



Trinity Health

# 2023 Trinity Health **Summary of Benefits**

Program: D

# Health & Well-being Benefits



Except where indicated, coverage is effective on the first day of the term of the Agreement if Resident timely enrolls.

Benefit	Who Pays	Provisions
<b>Medical<sup>1</sup></b>	Trinity Health + Colleague (pre-tax; after-tax for non-spouse eligible adult dependent and their children)	Participation in one of the following plans is offered: <ul style="list-style-type: none"> <li>• Traditional Plan</li> <li>• Health Savings Plan</li> <li>• Essential Plan</li> </ul> Each year, medically enrolled colleagues and spouses/eligible adult dependents have an opportunity to earn an incentive to retain the lower per pay cost for medical coverage by completing and tracking healthy-living and well-being activities. New hires with a benefits effective date after Jan 1 pay lowest per pay period cost throughout their first plan year.
<b>Health Savings Account (HSA)</b>	Trinity Health + Colleague (pre-tax)	Pre-tax salary deductions to reimburse for qualified medical expenses up to 2023 IRS limits of \$3,850 for single coverage and \$7,750 for family coverage (limits include both colleague and employer contributions). Colleagues aged 55 and over can contribute an additional catch-up contribution of \$1,000. Unused funds roll over year after year.  Trinity Health will also make an annual contribution of \$650 for single coverage and \$1300 for family coverage, prorated based on start date. Eligibility for the HSA is dependent upon enrollment in the Health Savings Plan.
<b>Dental</b>	Trinity Health + Colleague (pre-tax; after-tax for non-spouse eligible adult dependent and their children)	Participation in one of the following plans is offered: <ul style="list-style-type: none"> <li>• High Plan</li> <li>• Standard Plan</li> </ul>
	Colleague (pre-tax; after-tax for non-spouse eligible adult dependent)	Participation in one of the following plans is offered: <ul style="list-style-type: none"> <li>• High Plan</li> <li>• Standard Plan</li> </ul>
<b>Health Care Flexible Spending Account (HC FSA)</b>	Colleague (pre-tax)	Pre-tax salary deductions to reimburse for qualified medical expenses. Colleague may elect to contribute pre-tax dollars each pay period up to a maximum of \$2,850 annually.
<b>Dependent Care Flexible Spending Account (DC FSA)</b>	Colleague (pre-tax)	Pre-tax salary deductions for dependent care expense reimbursement. Annual maximum of \$5,000.
<b>Basic Group Term Life and Accidental Death and Dismemberment (AD&amp;D)</b>	Trinity Health	Basic group term life insurance coverage equal to 1x base annual salary, subject to plan maximums; AD&D insurance coverage equal to 1x base annual salary, subject to plan maximums.
<b>Supplemental Life, Supplemental AD&amp;D; Spouse and Dependent Life</b>	Colleague (after-tax)	Colleague may elect to purchase additional group term life insurance up to 8x base annual salary, subject to plan maximums and evidence of insurability requirements. Colleague may also purchase additional AD&D insurance up to 8x base annual salary and subject to plan maximums. Colleague may also elect to purchase the following coverage for spouse and child(ren), subject to policy limits and requirements: <ul style="list-style-type: none"> <li>• Spouse life: \$10,000, \$20,000, \$50,000, \$80,000 or \$100,000.</li> <li>• Child(ren) life: \$5,000, \$10,000 or \$20,000</li> </ul>
<b>Travel and Accident Insurance</b>	Trinity Health	Coverage provided for certain losses (e.g., loss of life, limb or sight) while traveling on Trinity Health business up to policy limits.

<sup>1</sup> For Silver Spring colleagues an additional HMO plan is offered.

## Time Away From Work Benefits

Except where indicated, coverage is effective on the first day of the term of the Agreement; Program D is defined as Residents; the Time Away From Work Benefits are paid for by the employer.



Benefit	Provisions
	Employer paid STD provides up to 60% of pre-disability earnings for an approved leave of absence exceeding seven (7) consecutive calendar days, with a maximum benefit of 26 weeks from date of
<b>Long-Term Disability (LTD)</b>	Employer paid LTD provides up to 60% of pre-disability earnings for an approved leave of absence up to a monthly maximum of \$10,000. Benefit pays upon the greater of exhaustion of STD or 180 consecutive calendar days of disability in accordance with the plan.
<b>Witness Duty Pay</b>	Base salary paid for time away from work to serve when summoned to jury duty. Base salary paid to testify as a witness at the request of Trinity Health Corporation or one of its ministries or subsidiaries unless paid as an expert witness.
<b>Workers' Compensation</b>	Residents covered under ACGME are eligible for up to six weeks of paid leave for medical, parental or caregiver leave one time during the residency program, which will be administered by The Hartford. Workers' Compensation coverage is provided under such terms as required by state law for protection against accidents or illnesses.

# 403(b) or 401(k) Retirement Savings Plan

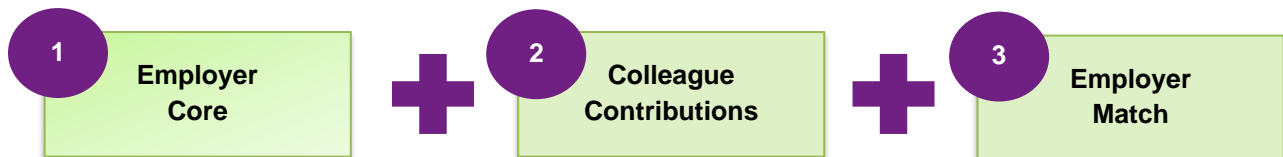


The investment of all contributions to the 403(b) or 401(k) Plan is participant-directed among the investment options offered under the 403(b) or 401(k) Plan.

Benefit	Who Pays	Provisions
<b>Colleague Contributions</b>	Colleague (pre-tax)	

If you meet certain eligibility criteria and your location is a participating employer in one of the nonqualified plans (457(b) or 451), you may also be eligible for additional savings opportunities.

## Maximize Your Retirement Savings



## Live Your Whole Life: Well-being Resources



All colleagues and their family members are eligible for the Self-Care Platform, Life Enrichment Program, Student Loan Relief Services, Colleague Discounts, Weight Management, and Commuter Benefits effective date of hire. Regular full-time and part-time benefits-eligible colleagues are eligible to enroll in Voluntary Benefits as of date of hire and coverage is effective 1st of the month following date of application, or 1st of the month following 45 days if application date is after the 15th of the month.

Benefit	Provisions
<p>At Trinity Health, we believe our spiritual, mental, emotional, physical, financial, social, and vocational well-being can positively affect quality of life, not only for ourselves, but also for our families and those we serve. Life Your Whole Life is the integrated well-being program for colleagues and their families; and is comprised of activities, tools and benefits that support us in achieving our unique well-being goals.</p>	
<b>Self-Care Platform</b> <i>powered by Live Your Whole Life connect portal</i>	Confidential, secure access to telephonic health coaching, self-guided video courses, digital coaching modules, healthcare tracker tools, self-assessments and more!
<b>Life Enrichment Program</b> <i>powered by Carebridge</i>	Get free, confidential support to assist you with a wide variety of services – from finding solutions to personal and family issues to supporting you in completing daily life responsibilities. Participate in virtual support groups, individual counseling sessions or personal life coaching.
<b>Student Loan Relief Services</b> <i>powered by Fiducius</i>	Colleagues and family members may enroll in the voluntary student loan relief services program for options to handle student loans. Options may include loan forgiveness, refinancing, consolidation and lower payments.
<b>Colleague Discounts</b> <i>powered by Perkspot</i>	Access to exclusive discounts at many national and local merchants. There are hundreds of deals available, including discounts on electronics, health & wellness, entertainment, travel and more.
<b>Voluntary Benefits</b>	Benefit options available include: <ul style="list-style-type: none"> <li>• Life Insurance</li> <li>• Critical Illness Insurance</li> <li>• Cancer Insurance</li> <li>• Auto/Homeowners Insurance (must be employed for one year to enroll)</li> <li>• Pet Insurance</li> <li>• AD&amp;D Insurance</li> <li>• Identity Theft Insurance</li> <li>• Group Legal</li> </ul>
<b>Weight Management Reimbursement Benefit</b>	Reimbursement of up to \$500 per year for behavioral and nutritional counseling services for the purposes of non-surgical weight loss or weight management. Medically enrolled colleagues and family members are eligible.
<b>Commuter Benefits</b>	Commuter benefits allow you to use tax-free money to pay for eligible transit and parking expenses up to \$300/month.



### Introducing SmartSelect

Need help deciding which medical plan best meets the needs of you and your family? SmartSelect provides personalized support to educate and assist you to make better health plan decisions, recommend a plan based on expected future health care usages, and increases your understanding of benefit offerings. Access the SmartSelect tool [here](#).

*The information provided in this document is designed to assist you with understanding your benefits. It is only an overview and is not intended to be a complete description of your benefits or an employment contract. For a complete description of your benefits, refer to the applicable plan documents, summary plan descriptions, plan highlights and certificates of coverage (for fully insured benefits), as amended from time to time. The formal plan documents will govern if there are any inconsistencies or inaccuracies between the terms of the plan documents and this document. The formal plan documents are the only sources upon which you may properly rely to determine your benefits and rights under the plans and this document is not meant to interpret, extend or change any plan provisions in any way. Some coverages may not be available in all states.*

*Any change in the law or regulatory guidance issued thereunder that affects the benefits may necessitate revisions in the plans. Additionally, Trinity Health retains the right to amend, terminate or otherwise modify the plans and your benefits at any time and for any reason without prior notification to you, subject to the terms of your employment agreement, if applicable. Each year revised benefit descriptions will be made available to you, where necessary, to reflect benefits that have been added, deleted or changed. Such revised descriptions will supersede the descriptions in this document. Individual benefit levels and colleague costs are described in your Personalized Information Packet. You are encouraged to refer specific tax questions regarding your benefits to your personal tax advisor.*