Welcome to System Office Benefits Orientation

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Manager, Benefits and Records

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Sr. HR Representative
System Office Benefits Orientation

• For a copy of this presentation you can go to: www.trinity-health.org/onboarding - #9 under New Hire Orientation Materials.

• All links highlighted in blue can be found on the onboarding site at www.trinity-health.org/onboarding
Summary Of Plan Descriptions

• Under the Employee Retirement Income Security Act of 1974 or (ERISA), Trinity Health is required to periodically distribute Summary Plan Descriptions (SPD) of benefit plans to colleagues.

• The SPD describes the terms and conditions of coverage and benefits and will provide you with important information regarding your benefit plans.

• Current year SPD’s can be located on mybenefits website, http://mybenefits.trinity-health.org/ by clicking “My Health & Welfare”, selecting the state in which you will work, select Trinity Health System Office Livonia, then medical and pharmacy, then BCBSM Medical Plan SPD.

• Or click here to view available SPD’s now
Notice of Privacy Practice (HIPAA)

- HIPAA privacy notice is available online

- Trinity Health takes the security of its colleagues’ and family members’ Personal Health Information (PHI) very seriously. To access a copy of the Health Information Portability and Accountability Act (HIPAA) Privacy Notification, visit http://mybenefits.trinity-health.org.

- If you are unable to access the HIPAA notice, you can also view it at: http://www.trinity-health.org/documents/onboarding/7_HIPAA.pdf
Benefits Eligibility/Eligibility Hours

• **New Hires**
  - First of the month following thirty (30) days of benefit-eligible employment

• **Transfer Colleagues**
  - First day on Trinity Health Payroll

• **Rehires**
  - Benefit coverage will be immediate as long as the minimum required benefit waiting periods have been met and you return within one day of your term date.

<table>
<thead>
<tr>
<th>Colleague Status</th>
<th>Hours Per Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time</td>
<td>80 Hours</td>
</tr>
<tr>
<td>Part-time</td>
<td>40 Hours</td>
</tr>
</tbody>
</table>
Dependent Eligibility Verification

- As part of Trinity Health’s mission to wisely steward the resources entrusted to us, we verify the eligibility of each family member our colleagues enroll for coverage.

- Trinity Health requires you to submit documentation to validate dependent eligibility. Click here to review document requirements (this document was also provided to you during the electronic onboarding process).

  - This paperwork must be verified in the HR Service Center within 30 days after your hire date. Failure to provide documentation will result in no coverage for dependent(s).

  - Please upload the dependent verification documents into the Workday System or scan and send to the HR Service Center at: HR4U@trinity-health.org.
Pulse – System Office Intranet Site

- System Office website that includes:
  • Policies and procedures
  • Links to System Office department pages
  • Link to Workday Employee Login and Job Aids and general information
  • Job Aids for our Kronos Timekeeping System
  • “Pulse Community” Link – System Office Weekly E-newsletter. *(If you are not receiving a copy of PulseCommunity in your Outlook e-mail box Monday afternoons, please contact the IS Service Now o put in an issue to be placed on a System Office e-mail list.)*

- HR Service Center Portal, which includes the following:
  • My Benefits (benefit plan summaries, FAQ’s, link to “My Self Service” to enroll in benefits or make benefit changes)
  • My Career (links to job listings, online learning and performance management tools)
  • My Paycheck (access “My Self Service” to view paychecks, link to the Kronos Timekeeping system, download payroll schedules)
  • My Worklife (employee discounts, Employee Assistance (EAP)
• Enrollment for all Trinity Health System Office colleagues is done via the internet. All Colleagues MUST log into the Workday website and enroll in benefits within 30 days of their start or transfer date.

• To access the website go to: http://mybenefits.trinity-health.org.

• Select “My Health and Welfare”, select “Michigan” from the list, select “Trinity Health System Office, Livonia” and click “Enroll or Make Changes Now”. You will be directed to the Workday login page.

• You may also login from work by going to the Pulse website, in the right hand column under Popular links, under “Workday” click on Workday Login.
Logging into Workday

• **Use your active directory (network) ID and Password.** This is the same ID and password you use to log in to your workstation or computer.

• From the Workday Dashboard click on:
  • “Let's Get Started”
  • Then click on your “inbox” worklet (Icon)
  • Click on “Change Benefits for Life Event” notification
  • Follow the instructions for “New Hire Steps 1 of 7” to enroll in your benefits.
  • Go back to the Workday dashboard and click on the inbox worklet, then click on the “Set up payment elections” to set up your direct deposit.
Benefits Enrollment

• Please enroll as soon as possible. You have 30 days from your start date to complete your benefits enrollment.

• Transfer Colleagues must enroll as soon as possible.

• After you complete your on-line benefits enrollment, you may want to print out a copy of your benefits summary to keep for your records. If you see any errors, go back to the Benefits Worklet to correct your elections or contact the HR Service Center for assistance.
## Contribution Schedule

**Colleague Benefit Contribution Schedule**  
As of January 1, 2017

(These premiums are deducted bi-weekly for 26 weeks)  
*NOTE: Premium contributions may vary from the amount shown on your pay advice due to rounding.

<table>
<thead>
<tr>
<th>Medical Coverage</th>
<th>Annual base salary below $118,500</th>
<th>Annual base salary above $118.500</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EE only</td>
<td>EE + Spouse</td>
</tr>
<tr>
<td></td>
<td>Full Time</td>
<td>Part Time</td>
</tr>
<tr>
<td>Traditional PPO – BCBSM</td>
<td>$ 52.50</td>
<td>$142.18</td>
</tr>
<tr>
<td></td>
<td>$ 96.94</td>
<td>$240.62</td>
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<tr>
<td>Health Savings PPO – BCBS</td>
<td>$ 37.12</td>
<td>$107.17</td>
</tr>
<tr>
<td></td>
<td>$ 78.87</td>
<td>$199.03</td>
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<tr>
<td>Essential PPO – BCBSM</td>
<td>$ 22.98</td>
<td>$ 73.55</td>
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<tr>
<td></td>
<td>$ 60.59</td>
<td>$156.29</td>
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</table>

<table>
<thead>
<tr>
<th>Medical Coverage</th>
<th>Medical Coverage</th>
<th>Annual base salary above $118.500</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EE only</td>
<td>EE + Spouse</td>
<td>EE + Child(ren)</td>
</tr>
<tr>
<td></td>
<td>Full Time</td>
<td>Part Time</td>
<td></td>
</tr>
<tr>
<td>Traditional PPO – BCBSM</td>
<td>$ 64.63</td>
<td>$169.53</td>
<td>$119.44</td>
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<td></td>
<td>$109.37</td>
<td>$267.96</td>
<td>$188.79</td>
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<tr>
<td>Health Savings PPO - BCBS</td>
<td>$ 48.71</td>
<td>$132.69</td>
<td>$ 93.48</td>
</tr>
<tr>
<td></td>
<td>$ 90.47</td>
<td>$224.55</td>
<td>$158.20</td>
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<tr>
<td>Essential PPO – BCBSM</td>
<td>$ 33.43</td>
<td>$ 96.53</td>
<td>$ 68.01</td>
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<td></td>
<td>$ 70.04</td>
<td>$179.27</td>
<td>$126.31</td>
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<table>
<thead>
<tr>
<th>Dental Coverage</th>
<th>EE only</th>
<th>EE + Spouse</th>
<th>EE + Child(ren)</th>
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<tbody>
<tr>
<td>Delta Dental - High Plan</td>
<td>$ 5.67</td>
<td>$ 13.22</td>
<td>$ 14.87</td>
</tr>
<tr>
<td></td>
<td>$ 9.44</td>
<td>$ 20.78</td>
<td>$ 23.37</td>
</tr>
<tr>
<td>Delta Dental – Standard Plan</td>
<td>$ 4.09</td>
<td>$ 9.54</td>
<td>$ 10.73</td>
</tr>
<tr>
<td></td>
<td>$ 6.81</td>
<td>$14.99</td>
<td>$ 16.86</td>
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</table>

<table>
<thead>
<tr>
<th>Vision Plan</th>
<th>EE only</th>
<th>EE + Spouse</th>
<th>EE + Child(ren)</th>
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<tbody>
<tr>
<td>United Health Care – High Plan</td>
<td>$ 5.29</td>
<td>$10.98</td>
<td>$ 11.52</td>
</tr>
<tr>
<td>United Health Care – Standard Plan</td>
<td>$ 3.17</td>
<td>$ 5.81</td>
<td>$ 6.11</td>
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</table>

<table>
<thead>
<tr>
<th>Group Legal Plan</th>
<th>EE only</th>
<th>2 or more</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>$ 5.12</td>
<td>$ 6.97</td>
</tr>
</tbody>
</table>
Benefit Changes During the Year

- According to IRS regulations, you can ONLY change your coverage during the benefit year if you have a **qualified family status change**. A qualified change in family status includes:
  - Birth, adoption or the placement of a child for adoption
  - Marriage
  - Divorce or legal separation
  - Death of dependent
  - A dependent loses or gains eligibility
  - A change in employment status for you or your spouse
  - Your or your spouse enroll in Medicare or Medicaid
  - A court order requiring you to cover an eligible dependent

- You will have 30 days from the date of the qualified event to change your benefits. If you miss the deadline your next opportunity to make any changes will be the next Annual Enrollment period.

- To make changes log into Workday from the Pulse Website. Once into Workday go to the Benefits Worklet, under Change click on Benefits and complete the required fields.
Open Enrollment

• Annual benefits enrollment (i.e. “Open Enrollment”) runs for three weeks – October 25th until November 13th (Wednesday through Wednesday).

• Watch PulseCommunity, for enrollment dates, instructions on how to enroll.

• Be sure to enroll during timeline - no grace periods are given for late enrollments.
2017 Well-Bring Rewards– Red Brick Health

• Live your Whole life Well-Being Program

  • Focused on helping your stay healthy in **body, mind** and **spirit**.

  • Resources to help you understand your current state of health and taking action to **support your well-being** – Health Assessment and Meaningful health activities.
### 2017 Well-Bring Rewards
Red Brick Health

<table>
<thead>
<tr>
<th>Activity</th>
<th>Automatic</th>
<th>Period 1</th>
<th>Period 2</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>N/A</td>
<td>100 Assessment LifePoints (complete the Health Assessment)</td>
<td>100 Meaningful Choice LifePoints (choose from various activities that add up to 100 points)</td>
</tr>
<tr>
<td>Completion</td>
<td>N/A</td>
<td>Oct. 1, 2016-March 31, 2017</td>
<td>April 1, 2017-June 30 2017</td>
</tr>
<tr>
<td>Period</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Incentive</td>
<td>Begin plan year with the full Incentive rate for medical benefits from Jan. 1-April 30</td>
<td>Maintain lower per pay period cost for medical benefits from May. 1-July 31</td>
<td>Maintain lower per pay period cost for medical benefits from Aug. 1-Dec. 31</td>
</tr>
</tbody>
</table>

**Per-pay-period incentive value:**

- $15 for one person
- $30 for two people (colleague + spouse/eligible adult)

Learn More….

Online at mybenefits.trinity-health.org
and click **Live Your Whole Life**
Or call 855-491-8781
2017 Well-Bring Rewards—Red Brick Health

• You and your covered spouse/eligible adult will both need to register for your online account at and take your health assessment at: mybenefits.trinity-health.org/lywl (dependent children, including adult children are exempt from these activities).

• For assistance contact RedBrick Health at: 855-491-8781 for
  • Support Strategy
  • Administrative Support
  • Username / Password
  • Reward Status
  • Platform Navigation
  • Exception Requests / Status Updates
  • Language Line
Medical Plans

- Traditional PPO
- Health Savings PPO (HSAPPO)
- Essential PPO
Traditional PPO - BCBSM

- Lowest out of pocket expenses at time of service
- Highest colleague contribution per pay period
- Family deductible met by more than 1 family member
- May enroll in FSA, no access to HSA

<table>
<thead>
<tr>
<th></th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$250/ $500</td>
<td>$750/ $1,500</td>
<td>$1,500/ $3,000</td>
</tr>
<tr>
<td>(single/family)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-pocket max</td>
<td>$2,500/ $5,000</td>
<td>$4,750/ $9,500</td>
<td>$9,500/ $19,000</td>
</tr>
<tr>
<td>Inpatient copay</td>
<td>$0</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Outpatient Surgical</td>
<td>$50</td>
<td>$100</td>
<td>$200</td>
</tr>
<tr>
<td>copay</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Member Coinsurance</td>
<td>10%*</td>
<td>20%*</td>
<td>40%*</td>
</tr>
<tr>
<td>(*after deductible)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Visit (PCP/SP)</td>
<td>$20/$30</td>
<td>$30/$40</td>
<td>40%</td>
</tr>
<tr>
<td>Rx – retail (34 days)</td>
<td></td>
<td>$10/ 20% ($30 min, $80 max)/</td>
<td></td>
</tr>
<tr>
<td>Generic brand formulary other brand</td>
<td></td>
<td>40% ($60 min, $100 max)</td>
<td></td>
</tr>
<tr>
<td>Rx – mail (90 days)</td>
<td></td>
<td>$25/ 20% ($75 min, $200 max)/</td>
<td></td>
</tr>
<tr>
<td>Generic brand formulary other brand</td>
<td></td>
<td>40% ($150 min, $250 max)</td>
<td></td>
</tr>
</tbody>
</table>
# Health Savings PPO - BCBSM

- Second lowest colleague contribution per pay period
- Highest out of pocket cost at time of service compared to Traditional PPO.
- Rx paid like medical
- Select generic Rx covered at 100%
- Family deductible can be met by 1 family member
- Access to HSA with employer contribution, cannot enroll in FSA

<table>
<thead>
<tr>
<th></th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$1,300/$2,600</td>
<td>$2,500/$5,000</td>
<td>$3,500/$7,000</td>
</tr>
<tr>
<td><strong>(single/family)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Account seed money</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Health Savings</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Account (HSA)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$650 single</td>
<td>$1,300 family</td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Max</strong></td>
<td>$2,600/$5,200</td>
<td>$5,000/$10,000</td>
<td>$7,000/$14,000</td>
</tr>
<tr>
<td><strong>(OOPM)</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Inpatient copay</strong></td>
<td>None</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Outpatient Surgical</strong></td>
<td>None</td>
<td>$100</td>
<td>$200</td>
</tr>
<tr>
<td><strong>copay</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Member Coinsurance,</strong></td>
<td>10%*</td>
<td>20%*</td>
<td>40%*</td>
</tr>
<tr>
<td><strong>including office visit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(<strong>after deductible</strong>)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Rx – retail (34 days)</strong></td>
<td>20%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Rx – mail (90 days)</strong></td>
<td>20%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Health Savings Account (HSA)

• What is an HSA?
  • A savings account offered in conjunction with the Health Savings PPO Plan that allows you to save money tax-free and use for current or future eligible expenses
  • Will be administered by Health Equity

• What can it be used for?
  • Qualified healthcare expenses including:
    • Copays, coinsurance and deductibles for medical, dental and vision plans (see the Health Equity Website for a complete description of qualified expenses.)
    • COBRA premiums
    • Medicare plan premiums
  • If used for non-qualified expenses, funds are subject to taxes and a 20% penalty
Health Savings Account (HSA)

• How is it funded?
  • Employee and employer contributions are permitted up to annual statutory limits (2017)
    • Single: $3,400
      • $650 employer contribution (based on coverage tier)
      • Colleague can contribute up to $2750
    • Family: $6,750
      • $1300 employer contribution (based on coverage tier)
      • Colleague can contribute up to $5450
    • Catchup provision for age 55+: $1,000
  • Funds available as contributions are made
    • Contributions available shortly after first pay that you have benefit deductions
    • Colleagues cannot borrow forward
  • The employer or colleague can fully fund the HSA any time of year, subject to the annual maximum amount.
  • Can change the amount deducted from pay by logging into Workday, and creating a benefits change event or contact the HR Service Center for assistance. Deposits to HSAs can be made pre-tax through payroll deduction, online, or sent directly to Health Equity
Health Savings Account (HSA)

• **Who can enroll in the account?**
  • Must be enrolled in a qualified high deductible health plan
  • Cannot be covered by other *non*-high deductible health insurance
  • Cannot be claimed as a dependent on someone else’s tax return
  • Cannot be enrolled in Medicare Part A and/or B, Medicaid or TRICARE (military insurance)

• **Who can use the account?**
  • Spouses and dependent children that are not claimed on someone else’s tax return
  • Spouse/Dependent does not need to be enrolled in the HSA medical plan
Health Savings Account (HSA)

• What are the advantages of this account?
  • Rolls over from year to year
  • Funds available even if no longer eligible to contribute
  • Portable (colleagues take the HSA account with them if they leave organization)
  • Unused funds may earn interest over time
  • Account balance can be invested in mutual funds once at a threshold amount
  • Can be a tax efficient savings vehicle for retiree medical
  • Provides great level of flexibility and choice for colleagues to be better consumers of healthcare services
Health Savings Account (HSA)

• How do colleagues pay for health care expenses?
  • Ways to pay for qualified health care expenses
    • Use Health Equity HSA debit card for payment
    • Make an online payment via the web,
    • Make an electronic fund transfer payment to yourself, or
    • Have an online check sent to yourself ($2 fee applies)
    • Online payments or smartphone mobile app
  • Claims are processed daily
  • Keep receipts and records of payment
    • Colleague’s responsibility to use account for qualified expense
Health Savings Account (HSA)

• What tools are available?
  • Convenient access
    • Debit card
    • Using free mobile app
    • By telephone
      • 866-212-4721
      • Available 24/7/365
    • Online
      • www.healthequity.com
  • Use your Health Equity account to
    • Check your balance
    • Review transactions
    • Review claims
    • Submit new claims or documents
    • Send payments and reimbursements
    • Access tax documents
## Essential PPO - BCBSM

- Lowest colleague contribution per pay period
- Higher out of pocket cost at time of service compared to Traditional PPO.
- Family deductible met by more than 1 family member
- May enroll in FSA, no access to HSA

<table>
<thead>
<tr>
<th></th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td><strong>$1,000/ $2,000</strong></td>
<td><strong>$2,500/ $5,000</strong></td>
<td><strong>$4,000/ $8,000</strong></td>
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<tr>
<td>(single/family)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-pocket max</strong></td>
<td><strong>$3,500/ $7,000</strong></td>
<td><strong>$5,500/ $11,000</strong></td>
<td><strong>$9,000/ $18,000</strong></td>
</tr>
<tr>
<td>Inpatient copay</td>
<td>$0</td>
<td>$750</td>
<td>$1,000</td>
</tr>
<tr>
<td>Outpatient Surgical copay</td>
<td>$50</td>
<td>$100</td>
<td>$200</td>
</tr>
<tr>
<td>Member Coinsurance, including office visit</td>
<td><strong>20%</strong></td>
<td><strong>30%</strong></td>
<td><strong>40%</strong></td>
</tr>
<tr>
<td>(after deductible)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rx – retail (34 days)</td>
<td>$10/ 25% ($30 min, $80 max)/ 50% ($60 min, $120 max)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic/brand formulary/other brand</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rx – mail (90 days)</td>
<td>$25/ 25% ($75 min, $200 max)/ 50% ($150 min, $300 max)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Dental Plans – Delta Dental

• You have a choice of two dental Plans:
  - Dental High Plan
  - Dental Standard Plan
• Both plans utilize both the Premier and PPO networks
• To find in network providers go to the Delta Dental website at
  www.deltadentalmi.com
• ID Cards will not be issued
• In-N etwork dentists can view eligibility on line
• Colleagues can print ID card online in the Consumer toolkit at the
delta dental website: www.deltadentalmi.com or view on mobile app.

• Delta Dental Customer Service:  800-524-0149
• For more information about your dental plan options or about Delta
  Dental, visit http://chi-tri-web-
  01.medseek.com/websitefiles/TrinityM7199393/dental-479
# Dental Plan Comparison – Delta Dental

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>High Plan</th>
<th>Standard Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO</td>
<td>PPO</td>
</tr>
<tr>
<td></td>
<td>In Network</td>
<td>Out of Network</td>
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<tr>
<td>Plan Design:</td>
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<tr>
<td>Family Deductible</td>
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<td>$100</td>
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<tr>
<td>Annual Max (Non-Ortho)</td>
<td>$1,750</td>
<td>$1,250</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100%</td>
<td>100% U&amp;C Applies</td>
</tr>
<tr>
<td>Class II - Basic Restorative</td>
<td>80% subject to deductible</td>
<td>80% subject to deductible, subject to U&amp;C</td>
</tr>
<tr>
<td>Class III - Major Restorative</td>
<td>60% subject to deductible</td>
<td>60% subject to deductible, subject to U&amp;C</td>
</tr>
<tr>
<td>Class IV - Ortho (including child and adults)</td>
<td>50%</td>
<td>50% subject to U&amp;C</td>
</tr>
<tr>
<td>Ortho Life Time Max</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
</tbody>
</table>
Vision Plans – UnitedHealthCare

- You have the choice of two vision plan options:
  - Trinity Health High Plan
    - Trinity Health Standard Plan

- ID Cards will not be issued
  - In-Network providers can view eligibility online
  - Colleagues can print ID Cards online the UHCVision website at: www.myuhcvision.com
  - Hearing Aid discount available through UHC– see vision and hearing aid discount flyer on the mybenefits website for details.

- UnitedHealthcare Vision Customer Service: 800-638-3120
- UnitedHealthcare Vision Provider Locator: 800-839-3242
# Vision Plan Comparison

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>High Plan</th>
<th>Standard Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO</td>
<td>PPO</td>
</tr>
<tr>
<td></td>
<td>In Network</td>
<td>In Network</td>
</tr>
<tr>
<td></td>
<td>Out of Network (reimbursement)</td>
<td>Out of Network (reimbursement)</td>
</tr>
<tr>
<td>Plan Design:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit Frequency</td>
<td>Calendar Year</td>
<td>Calendar Year</td>
</tr>
<tr>
<td>Vision Exam</td>
<td>Covered in Full</td>
<td>Up to $40</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$10 Copay</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Up to $40</td>
</tr>
<tr>
<td></td>
<td>$0 Copay</td>
<td>$0 Copay</td>
</tr>
<tr>
<td></td>
<td>Up to $80 depending on type</td>
<td>Up to $80 depending on type</td>
</tr>
<tr>
<td>Frames</td>
<td>$50 wholesale (independent locations)</td>
<td>$50 wholesale (independent locations)</td>
</tr>
<tr>
<td></td>
<td>$150 retail (retail locations)</td>
<td>$150 retail (retail locations)</td>
</tr>
<tr>
<td></td>
<td>Up to $45</td>
<td>Up to $45</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contact Lenses (in lieu of eyeglasses)</td>
<td>$0 Copay $200 allowance up to 8 boxes</td>
<td>$0 Copay $175 allowance up to 6 boxes</td>
</tr>
</tbody>
</table>
The Hyatt Legal Plan is an optional benefit and gives you access to professional legal representation at an affordable price.

You may choose from two levels of coverage:

- Colleague Only rate: $5.12 bi-weekly
- Colleague Plus Family rate is $6.97 bi-weekly

To find in-network attorneys go to: www.legalplans.com or call Hyatt Legal at: 800-821-6400
# Legal Plan – Hyatt Legal

## In-Network
- All covered services are paid in full
- No waiting periods
- No deductibles or copayments
- No claim forms

## Out of Network
- You may choose a non-plan attorney and be reimbursed according to a set fee schedule

## Following is a brief outline of personal legal services provided:

<table>
<thead>
<tr>
<th>In-Network Services</th>
<th>Out of Network Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Office consultation &amp; telephone advice</td>
<td>• Incompetency defense</td>
</tr>
<tr>
<td>• Consumer protection</td>
<td>• Documentation preparation-affidavits, deeds, demand letters, mortgage, notes, powers of attorney</td>
</tr>
<tr>
<td>• Wills and codicils</td>
<td>• Document review</td>
</tr>
<tr>
<td>• Living Wills</td>
<td>• Uncontested divorce</td>
</tr>
<tr>
<td>• Living trusts</td>
<td>• Premarital agreement</td>
</tr>
<tr>
<td>• Sale, purchase or refinance of home</td>
<td>• Uncontested adoption, guardianship or conservatorship</td>
</tr>
<tr>
<td>• Debt collection defense</td>
<td>• Name Change</td>
</tr>
<tr>
<td>• Personal bankruptcy</td>
<td>• Protection from domestic violence</td>
</tr>
<tr>
<td>• Tax audits</td>
<td>• Property tax assessment</td>
</tr>
<tr>
<td>• Administrative hearing representation</td>
<td>• Immigration assistance</td>
</tr>
<tr>
<td>• Juvenile court defense</td>
<td></td>
</tr>
<tr>
<td>• Eviction defense (tenant only)</td>
<td></td>
</tr>
<tr>
<td>• Tenant negotiation (tenant only)</td>
<td></td>
</tr>
<tr>
<td>• Civil litigation defense</td>
<td></td>
</tr>
</tbody>
</table>
Flexible Spending Accounts (WageWorks)

- Benefit regulated by IRS Section 125
- Used to pay for qualified health or dependent-care expenses
- Contributions to the accounts are pre-tax
- Enrollment allowed upon new eligibility or open enrollment only
- Subject to “Use it or Lose it “rules
- Health Care Spending Account
  - minimum election amount $130
  - maximum election amount $2,550
- Dependent Care Spending Account
  - minimum election amount $130
  - maximum election amount $5,000
Health Care Spending Account (WageWorks)

- **Things to remember**

  - Over-the-counter drugs are not reimbursable unless have a prescription from your doctor

  - You can join even if you or your IRS dependents are not enrolled in the medical plan

  - Claims must be incurred during the coverage period (From your benefit start date through March 15)

  - Claims must be **received** at WageWorks by March 31

  - For a list of covered and non-covered items under the Healthcare savings account, look under the WageWorks website at: [www.wageworks.com](http://www.wageworks.com)
Dependent Care Spending Account (WageWorks)

- **Dependent Care Eligible Expenses**
  - Dependent care expenses paid so you (and your spouse) can work or look for work
  - Child care expenses for your eligible dependents under age 13 or disabled
  - Elder care for your eligible dependents (as defined by the WFTRA ruling)
  - $2,500 maximum if married and filing separately / $5,000 maximum if married and filing jointly

- **Dependent Care Ineligible Expenses**
  - Dependent care provided by another dependent or by your child under age 19
  - Dependent care expenses also claimed as a tax credit
  - Overnight camps, food, clothing, entertainment/activities fees and expenses for schooling or Kindergarten
Flexible Spending Accounts (WageWorks)

- Administered by our vendor, WageWorks.
- Will receive a debit card front loaded with your Health Care Spending Account election amount.
  - This card can be used at your doctor's office, pharmacy, dentist office and at your vision care providers office to pay for deductibles and co-pays. Keep your receipts in the event you are asked to substantiate your debit.
- Mail or on line claim submission, take advantage of using your smart phone by using the enhanced mobile site and new EZ Receipts app. For more information go on line to WageWorks
- Direct Deposit
  - All HC and DC FSA participants will have opportunity to elect direct deposit of reimbursements to their personal bank accounts
  - Reduces mail time for reimbursement
  - Website address: www.wageworks.com
Employee Basic & Supplemental Life Insurance – Hartford

1. Employee Basic Life /AD&D Coverage
   - 1x base annual salary or up to 1.5 million (employer provided / paid)

2. Employee Supplemental Life Insurance Coverage
   - May elect an additional 1x – 8x base annual salary up to 1.5 million
     - Upon initial enrollment elections **beyond 3x salary** will require an Personal Health Application (evidence of insurability) to be completed and submitted to Hartford
     - If you elect supplemental life insurance you qualify for free will preparation through Hartford’s Estate Guidance Will Services
       - **Click here to visit our internet site for more information.**

3. Employee Supplemental AD&D Coverage
   - May elect up 1x-8x annual base salary in AD&D coverage

4. Spouse life insurance
   - May elect $10k, $20k, $50k, $80k $100k increments
     - Spouse life that is increased and valued at $50,000 or more will require a Personal Health Application (evidence of Insurability) to be completed and submitted to Hartford.

5. Child(ren) life insurance
   - May elect $5k, $10k, $20k increments
   - **ALSO** - please make your life insurance **beneficiary designations during your on-line benefit enrollment** through Workday. For assistance contact the HR Service Center at 1-877-750-4748
Short-Term Disability Benefits/Sick time

- **Non-Exempt Colleagues (Hourly)**
  - If a non-exempt colleague calls in sick they would use PTO time.
  - Short Term Disability (STD) benefits are provided to full and part-time non-exempt colleagues and are effective 1st of the month following 30 days of benefit eligible employment
    - 7 calendar day waiting period (5 days of PTO to be used)
    - 60% of weekly salary
    - Up to 26 week maximum

- **Exempt Colleagues (Salaried)**
  - If a salaried colleague calls in sick prior to their benefit effective date, they would use their PTO time for sick time.

  - Salary Continuation benefits are provided to full and part-time exempt colleagues 1st of the month following 30 days of benefit eligible employment
  - Effective date of hire. Colleagues will be provided 100% salary continuation for any incidental illness or short term disability up to 26 weeks.

- For all colleagues, hourly & salary, to initiate a short term disability or FMLA claim please contact the HR Service Center at: 877-750-4748.
Long-Term Disability (LTD) Benefits – Unum

• After the 26 week waiting period:

• Non-Exempt Colleagues (hourly) – required need to make election in Workday
  
  - 60% of base pay (employer provided / paid)
  - 66 2/3% of base pay (buy up, colleague will pay a small portion out of pay for this level)

• Exempt Colleagues (salaried) – no election required in Workday
  
  - No election is required through the enrollment to receive this benefit
  - 70% of base pay up to $15,000 per month

• Exempt Colleagues (salaried) Director level and above – no election required in Workday
  
  - Receive a 70% benefit up to $25,000 a month that is comprised of two policies:
    
    • $5,000 individual policy – the first $5,000 of the monthly benefit is provided through an individual LTD policy with guaranteed issue, non-cancelable and portable upon termination. An application will be sent to you to complete and return
    
    • The balance of the 70% per coverage is provided by a group LTD coverage (combined max of $25,000 per month)
Paid Time Off (PTO)

• **PTO is offered to all full-time and part-time colleagues**

• **Non-Exempt Level Colleagues (Hourly)**
  - You begin earning PTO on your first day of work (date of hire)
  - You are required to have PTO in your bank order to take PTO
  - PTO is calculated based on hours worked not on hours paid
  - PTO does not have to be used by the end of the year. Your PTO bank carries into the next year. You will stop accruing PTO when your bank reach 1x your annual maximum accrual
  - PTO requests are made through the Kronos (the time and attendance system)
  - Non-exempt colleagues are eligible to cash-out up to 80 hours of PTO once each calendar year during open enrollment. A minimum PTO balance of 80 hours must be maintained to cash out any hours.
  - [Click here for detailed information or refer to the HR Policy on our website.](#)
## Non-Exempt PTO Schedule (Hourly)

<table>
<thead>
<tr>
<th>Years of Service (Service Tier)</th>
<th>PTO Days</th>
<th>PTO Accrual Rate Per Hour Worked</th>
<th>Bank Maximum Hours (Full-Time Employee)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year of service (less than 12 months)</td>
<td>18</td>
<td>0.077</td>
<td>Up to 144 hours</td>
</tr>
<tr>
<td>1st year of service through 5th anniversary (12 months up to 60 months)</td>
<td>21</td>
<td>0.091</td>
<td>168 hours</td>
</tr>
<tr>
<td>5 years of service through 10th anniversary (60 months up to 120 months)</td>
<td>24</td>
<td>0.105</td>
<td>192 hours</td>
</tr>
<tr>
<td>10 years of service through 15th anniversary (120 months up to 180 months)</td>
<td>27</td>
<td>0.119</td>
<td>216 hours</td>
</tr>
<tr>
<td>15+ years of service (180 months or more)</td>
<td>30</td>
<td>0.135</td>
<td>240 hours</td>
</tr>
</tbody>
</table>

*Per pay period cap: 80 hours per pay*
Paid Time Off (PTO)

• Exempt Level Colleagues (Salaried)

- New hires that start after the first pay period will get a pro-rated amount of PTO which will be dropped in the bank.

- Colleagues will get a front loaded drop-in amount of PTO at the beginning of the year based on tenure.

- This is a use it or lose it plan (or drop in plan), colleagues are encouraged to take their full time of allocations off each year. If you leave the company, remaining balances will not be paid out.

- At the end of the calendar year, colleagues will be able to carry over up to 5 days of PTO into the next calendar year.

- Last day to use PTO is the last day of the calendar year.

- PTO requests are made through the Kronos (the time and attendance system)

Click here for detailed information or refer to the HR Policy on our website.
# Exempt PTO Schedule (Salaried)

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Annual Drop-In</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 through 5 years</td>
<td>22 days (176 hours)</td>
</tr>
<tr>
<td>6+ years</td>
<td>27 days (216 hours)</td>
</tr>
</tbody>
</table>
Paid Holidays

• All full and part-time colleagues regularly scheduled to work at least 20 hours per week are eligible for the following 7 paid holidays:
  - Floating Holiday - can be used any day during calendar year
  - The float holiday does not carry over into the new year, if you do not use it you lose it, nor can changes be made to the previous years’ time reporting
  - Christmas Day
  - New Year's Day
  - Memorial Day
  - July 4th
  - Labor Day
  - Thanksgiving Day

• You are **not required** to use your PTO when taking a holiday.

• **Click here for detailed information or see the HR Policy on our website.**
Tuition Reimbursement

• Reimbursement for undergraduate and graduate degree level courses (tuition, books, fees)
• Newly hired colleagues have a 6 month waiting period before they can utilize this benefit.
• Colleagues eligible for up to:
  • $4,000.00 for full-time colleagues
  • $2,500.00 for part-time colleagues

• [Click here for detailed information or refer to the HR Policy on our website.](#)
Bereavement Pay

- Colleagues are eligible for five (5) consecutive work days off, with pay, to make arrangements and attend the funeral of an immediate family member.

- Click here for detailed information or refer to the HR Policy on our website.
Jury Duty & Court Witness Pay

- If a colleague is called to jury duty or subpoenaed as a court witness on behalf of Trinity Health, will receive their regular compensation for the work time missed.
- Any money you receive while on jury duty is yours to keep.
- Click here for detailed information or refer to the HR Policy on our website.
Adoption Assistance

- Available to regular full-time and part-time benefit eligible colleague.
- The plan will reimburse the colleague up to $4000/$6000 (Handicapped child) for medical and hospital expenses, legal services and agencies fees for each adopted child (the amount is capped at $4000 per child even if both parents are employed by any ministry organization).
- Payment of the adoption claim(s) is made after the child has been lawfully placed in the colleagues home and documentation has been submitted to the HR Service Center.
- For further information contact the HR Service Center at: 877-750-4748 or HR4U@trinity-health.org.
MESP – Michigan Educational Savings Plan
A 529 College Savings Plan

• Program offered by the State of Michigan for your children’s future higher education expenses (including, tuition, fees, certain room and board costs, books, supplies and equipment).
• Participants may be eligible for an annual Michigan state income tax deduction (maximum of $5000 for single filers and $10,0000 for joint filers).
• Whether your beneficiary decides to go to a private or public college or university, in-state or out-of-state, trade or graduate school, funds in the account may be used at any eligible higher educational institution in the nation and many abroad.
• Direct deposit is available
• For more information visit: www.misaves.com or call 1-877-861-MESP (6377)
my Voluntary Options

- Trinity Health offers full and part time benefit eligible colleagues a comprehensive voluntary benefits program. Voluntary benefits are separate from your flexible benefits (meaning you choose to participate or not) and are paid through the convenience of bi-weekly payroll deductions.

- Eligibility:
  - New Hires eligible first of the month following 30 days of benefits eligible employment (except for Auto & Homeowners)
  - Transfer colleagues effective first pay at new location

- For more detailed information click here: my Voluntary Options Summary
  - To enroll contact “The Farmington Company” at 1-866-251-9529

- Voluntary Benefit Options:
  - Universal Permanent Life Insurance
  - Critical Illness Insurance
  - Cancer Insurance
  - Auto/Homeowners Insurance (must be employed one (1) year)
  - Pet Insurance
  - Accidental Death & Dismemberment Insurance
  - “LifeLock” Identity Theft Protection
Questions????

If you have questions regarding information that was discussed during this orientation, please contact:

Gale Loftus at: 734-343-1427 or by e-mail at loftusg@trinity-health.org or Wendy Winter at: 734-343-1310 or by e-mail at Wendy.Winter@trinity-health.org

All other questions regarding benefits and enrollment should be directed to the HR Service Center at 877-750-4748 or by e-mail at: HR4U@trinity-health.org.