Welcome!

Trinity Health is pleased to provide you with our new **Open Enrollment Action Items** to help you navigate through the 2023 enrollment process. This quick reference details your tasks to ensure that you enroll in the right Trinity Health benefits for you and your family. It also highlights “What’s New for 2023” as well as your enrollment requirements.

To find more information about Trinity Health’s benefits, please review the **2023 Benefits Guide** which can be found in the MyBenefits website at trinity-health.org/my-benefits/.

If you have questions after reviewing your benefit options, refer to the For More Information section of the Benefits Guide.

**DEADLINE DATES YOU NEED TO KNOW**

**NOV. 10, 2022 at 11:59 EST**

• Review and make changes to your benefit elections.

**NOV. 25, 2022**

• Provide proof of dependent eligibility to My ADP Dependent Verification Service (DVS), if you are adding family members for 2023.

• Submit your electronic application and tax form, if you are applying for the Essential Assist Plan for 2023.

It’s also a good time of year to:

• Review and update your beneficiaries.

• Update your personal information through my.ADP.com.

• Check the eligibility rules if you, your spouse/eligible adult and/or dependent child both work at Trinity Health at trinity-health.org/my-benefits/.

• Review the *Live Your Whole Life Colleague Well-being* section of the 2023 Benefits Guide to learn about activities, tools, and benefits that can support you in achieving your unique well-being goals.

• If you have an eligible adult who qualifies as a tax dependent, you must complete the Non-Spouse Eligible Adult Dependent Certification form posted on the Trinity Health IHA Medical Group Intranet website, each year, in order to receive pre-tax deductions.
What’s New for 2023

Decision Support Tool
- You will have access to SmartSelect, a new decision support tool designed to make health plan recommendations based on expected future health care usage. Look for the SmartSelect link on the MyBenefits website.

Essential Plan Enhancements
- The Tier 2 inpatient admission co-pay has been reduced from $750 to $500.
- Colleagues or dependents who are covered under a state-sponsored medical assistance program, such as Medicaid or CHIP, are now eligible to apply for the Essential Assist Plan with Health Reimbursement Account (HRA).
- Colleagues who qualify and are approved for the Essential Assist Plan are now able to use their Trinity Health-funded HRA for medical and prescription drug expenses.

2023 IRS Limits
- You will have the opportunity to contribute $200 more per year, up to a maximum of $3,200 to your Health Savings Account (HSA) in 2023, if you have colleague-only coverage. For all other coverage levels, you will have the opportunity to contribute $450 more per year, up to a maximum of $6,450. Trinity Health’s contribution amount to your HSA will remain the same as in 2022: $650 for individual and $1,300 for all other coverage levels which may be subject to state taxation.
- You will have the opportunity to contribute an additional $100, up to a maximum of $2,850 to your Health Care Flexible Spending Account (FSA).

Alight Retiree Health Exchange
- Beginning Jan. 1, 2023, Alight Retiree Health exchange is available to all colleagues and their family members who are approaching or have reached Medicare eligibility. See the More About the Medical and Pharmacy Plan section for additional information.

Your Enrollment Requirements

If you don’t make benefit elections by Nov. 10, 2022, you will receive the same elections you had last year for medical, dental, vision, life insurance, AD&D, and disability. Keep in mind:

- If you want to contribute to the Health Savings Account, the Health Care or Dependent Care Flexible Spending Accounts or elect PTO cash-out, you must make an election. Your 2022 election will not carry forward.
- If you want to participate in the Essential Assist Plan for 2023, you must apply each year and meet specific income and eligibility guidelines. We encourage you to enroll in a medical plan during Open Enrollment in the event that you do not meet the Essential Assist Plan requirements for 2023. If you do not choose another plan and/or do not reapply for the Essential Assist Plan, your election will be set to “NO COVERAGE” for the new plan year and you will not have medical coverage. To participate in the Essential Assist Plan for the upcoming plan year, you must apply and meet specific income and eligibility guidelines. If you qualify for the Essential Assist Plan, you will be enrolled by HR after your application is approved.

If you wish to participate in these programs next year you must complete your enrollment by Nov. 10, 2022 at 11:59 p.m. EST.

Benefit elections are final for 2023

Remember, the benefits you elect during open enrollment will be in effect from Jan. 1 through Dec. 31, 2023. The choices you make now are final for 2023, because open enrollment is your only opportunity during the year to make changes to benefits such as medical, dental or vision plan coverage unless you experience a qualified family status change or certain employment status changes.