retirement

Legacy Health

LEGACY HEALTH

Retirement Plan

Helping you plan for retirement

Congratulations on taking an active role in planning for your retirement. Legacy has many resources available for you to use. This brochure is a summary of how to find out about the Retirement Plan and, once you are eligible, how to manage your account(s).

Printed information

- A summary of Legacy's retirement plans is available in a separate booklet, Retirement Program Summary Plan Description. It is also available in the Human Resources section of Legacy's intranet, or you can call or e-mail the HR Answer Center (503-415-5100, hranswer@lhs.org) to request one.
- Information about the funds available for investment or an enrollment booklet about the Lincoln Alliance Program is available from the HR Answer Center. Through Lincoln, you can open a 403(b) retirement account that can be funded easily through automatic deposits from your salary. A portion of your contribution is matched by Legacy Health (free money!) through the Matched Savings Plan.
- Each year, the Benefits Department mails an Annual Benefits Statement to your home. This statement is a comprehensive report of your entire Legacy benefit package. For retirement information, it includes your benefit service and vesting, your accrued benefit under the Legacy Employees Retirement Plan, which includes your Cash Balance benefit and your traditional benefit (if applicable). If you are contributing to a 403(b) account, it also gives you an annual report of your 403(b) and Matched Savings accounts.
- Lincoln Financial issues quarterly statements in April, July, October and January of the activity in your 403(b) and Matched Savings accounts. Lincoln will mail your statements to you, or you can choose to receive them electronically. You can also find out your account information by calling the "Benny" hotline at 1-800-234-3500 or by visiting www.lincolnalliance.com.

In-person opportunities

Retirement planning can be hard. To help, we offer a variety of opportunities for you to meet in groups or individually to learn about your options and to ask us questions. The specific dates for workshops are advertised in *Insight* and sent via e-mail. You can also call the HR Answer Center.

- To learn how: Financial Management, a free series of three classes sponsored by Legacy, is available several times a year. The classes cover a wide range of financial subjects, including budgets, insurance, tax and estate planning, and investment options. You will learn how to invest wisely to anticipate financial needs, as well as how to prepare for retirement. You will learn the difference between a 403(b) Plan and a 401(a) Plan, and why they are important.
- To manage your accounts: Representatives from Lincoln Financial Group are on-site monthly, as well as during annual enrollment events, to answer questions about the 403(b) Plan and to help you manage your account. In addition, you can make a personal appointment with a Lincoln representative to learn more about the investments and features of the Lincoln Alliance Program by calling 866-446-6086.
- When you are thinking about retirement: Preparing to Retire, a workshop presented four times a year by the benefits staff, covers the steps you need to take in the retirement process and the options available to you for receiving your benefit.

Online and telephone resources

"Benny" The Benefit Hotline — 1-800-234-3500

Benny is a voice response system you can use from any telephone to find out today's value of your Lincoln Financial accounts, plus account summaries and information about your investment choices. You can also transfer money between investment funds and find out about loans.

To use the hotline: When you call, you will be asked for your Social Security number and PIN (personal identification number). Lincoln mails your PIN to you when you become a new account holder.

www.lincolnalliance.com

You can access your Lincoln Financial accounts at www.lincolnalliance.com. Everything you can do through the telephone via the Benny hotline, you can also do directly online. When you sign up with Lincoln, they will mail you a PIN for use on the website. (Because of federal security requirements, this PIN is different from the one you use for the hotline.)