



The Legionnaire Insurance Trust
Value • Service • Trust

DECEMBER NEWSLETTER • 2025

Dear Trust Directors, Department Adjutants, and Valued Department Members,

As we approach the close of another year, we want to remind [all eligible members](#) that Medicare's Annual Enrollment (AEP) is coming to an end soon: the deadline is December 7. This is their last opportunity to review the coverage, make changes or enroll in a new Medicare plan for 2026. If they haven't yet explored their options, please ask them to visit [The LIT](#) or to [speak with one of our licensed specialists](#) for assistance.

**VISIT THE LIT MEDICARE PLAN FINDER POWERED BY EHEALTH AND
WELLCARE**

EMERGENCY ASSISTANCE PLUS/ID RESOLVE NEWS

Beginning in January 2026, the [LIT's program administrator, AGIA](#), will introduce payment processing fees for [EA+](#) and [ID Resolve](#) subscribers who pay by credit card or receive direct bill/paper statements (the fee will be no more than

2.6% of the member's product cost). In making this decision, it was determined that there still needed to be one no cost billing option for subscribers and that ACH/EFT would be that no cost choice.

Inforce subscribers will be given a chance to switch to the ACH/EFT payment method as a no fee option. Historically, we have seen much higher retention from members who pay by ACH/EFT and therefore this will be a positive shift for both our members and the LIT. Below is the timing of the fee rollout:

- Credit Card Payments: fee applies **starting January 15, 2026**
- Paper Statements: fee applies **starting March 1, 2026**
- ACH/EFT payments: **NO FEES apply**

New enrollees will begin seeing the processing fees starting January 15, 2026. The LIT website, paper applications, and the AGIA call center will be ready to intake new enrollments along with the processing fee, and will provide information on how to make a payment using ACH/EFT for customers who want to avoid the fee.

The processing fee directly relates to the member's specific product and payment frequency and is the same for credit card and direct bill. For annual pay subscribers, the billing fees are:

- **LIT EA+ Essential:** \$3.60 per year
- **LIT EA+ Premier:** \$5.40 per year
- **LIT ID Resolve/IDR360:** \$2.55 per year

In advance of their plan renewal, members will receive a notice explaining the fee and given instructions on how they can switch to EFT/ACH for no fee (return the ACH/EFT tear-off on the bill, call, or go to My Account online to update their payment preferences).

- Credit Card payers will receive an email or letter **30 days** in advance of their charge.
- Direct Bill payers will receive a paper statement **45 days** in advance of their renewal.

If your department receives any calls from members regarding this change, please have them call 888-293-4008.

Thank you for your understanding as we make this necessary adjustment.

RESOURCES



powered by e-Health and WellCare

**VISIT THE LIT MEDICARE PLAN FINDER POWERED BY EHEALTH AND
WELLCARE**



LIT Media Kit: Your Resource Center

The **Legionnaire Insurance Trust Media Kit** includes flyers, graphics, brochures, videos, and branding tools to help you communicate the value of LIT with confidence to your members and their families.

ACCESS THE LIT MEDIA KIT



No Cost to Legionnaires

Did you know your American Legion membership includes a valuable **No-Cost** benefit?

Activate your **LegionCare** protection **today** - it takes less than a minute.

ENROLL IN NO COST LEGIONCARE

DECEMBER SPOTLIGHT: HOSPITAL HELP PLAN

Hospital Help Plan – our featured product of the month is Hospital Help Plan. Unexpected hospital stays can happen anytime, and costs can add up quickly. Our Hospital Help Plan provides extra financial protection for those situations.

 **Watch Hospital Help Plan Video**

This message is brought to you by the Legionnaire Insurance Trust.

For questions, contact 1-800-235-6943 Monday - Friday 8AM - 7PM (EST)

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