Welcome!

Trinity Health is pleased to provide you with our Open Enrollment Action Items to help you navigate through the 2024 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 2024” as well as your enrollment requirements.

To find more information about Trinity Health’s benefits, please review the 2024 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. 9, 2023 at 11:59 p.m. ET
• Review and make changes to your benefit elections.

NOV. 24, 2023
• Provide your written dependent documentation to Human Resource, if you are adding new family members for 2024.

Your Top Tasks for Open Enrollment

Review and make changes to your benefit elections by Nov. 9, 2023 at 11:59 p.m. ET.

Verify new family members by providing your dependent documentation to Human Resources. Dependent documentation must be submitted by Nov. 24, 2023.

Determine if you want to contribute to the Health Care or Dependent Care Flexible Spending Accounts. You must make an election if you wish to enroll. These plans will not automatically carry over to 2024.

Submit your Personal Health Application for supplemental life insurance to The Hartford, if applicable.

It’s also a good time of year to:
• Review and update your beneficiaries.
• Update your personal information through Alight.
• 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 2024 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 MyBenefits website, each year, in order to receive pre-tax deductions.
• Review your Retirement Savings Plan elections and account at netbenefits.com.
Benefit elections are final for 2024

Remember, the benefits you elect during Open Enrollment will be in effect from Jan. 1 through Dec. 31, 2024. The choices you make now are final for 2024, 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.

Your Enrollment Requirements

If you don’t make benefit elections by Nov. 9, 2023, 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 Care or Dependent Care Flexible Spending Accounts, you must make an election. Your 2023 election will not carry forward.

⚠️ If you wish to participate in these programs next year you must complete your enrollment by Nov. 9, 2023 at 11:59 p.m. ET.

What’s New for 2024

Medical Coverage

- All colleagues enrolled in a Trinity Health group health plan will receive a new ID card with information about our new mental well-being benefit powered by Spring Health. There are no changes to your group number or identification number.
- Medical deductibles will increase by $150 individual and $300 family.
- The emergency room copay (where applicable) will increase to $200 (waived if admitted).
- You will no longer have access to Tier 3 (out-of-network coverage). When combined, Tier 1 and Tier 2 offer a comprehensive network. If you have seen a Tier 3 provider in the last 12 months, you will receive information from your medical plan administrator on how to find a Tier 1 or Tier 2 provider. In limited situations where an in-network provider is not available, you may request an exception based on a network deficiency with your medical plan administrator. Please see the Benefits Guide for more information.

Retirement Savings Plan

- The refreshed Retirement Savings Plan will replace both the current employer matching and core contributions. Trinity Health will match 100% on the first 3% and 50% on the next 7% of eligible pay you contribute. For additional details, visit www.trinity-health.org/myretirement.
- If you do not have a contribution election on record with Fidelity, you will be automatically enrolled each January. You may change your election or opt-out at any time.

Supplemental Life Insurance

- During Open Enrollment, you may increase your colleague and/or spouse supplemental life insurance one level without submitting a Personal Health Application as long as you do not increase above 3x your annual base salary for colleagues and $20,000 for your spouse/eligible adult.
- If a Personal Health Application is needed, you will receive an email from the Hartford. Keep in mind your benefit election is not effective until Hartford approves your Personal Health Application, if applicable.

2024 IRS Limits

- You will have the opportunity to contribute an additional $200, up to a maximum of $3,050 to your Health Care Flexible Spending Account (FSA).