Benefits & Well-Being

1. **What benefits does Trinity Health offer?**
   - Trinity Health offers a wide variety of benefits. More information will be included in the Benefits Guide.

2. **Who is eligible for benefits?**
   - Eligibility for healthcare, dental, vision, life insurance, spending accounts, and voluntary benefits will be as follows:

   **Colleague**
   - Full-time eligibility will remain 64 hours per pay.
   - Part-time eligibility continues to be 40 hours per pay.

   **Spouse/Eligible Adult**
   - You may cover your spouse or Eligible Adult. An Eligible Adult is an adult who resides and has financial interdependence with the colleague, and is not related by blood, adoption or marriage to the colleague.

   If an eligible adult qualifies as a tax dependent, you must complete the Non-Spouse Eligible Adult Dependent Certification form posted on the HR4U colleague portal each year in order to receive pre-tax deductions. If the form is not submitted, the deductions will be post-tax. For 2024, you must submit the Certification form by the documentation deadline.

   **Dependent Children**
   - Dependent children are eligible for coverage through the end of the Plan Year in which they turn age 26, regardless of marital status, student status, residency, financial dependency or other requirements provided they meet all of the following criteria.

     They are:
     - Your or your spouse/eligible adult’s natural children;
     - Your or your spouse/eligible adult’s legally adopted children or children placed with you or your eligible adult for adoption; or
     - Children for whom you or your spouse/eligible adult are the court-appointed legal guardian.
     - Not otherwise covered under the Plan or any other group health plan offered by the Employer.

     **NOTE:** Children of eligible adults may be covered only if their eligible adult is covered.

3. **Where can I view the Benefits Guide?**
   - The Benefits Guide will be mailed to your home and should be received on or around November 17, 2023. You can also view your benefits guide on the MyBenefits website at the link below. In addition to the Benefits Guide, you will find other useful
information on the MyBenefits website, including a copy of your Welcome Letter and Total Rewards plan documents.


4. **When do my North Ottawa Community Health System benefits end?**
   - Your North Ottawa Community Health System benefits, medical, dental, vision, life insurance, accidental death and dismemberment (AD&D), flexible spending accounts (FSA), voluntary benefits, long-term disability (LTD) and short-term disability (STD), employee assistance plan (EAP), Omada, Livongo, and HealthBridge benefits end on December 23, 2023 at 11:59 p.m. local time.

5. **When will my benefits begin with Trinity Health?**
   - Benefit coverage for all eligible colleagues will begin on December 24, 2023, provided you enroll by January 22, 2024, and submit any required documentation. If you are an eligible colleague within a benefit waiting period at the time of the transition, your benefit coverage will begin on December 24, 2023. More information will be included in the Benefits Guide.

6. **Will I have to select new benefits in Workday?**
   - **ACTION REQUIRED!** Yes, you must enroll in benefits for yourself and your eligible dependents (if applicable) by January 22, 2024, at 11:59 p.m. local time. Please reference the New Hire Checklist available here for additional information on your action items. Your coverage will not begin until your enrollment is completed and processed.

7. **Do I need to submit dependent documentation through Workday?**
   - **ACTION REQUIRED!** Yes, you must submit documentation of eligibility for any family members to be added to the plan by **January 22, 2024**. Examples of eligible dependents are spouse, children by birth, children by adoption. Examples of documentation include marriage certificate, certificate of birth, etc. Click the link here to get a full list of eligible dependents and approved supporting documents. You must submit dependent documentation even if you are only adding dependents to dental and/or vision.
   - **NOTE:** If you do not provide documentation of eligibility by the documentation deadline, 30 days from your transition date, your family members will not be enrolled in coverage.

8. **Will I receive new ID Cards?**
   - **Medical:** Yes, you will receive a new medical insurance card from Blue Cross Blue Shield of Michigan (BCBSM).
   - **Medical Contraceptive Card:** No, you will not automatically receive a BCBSM Contraceptive Accommodation (CA) Limited Choice ID card. To request a card, you must complete the Contraceptive Accommodation Choice Enrollment form on the BCBSM website or the paper form you will automatically receive in the mail. Enrollment in this coverage is effective as of the date enrollment is requested. Coverage effective date will not be backdated to the original medical enrollment.
- **Pharmacy**: Yes, you will receive a new and separate pharmacy insurance card from OptumRx.
- **Pharmacy Contraceptive Card**: Yes, you will receive a new contraceptive card from OptumRx. This will automatically be generated for you, but may arrive separately from your regular pharmacy ID card.
- **Dental**: No, Delta Dental of Michigan does not automatically issue cards. However, if you would prefer to have an ID card (either virtual or paper), you may obtain one from Delta Dental’s mobile smartphone app, by using the Consumer Toolkit, or by contacting Delta Dental of Michigan customer service.
- **Vision**: No, United Healthcare (UHC) does not automatically issue cards. However, you can print an ID card by registering as a user and logging into the UHC website.
- **HSA/FSA**: Yes, you will receive a new debit card from Health Equity.

You should begin using your new ID cards starting with services you receive December 24, 2023 and later.

9. **Where do I go to understand what prescriptions are covered under the Trinity Health plan and if I need to complete a prior authorization?**
   - You can access the Trinity Health enrollment landing page to research in-network pharmacies near you, look up your current medications to understand out-of-pocket costs and if a prior authorization, quantity limit or other requirement applies.
   - Please visit [optumrx.com/oe_trinityhealth/landing](http://optumrx.com/oe_trinityhealth/landing) and choose the medical plan that you are interested in enrolling.

10. **Why is there a separate card for contraceptive coverage?**
    - Under the health care reform law (Affordable Care Act), most health plans must cover contraceptive services for females without charging any copay, coinsurance, or deductible.
    - Because of a religious accommodation, Trinity Health is exempt from providing coverage for contraceptives under the Trinity Health medical plans. Trinity Health does provide coverage for medically necessary contraceptives.
    - While contraceptive coverage is not available under the Trinity Health medical plans (which include prescription drug coverage), contraceptive coverage required by the Affordable Care Act is provided by BCBSM and OptumRx.
    - Benefits-eligible colleagues and their dependents enrolled in a Trinity Health medical plan should contact BCBSM and OptumRx to discuss the contraceptive coverage under the plan and the options that are available at no cost.

11. **What is the cost of my benefits?**
    - The cost for your benefits will be determined based on the plans that you choose and who is covered. More information will be included in the Benefits Guide.
    - Contribution levels for the medical and pharmacy plans are based on the Social Security taxable wage base ($160,200 for 2023, indexed annually) to ensure our benefit plan cost-sharing model is appropriately aligned with our colleagues’ income levels. The amount you pay for medical and pharmacy coverage is based on your annual base salary (your base rate of pay times your budgeted hours, including productivity pay) and your participation in the Well-Being programs. If at any time during the 2024 plan year, you earn $160,200 or more, you will pay a higher premium contribution per pay period for your medical and pharmacy insurance.
12. What is going to happen to my deductible and out-of-pocket maximums for medical and dental insurance?
   - Your current North Ottawa Community Health System medical and dental insurance deductible and out-of-pocket maximums for medical and dental insurance will not carry over to your new BCBSM and Delta Dental plans. However, your medical and dental deductible and medical out-of-pocket expenses incurred under your newly elected medical and dental plans with Trinity Health from December 24, 2023 through December 31, 2023 will transfer to your calendar year 2024 medical and dental plans with Trinity Health. Please note, this process may take up to 60 days following January 1, 2024. Any claims affected during this transition will be reprocessed once the totals are transferred and you will receive an updated Explanation of Benefits (EOB) for those impacted claims.

13. Will I have to change doctors/providers?
   - No, you will not need to change doctors, but you should consider your provider options to ensure you are using doctors who meet both your medical needs and your budget. All three medical plan offer two network tiers, which provide colleague with a choice of where to get coverage:
     - Tier 1: Trinity Health network facilities and aligned providers
     - Tier 2: Medical plan in-network providers (i.e., BCBSM)

14. Are all Trinity Health Grand Haven facilities and providers considered Tier 1?
   - Yes, all Trinity Health Grand Haven facilities and providers are considered Tier 1, as well as all other Trinity Health facilities and providers nationally.

15. How can I get help finding primary care providers and specialists for myself and my family members?
   - Colleague Health Plan Navigators can help! Email your request to colleaguenavigators@trinity-health.org or call 616-685-7744 to get your provider network questions answered.

16. What happens if I enroll in medical benefits by January 22, 2024, and submitted my documentation, but had a medical claim between December 24, 2023, and when I enrolled?
   - If you enroll in a Trinity Health medical plan before January 22, 2024, and have submitted your required documentation, your coverage will be back dated to December 24, 2023.
   - Any claims incurred during this time, can be reprocessed by your provider with the Trinity Health Plan. Note: Payment will be dependent on provider tier level with the Trinity Health Plan.

17. How do I receive the full incentive for a lower health insurance premium cost?
   - Beginning January 1, 2024, colleagues must complete activities in Live Your Whole Life to earn points to continue to receive the full incentive amount. All colleagues will begin the year at the lower premiums, however, all colleagues and spouses/eligible adults insured through one of the Trinity Health medical plans will need to earn their points each quarter in Live Your Whole Life to maintain the incentive. Information about Live Your Whole Life is in the Benefits Guide.
18. Will my Paid Time Off (PTO) balance transfer to Trinity Health?
   - Yes, if you are moving to an accrual plan (Program A) PTO balances up to 40 hours below the bank maximum as of the time of transition will carry over. Any hours up to 40 below the new bank maximum will be paid out by Trinity Health on the paycheck dated January 12, 2024. Colleagues moving from an accrual to a drop in plan (Program B) will get their bank balances paid out in full by Trinity Health on the paycheck dated January 12, 2024 and be provided a pro-rated amount based on hire date. Colleagues moving to the drop in plan (Program B) will receive their drop in hours as of December 24, 2023 in Workday.

<table>
<thead>
<tr>
<th>Program A</th>
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</thead>
<tbody>
<tr>
<td><strong>Management Level</strong></td>
</tr>
<tr>
<td>Supervisors, Coordinators and All Other Positions (excluding Program B management levels)</td>
</tr>
<tr>
<td><strong>Service Level</strong></td>
</tr>
<tr>
<td><strong>Years</strong></td>
</tr>
<tr>
<td>Less Than 1 Year</td>
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<tr>
<td>1 – 4 Years</td>
</tr>
<tr>
<td>192 Hours</td>
</tr>
<tr>
<td>5 – 9 Years</td>
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<tr>
<td>10 – 14 Years</td>
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<tr>
<td>15+ Years</td>
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<tr>
<td>216 Hours</td>
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<td>240 Hours</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Program B</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Management Level</strong></td>
</tr>
<tr>
<td>Senior Officers, Vice Presidents, Directors, Managers and Advanced Practice Clinicians</td>
</tr>
<tr>
<td><strong>Drop in Time</strong></td>
</tr>
<tr>
<td>216 Hours (front loaded; prorated for new hires/newly eligible)</td>
</tr>
</tbody>
</table>

19. Will my PTO accrual rate change?
   - Yes, your new accrual rate is listed in the chart below.
<table>
<thead>
<tr>
<th>Service Level</th>
<th>Program A</th>
<th>Program B</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hours</td>
<td>Annual Max Accrual</td>
</tr>
<tr>
<td>Years</td>
<td>Accrual Rate</td>
<td></td>
</tr>
<tr>
<td>Less Than 1 Year</td>
<td>Less Than 12 Months</td>
<td>0.069230</td>
</tr>
<tr>
<td>1 – 4.99 Years</td>
<td>12 – 59 Months</td>
<td>0.080769</td>
</tr>
<tr>
<td>5 – 9.99 Years</td>
<td>60 – 119 Months</td>
<td>0.092307</td>
</tr>
<tr>
<td>10 – 14.99 Years</td>
<td>120 – 179 Months</td>
<td>0.103846</td>
</tr>
<tr>
<td>15+ Years</td>
<td>180 Months</td>
<td>0.115384</td>
</tr>
</tbody>
</table>

**20. Will my transition to Trinity Health affect my years of service?**
- No, you will receive service credit, based on your current start date with North Ottawa Community Health System, for purposes of the retirement program and PTO programs at Trinity Health.

**21. Will we still have the option for PTO cash out?**
- Yes, if you elect PTO cash out during the election period, December 1, 2023 through December 22, 2023, it will be paid out by Trinity Health Grand Haven in November 2024. You can make your PTO cash out election by completing the form located here. You can cash out up to 80 hours. You must maintain a minimum PTO bank of 40 hours.

**22. What happens to my unused sick bank balance?**
- Your sick bank will continue to be available to use for colleagues on STD/LTD. Balances will be paid out if employment terminates.

**23. What if I have approved PTO scheduled after my transition to Trinity Health?**
- Planned PTO, which has been approved by leadership, will not be denied during this period. If you have PTO planned and approved for the time period immediately after transitioning to Trinity Health, you will eventually be required to re-enter the time in the Trinity Health Dimensions timekeeping system. We will provide instructions to you and your leadership team to ensure that all PTO is properly entered in dimensions.
24. What is the paid holiday benefit for Trinity Health?
   • Trinity Health's holiday benefit includes six core holidays (New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day) and one float holiday. The holiday benefit is not included in a colleague’s PTO bank and will be pro-rated for colleagues who are less than 1.0 FTE. Please refer to the Benefits Guide for additional information.

25. How does a float holiday work?
   • Every colleague gets one float holiday to use at any time throughout the year for any purpose – sick, PTO, vacation. If you do not use your float holiday by the end of the year, it will be forfeited. Float holiday time is based on your FTE status. For example, full time colleagues will get a full day. Part time colleagues would get a prorated amount of time based on their FTE status.

26. Will I be eligible for a float holiday as of December 24, 2023?
   • A float holiday will be generated for calendar year 2023. This float holiday must be used by December 31, 2023. In addition, you will have a float holiday generated for calendar year 2024.

27. What If I am on an intermittent leave during the transition?
   • If you have an approved Intermittent FMLA (Family Medical Leave Act) leave of absence in place at the time of transition, your leave will transfer to Trinity Health as of December 24, 2023.

28. What if I am on a continuous leave of absence at the time of transition?
   • If you are on an approved continuous leave of absence that had an initial start date of December 23, 2023 or earlier, you will move to all Trinity Health benefits except life and disability which will not be eligible until you have worked one day with Trinity Health. You will continue your leave under your current carrier and any questions, request for extensions, or return to work notification would be directed to your local HR contact.

29. Will I have access to Flexible Spending Accounts (FSAs)?
   • Yes, Trinity Health offers two Flexible Spending Accounts (FSAs): a Health Care FSA (HCFSA) and a Dependent Care FSA (DCFSA).

30. How will the transition to Trinity Health Total Rewards programs affect my flexible spending accounts?
   • If you are currently enrolled in a Healthcare Flexible Spending Account (HCFSA) and/or the Dependent Care Flexible Spending Account (DCFSA) those funds can only be used for services/expenses incurred between July 1, 2023, and the transition date December 24, 2023. Any remaining funds will for forfeited and will not transfer to Trinity Health. You will have 60 days from the transition date to submit claims to prior service provider.
   • Please do not make 2024 HCFSA and DCFSA elections in your new hire benefit event. After your new hire event is approved, you will receive an email form HR4U with instructions on how to make 2024 HCFSA and DCFSA elections for plan year
January 1, 2024 through December 31, 2024 by submitting a case using the “Ask HR4U” feature on the HR4U colleague portal.

31. Can I carry over my Health Savings Account (HSA) balance after the transition?
   • Yes. HSA balances do not expire, unlike flexible spending or dependent care accounts. HSA balances will stay with the colleagues indefinitely, including with employment changes. Trinity Health and North Ottawa Community Health System use the same vendor, HealthEquity. Your accounts will automatically be linked (merged into one account) and there is no fee associated to the member. There will be a separate onboarding enrollment period as part of the conversion to Trinity Health Total Rewards programs for January 1, 2024 through December 31, 2024.
   • If you do not elect the Health Savings plan with Trinity Health, your HSA will remain in the existing account.
   • Reference the Benefits Guide for 2024 maximum limits.

32. When can I enroll in voluntary benefits?
   • You can enroll in voluntary benefits on or after January 2, 2024. Voluntary benefits can be enrolled in at anytime during the calendar year with the exception of the legal plan. For more information on the voluntary benefit offering, please refer to the benefits guide.

33. Who can I contact if I have additional questions?
   • If you have general questions on Trinity Health benefits, please contact the HR Service Center at SSCHR4U@trinity-health.org. If you have questions regarding your current Trinity Health Grand Haven Hospital benefits, please call Lynn Daugherty, Benefits Administrator in the HR Department, at 616-847-5371 or email ldaugherty@noch.org. You can also contact the HR Department via the main line at 616-847-5263.

Retirement Information

34. Who is the Plan Administrator for the Trinity Health Retirement Savings Plan?
   • Trinity Health sponsors the Trinity Health 403(b) Retirement Savings Plan (“Trinity Health 403(b) Plan”) for its not-for-profit entities. Fidelity Investments is the Plan Administrator for the Trinity Health 403(b) Plan.
   • Colleagues transitioning to the Workday platform effective Dec. 24, 2023 will be eligible to participate in the Trinity Health 403(b) Plan.

35. How do I enroll in the Trinity Health 403(b) Plan?
   • Beginning the week of Dec. 31, 2023, you may enroll and enter your contribution election to begin saving under the Trinity Health 403(b) Plan by logging into your account on NetBenefits or calling Fidelity at 800-343-0860. If you do not make a contribution election, you will be automatically enrolled in the Plan with a contribution rate of 2% (pre-tax), 35 days after your hire date.
   • Select your investment elections. If you do not make an investment election, your future contributions will be invested in the target date fund that has a target
retirement date closest to the year you might retire and assumes a retirement age of 65.

- Remember to designate a beneficiary for the assets you save. If you do not have a named beneficiary at the time of your death, your beneficiary will be your spouse. If you do not have a named beneficiary at the time of your death and you do not have a spouse, your beneficiary will default to your estate.

36. How much may I contribute into the Trinity Health 403(b) Plan?
- You may elect to make Pre-tax, Roth, or a combination of Pre-tax and Roth Salary Deferral Contributions up to 75% of eligible pay, subject to the annual pay and contribution limits set by the IRS*.

<table>
<thead>
<tr>
<th>Pre-Tax contributions</th>
<th>Roth contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions are made on a pre-tax basis, which reduces your current adjusted gross income.</td>
<td>Contributions are made with after-tax dollars. So, you’ll pay more in taxes today, but that could mean more money in retirement.</td>
</tr>
<tr>
<td>Distributions in retirement are taxed as ordinary income.</td>
<td>A Roth contribution will be tax free if the withdrawal is made 5 years or more after January 1 of the calendar year in which the first Roth contribution was made and the withdrawal was made on account of death, disability, or attainment of age 59 ½.</td>
</tr>
</tbody>
</table>

* IRS Limits: All contributions to the Retirement Savings Plan are subject to IRS contribution and pay limitations. For 2023, your contribution limit is $22,500. If you are age 50 or over, the catch-up contribution limit is $7,500 so you can contribute $30,000. The IRS pay limit is $330,000. Limits are indexed annually by the IRS and may change for 2024.

37. Does Trinity Health provide an employer match?
- Yes. Trinity Health will match up to 10% of your voluntary contributions as follows:  
  - 100% Match on first 3% of eligible pay you contribute, PLUS  
  - 50% Match on next 7% of eligible pay you contribute
- This means if you contribute up to 10% of your eligible pay, Trinity Health will match up to 6.5%, subject to IRS pay and contribution limits*. Please review the chart below for your employer matching opportunity.
IRS Limits: All contributions to the Retirement Savings Plan are subject to IRS contribution and pay limitations. For 2024, your contribution limit is $23,000. If you are age 50 or over, the catch-up contribution limit is $7,500 so you can contribute $30,500 in 2024. The IRS pay limit is $345,000. Limits are indexed annually by the IRS.

38. When am I eligible to receive employer matching contributions?
   - If you are a full-time colleague who is scheduled to work at least 1,560 hours of service in a calendar year, you are eligible to receive the employer matching contribution each pay period if you are contributing a portion of your own earnings into the plan.
   - If you are a part-time colleague who completes at least 1,000 hours of service in a calendar year, you are eligible to receive the employer matching contribution after you are credited with 1,000 hours of service.
   - If you are a part-time colleague who works less than 1,000 hours of service in a calendar year, you are not eligible for the employer matching contribution.

39. When will I need to enroll and enter my contribution election so that it is deducted beginning with the first paycheck date of 2024?
   - After your account is established with Fidelity, you may activate your account on [www.NetBenefits.com](http://www.NetBenefits.com). You will be required to verify your identity by using the last 4 digits of your SSN, date of birth, and last name. You will set up your username and password. You may then enroll into the Trinity Health 403(b) Retirement Savings Plan, select your investments, and designate your beneficiary.

<table>
<thead>
<tr>
<th>If you contribute...</th>
<th>Trinity Health will match...</th>
<th>Which is...</th>
<th>And your annual total savings will be*...</th>
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<tbody>
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<td>1%</td>
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<tr>
<td>10%</td>
<td>6.5%</td>
<td>50%</td>
<td>16.5%</td>
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*IRS Limits: All contributions to the Retirement Savings Plan are subject to IRS contribution and pay limitations. For 2024, your contribution limit is $23,000. If you are age 50 or over, the catch-up contribution limit is $7,500 so you can contribute $30,500 in 2024. The IRS pay limit is $345,000. Limits are indexed annually by the IRS.

38. When am I eligible to receive employer matching contributions?
   - If you are a full-time colleague who is scheduled to work at least 1,560 hours of service in a calendar year, you are eligible to receive the employer matching contribution each pay period if you are contributing a portion of your own earnings into the plan.
   - If you are a part-time colleague who completes at least 1,000 hours of service in a calendar year, you are eligible to receive the employer matching contribution after you are credited with 1,000 hours of service.
   - If you are a part-time colleague who works less than 1,000 hours of service in a calendar year, you are not eligible for the employer matching contribution.

39. When will I need to enroll and enter my contribution election so that it is deducted beginning with the first paycheck date of 2024?
   - After your account is established with Fidelity, you may activate your account on [www.NetBenefits.com](http://www.NetBenefits.com). You will be required to verify your identity by using the last 4 digits of your SSN, date of birth, and last name. You will set up your username and password. You may then enroll into the Trinity Health 403(b) Retirement Savings Plan, select your investments, and designate your beneficiary.

<table>
<thead>
<tr>
<th>For your first paycheck date with Trinity Health at Home on:</th>
<th>You may enroll between:</th>
</tr>
</thead>
</table>

- If you do not enroll in the Trinity Health 403(b) Plan, you will be automatically enrolled in the plan at 2% of eligible pay. You will receive a notification from Fidelity.
explaining automatic enrollment at least 35 days prior. You may change or opt out of participation in the Trinity Health 403(b) Retirement Savings Plan at any time.

40. Who may I call if I have questions about my account in the Trinity Health 403(b) Retirement Savings Plan?

- If you have questions about your account at Fidelity, or if you want to review and/or change your contribution election, investment allocation, or beneficiary designation, you should contact Fidelity directly at 800-343-0860 or you may manage your account on Fidelity NetBenefits at NetBenefits.com.

41. What happens to my existing account balance if I am a participant in the North Ottawa Community Hospital 401(k) Plan, the North Ottawa Care Center 403(b) Plan, or the North Ottawa Community Hospital 403(b) Plan?

- You will no longer be a participant in the North Ottawa Community Hospital 401(k) Plan, the North Ottawa Care Center 403(b) Plan, or the North Ottawa Community Hospital 403(b) Plan.

- Contributions you make to these plans will end after your final pay date from the North Ottawa Community Health System.

- You will have access to continue to manage your investments and contact information.

- Your transition to Trinity Health is not a distributable event and you may not take a distribution or withdrawal until you turn age 59 ½ or you terminate employment from Trinity Health and all entities/affiliates of Trinity Health.