Trinity Health Senior Communities

Total Rewards and Well-Being Colleague Information
December 2023

Core Values: Reverence • Commitment to Those Experiencing Poverty • Safety • Justice • Stewardship • Integrity
Reflection

“When we strive to become better than we are, everything around us becomes better too.”
— Paulo Coelho
Housekeeping items

- The line will remain muted
- If you are joining virtually, any benefit related questions should be submitted using the Q&A function. Please use your name (not anonymous). This will allow us to reach back out to you if your question did not get answered during the session.
- If you have a specific or personal question, please contact the HR Service Center at SSCHR4U@trinity-health.org
- This session will be recorded and shared on the Trinity Health Grand Haven Intranet site for those who were unable to attend.
Agenda

• Introduction to Trinity Health Total Rewards presenters
• Trinity Health’s guiding principles for Total Rewards
• Health & Well-being eligibility
• Medical and prescription drug plans
• Spending accounts
• Time away from work benefits
• Next steps: Workday onboarding and benefits enrollment
• Retirement
• Appendix: Time away from work benefits, What to expect, and much more!
Trinity Health Total Rewards presenters

- **Kim Schafer**, Consultant, Total Rewards Benefits & Well-being
Trinity Health’s guiding principles for Total Rewards
Total Rewards guiding principles

- Support and incorporate principles related to Catholic Social Teaching
- Align with Trinity Health’s Mission, Values and Culture, and support sustainment of Ministry initiatives
- Support the mobility of colleagues within the organization, as well as portability outside of the system
- Provide a competitive Total Rewards package to attract and retain talent and to maintain a competitive position in our markets
- Incorporates principles of shared accountability between colleague and employer
## Summary of Trinity Health’s Total Rewards

### Health and Well-Being
- Medical and Prescription Drug
- Health Savings Account (HSA)
- Dental
- Vision
- Flexible Spending Accounts (FSAs)
- Basic Life and AD&D Insurance
- Short-Term Disability
- Long-Term Disability
- Mental Well-being
- Paid Time Off/Sick Leave/Holidays
- Well-being Initiative

### Retirement
- 403(b) Retirement Savings Plan* (for not-for-profit entities)
- 401(k) Retirement Savings Plan* (for-profit entities)

*Both plans include colleague pre-tax and Roth contributions in addition to employer matching contributions

### Voluntary Benefits (colleague paid)
- Supplemental Life Insurance
- Supplemental AD&D Insurance
- Dependent Life Insurance
- Group Legal Plan
- Pet Insurance
- LifeLock
- Critical Illness Insurance
- Auto/Homeowners Insurance
- Accident Insurance
- Hospital Indemnity
- Whole Life Insurance
- Student Loan Forgiveness (Fiducius)
Health & Well-Being eligibility
Colleague and dependent eligibility

• **Colleague**
  • Full-time budgeted for **60** or more hours per pay period **OR**
  • Part-time budgeted for **30** or more hours per pay period

• **Eligible Adult**
  • Spouse (pre-tax) – IRS definition **OR**
  • Eligible Adult (pre-tax or post-tax) – shares permanent residence and is financially interdependent to colleague

• **Dependent Children** - covered up to end of plan year in which they turn 26, or after if they meet certain disability criteria
  • Eligible regardless of marital status, student status, residency or financial dependency
  • Natural, legally adopted or children for whom you/eligible adult are the court-appointed guardian
  • Children of a non-spouse Eligible Adult may be covered only if their Eligible Adult is covered
The Trinity Health colleague benefit plan requires documentation of eligibility for any family members to be added to the plan. Examples of documentation include marriage certificate, certificate of birth, etc., a full list of documentation requirements can be found in the following path: https://www.trinity-health.org/my-benefits/_assets/documents/general-files/dependent-eligibility-verification-documentation-requirements.pdf

- Family members will not be added to the plan until documentation is received and approved by Trinity Health
- If you do not provide documentation of eligibility by the documentation deadline, your family members will not be enrolled in coverage, and you will have to wait until the next annual open enrollment or experience a qualifying event

- Please begin to gather your documents now to ensure timely enrollment
- You will be prompted to submit your documents during the enrollment process
Medical and Prescription Drug Plans
Medical benefits
Administered by Blue Cross Blue Shield of Michigan (BCBSM)

**Traditional Plan**
- Pay more each paycheck, but less at the time of service
- Choose this plan if you are interested in lower costs at the time you use the insurance

**Health Savings Plan** (High Deductible Health Plan with Health Savings Account)
- Pay less each paycheck, but more at the time of service until you meet your deductible
- Receive annual seed money in an HSA based on enrollment tier
- Choose this plan to contribute to the HSA, and maximize your tax advantage as you save for current and future health care expenses

**Essential Plan** (Health Reimbursement Account available for qualified colleagues)
- Pay the least amount each paycheck, but more at the time of service
- **Essential Assist plan**, including HRA with annual seed money based on enrollment tier, available for colleagues who meet certain income requirements (more information on the next slide)
- Choose this plan if you are interested in lower payroll contributions
Essential Assist plan

- Same plan design as Essential Plan (+) Trinity Health funded Health Reimbursement Account (HRA) to help cover out of pocket expenses
  - $1,000 single / $2,000 family
- Provides eligible colleagues the benefit of a low per paycheck contribution (+) an employer funded HRA
- **Must apply** for assistance
- You can either pay out of pocket expenses with debit card or submit for reimbursement; works like a Health Care Flexible Spending Account (HCFSA)
- Enroll in an alternate medical plan in case you are not approved

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Annual Family Income Must be less than…</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$43,740</td>
</tr>
<tr>
<td>2</td>
<td>$59,160</td>
</tr>
<tr>
<td>3</td>
<td>$74,580</td>
</tr>
<tr>
<td>4</td>
<td>$90,000</td>
</tr>
<tr>
<td>5</td>
<td>$105,420</td>
</tr>
<tr>
<td>6</td>
<td>$120,840</td>
</tr>
<tr>
<td>7</td>
<td>$136,260</td>
</tr>
<tr>
<td>8 +</td>
<td>$151,680</td>
</tr>
</tbody>
</table>
Once colleagues are loaded into the Workday System, they can learn more information about the Essential Assist in HR4U and apply by completing the electronic application within the HR4U portal. Requirement would include a copy of your most recent Federal Income Tax Form 1040 or 1040EZ by January 22, 2024

https://hr4u.trinity-health.org
(available December 11th)

NOTES:
- The Essential Assist medical plan with HRA does not apply to dental or vision plan coverage.
- Funds will transfer over year to year, IF you remain enrolled and are approved the following year
- Any remaining money in the HRA is forfeited if you leave Trinity Health
Two medical network tiers

- Each plan offers two network tiers
- Each plan offers choice in where to receive care
- Colleagues receive the highest benefits when they use the Tier 1 network

<table>
<thead>
<tr>
<th>TIER 1</th>
<th>Trinity Health network facilities and aligned providers — <em>highest benefit</em></th>
</tr>
</thead>
<tbody>
<tr>
<td>TIER 2</td>
<td>Medical plan’s in-network providers (i.e., BCBSM)</td>
</tr>
</tbody>
</table>
Trinity Health’s goal with the Tier 1 network is to include adult/pediatric primary care, OB/GYN, hospital-based physicians (radiologists, pathologists, hospitalists, etc.), and high-volume specialties (cardiology, gastro, ENT, etc.)

All services may not be available at Tier 1, however, when combined, Tier 1 and Tier 2 provide a comprehensive network of services.

When available, using Tier 1 providers has many benefits:
- Reduced out-of-pocket expenses,
- Supporting Trinity Health as an organization,
- Helps minimize the rising cost of health care for all of us.

Trinity Health Grand Haven is considered a Tier 1 provider and you may search for other Tier 1 providers and locations online.

City of Hope (formerly known as Cancer Treatment Centers of America) are not covered facilities.

Mayo Clinic is not a covered facility, unless there is an identified network deficiency.
## Medical plan options

<table>
<thead>
<tr>
<th>Highlights</th>
<th>Network Tier</th>
<th>Traditional</th>
<th>Health Savings</th>
<th>Essential</th>
<th>Essential with Assist</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong> (single/family)</td>
<td>1</td>
<td>$400/$800</td>
<td>$1,650/$3,300</td>
<td>$1,150/$2,300</td>
<td>$1,150/$2,300</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>$900/$1,800</td>
<td>$2,650/$5,300</td>
<td>$2,650/$5,000</td>
<td>$2,650/$5,300</td>
</tr>
<tr>
<td><strong>HSA/HRA</strong> Employer funded contribution</td>
<td></td>
<td>N/A</td>
<td>HSA Single - $650</td>
<td>N/A</td>
<td>HRA Single - $1,000</td>
</tr>
<tr>
<td>(pro-rated based on date of hire)</td>
<td></td>
<td></td>
<td>HSA Family - $1,300</td>
<td></td>
<td>HRA Family - $2,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong> (patient pays)</td>
<td>1</td>
<td>10% coins. after ded.</td>
<td>10% coins. after ded.</td>
<td>20% coins. after ded.</td>
<td>20% coins. after ded.</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>20% coins. after ded.</td>
<td>20% coins. after ded.</td>
<td>30% coins. after ded.</td>
<td>30% coins. after ded.</td>
</tr>
<tr>
<td><strong>Out of Pocket Maximum</strong></td>
<td>1</td>
<td>$2,500/$5,000</td>
<td>$2,600/$5,200</td>
<td>$3,500/$7,000</td>
<td>$3,500/$7,000</td>
</tr>
<tr>
<td>Including deductible, copay and Rx (single/family)</td>
<td>2</td>
<td>$4,750/$9,500</td>
<td>$5,000/$10,000</td>
<td>$5,500/$11,000</td>
<td>$5,500/$11,000</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>1, 2</td>
<td>0%, No ded.</td>
<td>0%, No ded.</td>
<td>0%, No ded.</td>
<td>0%, No ded.</td>
</tr>
</tbody>
</table>

Ded. = Deductible  
Coins = Coinsurance
### Medical plan options

<table>
<thead>
<tr>
<th>Highlights</th>
<th>Network Tier</th>
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<th>Health Savings</th>
<th>Essential</th>
<th>Essential with Assist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visits</td>
<td>1</td>
<td>PCP $20 copay; Specialist $30 copay</td>
<td>10% coins. after ded.</td>
<td>20% coins. after ded.</td>
<td>20% coins. after ded.</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>PCP $30 copay; Specialist $40 copay</td>
<td>20% coins. after ded.</td>
<td>30% coins. after ded.</td>
<td>30% coins. after ded.</td>
</tr>
<tr>
<td>Inpatient admission</td>
<td>1</td>
<td>$0 copay; 10% after ded.</td>
<td>$0 copay; 10% after ded.</td>
<td>$0 copay; 20% after ded.</td>
<td>$0 copay; 20% after ded.</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>$500 copay; then ded. &amp; 20% coins.</td>
<td>$500 copay; then ded. &amp; 20% coins.</td>
<td>$750 copay; then ded. &amp; 30% coins.</td>
<td>$750 copay; then ded. &amp; 30% coins.</td>
</tr>
<tr>
<td>Emergency Room (Copay waived if admitted)</td>
<td>1, 2 and OON</td>
<td>$200 copay</td>
<td>10% coins. after Tier 1 deductible</td>
<td>$200 copay</td>
<td>$200 copay</td>
</tr>
<tr>
<td>Ambulance</td>
<td>1, 2 and OON</td>
<td>$100 copay</td>
<td>10% after Tier 1 deductible</td>
<td>$100 copay</td>
<td>$100 copay</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>1, 2</td>
<td>$35 copay</td>
<td>10% coins. after ded.</td>
<td>20% coins. after ded.</td>
<td>20% coins. after ded.</td>
</tr>
</tbody>
</table>

Ded. = Deductible  
Coins = Coinsurance  
OON = Out-of-Network
## Prescription drug plan highlights

Administered by OptumRx

<table>
<thead>
<tr>
<th>Highlights</th>
<th>Network Tier</th>
<th>Traditional</th>
<th>Health Savings</th>
<th>Essential</th>
<th>Essential with Assist</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail Rx</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(34-day Supply)</td>
<td>Generic</td>
<td>$10 copay</td>
<td>20% after Tier 1 ded.</td>
<td>$10 copay</td>
<td>$10 copay</td>
</tr>
<tr>
<td></td>
<td>Brand Formulary</td>
<td>20% coins. (min $30/max $80)</td>
<td>25% coins. (min $30/max $80)</td>
<td>25% coins. (min $30/max $80)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Brand Non-Formulary</td>
<td>40% coins. (min $60/max $100)</td>
<td>50% coins. (min $60/max $100)</td>
<td>50% coins. (min $60/max $100)</td>
<td></td>
</tr>
<tr>
<td><strong>Mail Order Rx</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(90-day supply)</td>
<td>Generic</td>
<td>$25 copay</td>
<td>20% after Tier 1 ded.</td>
<td>$25 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td></td>
<td>Brand Formulary</td>
<td>20% coins. (min $75/max $200)</td>
<td>25% coins. (min $75/max $200)</td>
<td>25% coins. (min $75/max $200)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Brand Non-Formulary</td>
<td>40% coins. (min $150/max $250)</td>
<td>50% coins. (min $150/max $300)</td>
<td>50% coins. (min $150/max $300)</td>
<td></td>
</tr>
</tbody>
</table>

### Traditional Plan
- Min/Max for brand drugs in asthma and diabetes classes are reduced to 50%

### Health Savings Plan
- Member cost share is 100% until deductible is met, then 20% coins

### Essential Plan
- Member can use HSA dollars for prescription

### Essential with Assist
- Qualified generic preventive drugs and asthma/diabetes classes covered 100%, not subject to deductible as outlined in supporting documents
If you elect medical/prescription drug coverage, you will receive new cards
- Blue Cross Blue Shield of Michigan for medical
- OptumRx for prescription drug
- 2023 ID cards will be suppressed – only 2024 ID cards will be mailed

Trinity Health has a religious exemption from covering contraceptives or the act of conception under our pharmacy and medical plans
- However, due to the Women’s Preventive Health requirements, you may call BCBSM to obtain a separate ID card to cover contraceptives. OptumRx will automatically mail members a separate ID card for contraceptives within a specific age range.

For transition year only, if you enroll in the medical plan for 2023 by January 22, 2024, your medical deductible and out-of-pocket maximum amounts incurred December 24 thru December 31 will be credited to your Trinity Health medical plan for 2024
- This could take up to 60 days to complete
- Any claims impacted during this transition will be reprocessed once all balances have been updated
- Impacted members will receive updated Explanation of Benefits (EOB)
Do You Need a New Doctor or Specialist?
Our colleague health plan navigators are trusted advisors working on your behalf to help you find an answer!

Call a navigator for help with:

- Accessing a primary care office, specialist or retail pharmacy
- Questions regarding a medical bill
- Answering additional questions related to services for colleagues, spouses or dependents
Colleague Health Plan Well-being Incentives

What you can earn each quarter

Trinity Health colleagues and their spouse/eligible adult dependents who are enrolled in a Trinity Health medical plan have the opportunity to maintain the lower per pay cost for medical coverage by participating in the Colleague Health Plan Well-being Incentive activities.* See chart below for more information.

<table>
<thead>
<tr>
<th>Dates</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Action to complete</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colleague Health Plan Well-being Incentive</td>
<td>January 1–March 31</td>
<td>April 1–June 30</td>
<td>July 1–September 30</td>
<td>October 1–December 31</td>
</tr>
<tr>
<td>Action to complete</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colleague Health Plan Well-being Incentive</td>
<td>Earn 5,000 points by March 31</td>
<td>Earn 5,000 points by June 30</td>
<td>Earn 5,000 points by September 30</td>
<td>Participate in company challenge or choice engagement</td>
</tr>
<tr>
<td>Action to complete</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colleague Health Plan Well-being Incentive</td>
<td>Maintain lower per pay cost for medical coverage through Q2</td>
<td>Maintain lower per pay cost for medical coverage through Q3</td>
<td>Maintain lower per pay cost for medical coverage through Q4</td>
<td></td>
</tr>
</tbody>
</table>

Helpful Tips

- Visit Rewards under the Home tab of your Live Your Whole Life Connect Portal account to see a complete list of the point-earning opportunities in one place.
- Look for high-earning activities such as the health assessment, which you can complete to earn 2,500 points.
- Daily engagement activities like Healthy Habits and regularly tracking your activity or sleep will also help you accumulate points quickly.
- In Q4, continue to have fun participating and making progress toward your well-being goals! No action is necessary during Q4 to maintain the incentive.

*Colleague Health Plan Well-being Incentive is $15 for each individual (colleagues and spouse/eligible adult) enrolled in a participating medical plan. Points start fresh each quarter.
## Dental benefits
Administered by Delta Dental of Michigan

### Two Dental Plan Options:

<table>
<thead>
<tr>
<th>In-Network Highlights</th>
<th>High Plan</th>
<th>Standard Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network(s)</td>
<td>Premier and PPO</td>
<td>Premier and PPO</td>
</tr>
<tr>
<td>Deductible</td>
<td>$25/$50</td>
<td>$50/$100</td>
</tr>
<tr>
<td>Annual maximum (non-ortho)</td>
<td>$1,750</td>
<td>$1,500</td>
</tr>
<tr>
<td>Preventive care</td>
<td>100% covered</td>
<td>100% covered</td>
</tr>
<tr>
<td>Basic restorative services</td>
<td>80% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Major restorative services</td>
<td>60% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>50%</td>
<td>Not covered</td>
</tr>
<tr>
<td>Orthodontics lifetime max</td>
<td>$1,500</td>
<td>Not covered</td>
</tr>
</tbody>
</table>
Vision benefits
Administered by United Healthcare

Two Vision Plan Options:

<table>
<thead>
<tr>
<th>In-Network Highlights</th>
<th>High Plan</th>
<th>Standard Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision exam</td>
<td>100% covered</td>
<td>$10 copay</td>
</tr>
</tbody>
</table>
| Lenses                | 100% covered for:  
  • Standard, Deluxe, Premium, Platinum  
    Progressive, Photochromic and Polycarbonate lenses  
  • Standard scratch-resistant, standard anti-reflective, ultraviolet and edge coating  
  • Tints | 100% covered for:  
  • Polycarbonate lenses  
  • Standard scratch-resistant coating |
| Frames                | $50 wholesale allowance $150 retail allowance | $50 wholesale allowance $150 retail allowance |
| Contact lenses (in lieu of eyeglasses)  
  • Necessary  
  • Elective (selection)  
  • Elective (non-selection) |  
  • 100% covered  
  • 100% covered (up to 8 boxes)  
  • $200 allowance |  
  • 100% covered  
  • 100% covered (up to 6 boxes)  
  • $175 allowance |
Life and Accidental Death & Dismemberment (AD&D) benefits
Administered by The Hartford

Trinity Health paid

- Basic Life Insurance
  - 1x annual base salary
  - (max $1.5 million)
- Basic AD&D
  - 1x annual base salary
  - (max $1.5 million)

Colleague paid

- Supplemental Life and AD&D
  - 1x to 8x annual base salary
  - (max $1.5 million)
- Spouse Life
  - $10,000, $20,000, $50,000, $80,000 or $100,000
- Child Life
  - $5,000, $10,000, $20,000 or $20,000
A menu of voluntary benefits are available for colleagues to purchase:

- Whole life insurance
- Legal insurance
- Critical illness insurance
- Auto/home insurance
- Pet insurance
- Identity theft insurance
- Hospital indemnity
- Accident insurance
- Student loan relief services (Fiducius)
Spending accounts
Trinity Health - Health Savings Account (HSA)
Administered by Health Equity

• Included with Health Savings medical plan
• Use it to pay for current or future health care costs
• HSAs are a great way to save on taxes:
  • No taxes on the amount contributed through payroll deductions
  • No taxes on the amount withdrawn for qualified expenses
  • No taxes on the interest earned in the account (up to amounts set by federal law)

• Trinity Health will make an employer contribution to HSAs with the first pay period of the year based on the coverage level elected (contribution amounts are prorated after the first pay of the year)
  • $650 single
  • $1,300 family

• Any HSA money not used during the year is carried over, without any limits
• Change the amount contributed through payroll deductions at any time during the plan year
• HSA money is yours to keep — even if you change jobs or retire
Health Care

• Colleague can contribute a minimum amount of $130 up to a maximum amount of $3,050 for plan year 2024
• Pay for eligible health care expenses, such as medical, prescription drugs, dental and vision
• Contributions deducted before taxes from colleagues' biweekly paycheck
• Submit receipts for reimbursement
• May be used for expenses through March 15 immediately following the plan year (December 31)
• Any money not requested for reimbursement by March 31 following the plan year will be forfeited
• Participants in the Health Savings plan are not eligible for the Health Care FSA
Dependent Care

- Colleague can contribute a minimum amount of $130 up to a maximum amount of $5,000 for plan year 2024
- Pay for eligible dependent care expenses for eligible dependents, such as day care and elder care services
- Contribute tax-free up to the IRS limit
- Submit receipts for reimbursement
- May be used for expenses during the plan year (through December 31)
- Any money not requested for reimbursement by March 31 following the plan year will be forfeited
Time away from work benefits
Time away from work

Paid Time Off (PTO)

- Accrued per pay cycle based on “hours paid” for full and part time benefit eligible colleagues

Holiday

- Six core holidays, plus one floating holiday:
  - Floating Holiday

Short-Term Disability (STD)

- Employer-Paid Income Replacement
- Benefit Duration: Up to six months, after 14-day elimination period
- Full-time colleagues

Long-Term Disability (LTD)

- Employer-Paid Income Replacement (available after 180 days or STD is exhausted) up to monthly maximum
- Benefit Duration: Up to Social Security Normal Retirement Age
- Full and Part time colleagues

What’s staying the same?

- Year-to-Date PTO balances will transition. If you are close to the max, there is more information in the FAQs on MyBenefits.

What’s changing?

- PTO accrual rates
- Short- and Long-Term Disability

Refer to the previously distributed PTO policy and benefits guide for more details
Next steps
Coverage begins **December 24, 2023**, for benefit eligible colleagues

Effective **December 11, 2023**, you will have access to Workday to begin your onboarding tasks which include a new hire benefits event **“Day 1 Benefit Eligible”**

- A link to the checklist will be provided in the FAQs

Elections for 2023 must be made **no later than January 22, 2024**, to ensure coverage is effective for 2023

- If elections are not made by **January 22, 2024**, you will not have coverage for the remainder of 2023 unless you experience a qualified life event

- Since you will be enrolling in 2023 benefits from December 24 through December 31 you will see 2023 premiums during your **“Day 1 Benefit Eligible”** event. You will not be charged the 2023 premiums. Please refer to the 2024 contribution schedules in your benefits guide for more details (Medical pg. 8, Dental pg. 13)

- Flexible Spending and Health Saving Account enrollments should be elected through the **“Open Enrollment”** event

Upon approval of your **“Day 1 Benefit Eligible”** elections, an **“Open Enrollment”** event will generate
Your medical, dental, vision and supplemental life elections made through your 2023 “Day 1 Benefit Eligible” event will carry over to the “Open Enrollment” event so you will have the same benefits beginning January 1, 2024.

You will receive a notification when the “Day 1 Benefit Eligible” event is approved, including a due date to submit any changes for the 2024 plan year.

If you need to make any changes or intend to enroll in any of the benefits below for the 2024 plan year, you will need to submit a case to the HRSC prior to the due date on the notification to have your change applied:

- Healthcare Flexible Spending Account
- Dependent Care Flexible Spending Account
- Health Savings Account (changes allowed all year)
Retirement
Today we will…

- Explain what you can expect next regarding your retirement plan benefit
- Highlight how the Trinity Health Retirement Savings Plan works
- Share what you should do, what to expect, and where to go for more information

Trinity Health sponsors the Trinity Health 401(k) Retirement Savings Plan for its for-profit entities and the Trinity Health 403(b) Retirement Savings Plan for its tax-exempt entities. We will refer to these collectively as the “Trinity Health Retirement Savings Plan” during this presentation.

These slides only provide a summary of the main features of the Trinity Health Retirement Savings Plan, and the plan document will govern in the event of any discrepancies.
What to expect

Colleagues in the North Ottawa Community Hospital 401(k) Retirement Plan, North Ottawa Care Center 403(b) Plan, or the North Ottawa Community Hospital 403(b) Plan:

✓ **Final contributions** from any of the North Ottawa Retirement Plans listed above will be deferred from colleague earnings on the last Grand Haven paycheck date. Voluntary contributions and any employer contributions colleagues are eligible to receive will be credited and deposited into accounts with USI (or Lincoln Financial/Prudential, if applicable).

✓ **Account balances** from the North Ottawa Retirement Plans listed above will remain with USI (or Lincoln Financial/Prudential, if applicable). Colleagues may continue to manage investment elections, beneficiary designations, and contact information on the respective websites and phone centers.

✓ **After the transition** to the Workday payroll platform, contributions to the legacy North Ottawa Plans listed above will no longer be permitted. All Colleagues will be eligible to participate in the Trinity Health 403(b) Retirement Savings Plan. An account will be established at Fidelity Investments, and colleagues will be provided with information on how to enroll.

✓ **The transition to the Workday payroll platform** does NOT prompt a distributable event from any of the North Ottawa Retirement Plans listed above. However, any colleague who is at least age 59 ½, may have options to withdrawal or rollover their vested account balance to an IRA or into their account in the Trinity Health 403(b) Retirement Savings Plan.
Trinity Health will match up to 10% of your voluntary contributions. Here is how it works:

- **100% Match** on first 3% of eligible pay you contribute
- **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 contribute up to 6.5%**

*Subject to IRS contribution and pay limits*
Your Retirement Benefit – the math

<table>
<thead>
<tr>
<th>If you contribute…</th>
<th>Trinity Health will contribute…</th>
<th>And your annual savings will be…*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1%</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>2%</td>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>3%</td>
<td>3%</td>
<td>6%</td>
</tr>
<tr>
<td>4%</td>
<td>3.5%</td>
<td>7.5%</td>
</tr>
<tr>
<td>5%</td>
<td>4%</td>
<td>9%</td>
</tr>
<tr>
<td>6%</td>
<td>4.5%</td>
<td>10.5%</td>
</tr>
<tr>
<td>7%</td>
<td>5%</td>
<td>12%</td>
</tr>
<tr>
<td>8%</td>
<td>5.5%</td>
<td>13.5%</td>
</tr>
<tr>
<td>9%</td>
<td>6%</td>
<td>15%</td>
</tr>
<tr>
<td>10%</td>
<td>6.5%</td>
<td>16.5%</td>
</tr>
</tbody>
</table>

*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
- The IRS pay limit is $345,000
Here’s an example of a colleague contributing 3%...

Note: Annual pay is $50,000 and calculated to show yearly retirement savings. Colleague contributions, and, if eligible, employer contributions are made each pay period and subject to IRS limits. For this example, an annual amount is calculated to illustrate the savings.
Here’s an example of a colleague contributing 7% ...

<table>
<thead>
<tr>
<th>AMOUNT COLLEAGUE CONTRIBUTES</th>
<th>AMOUNT TRINITY HEALTH CONTRIBUTES</th>
<th>TOTAL SAVINGS FOR RETIREMENT ANNUALLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>7% x $50,000 of pay</td>
<td>3% x $50,000 x 100% of pay</td>
<td>12% of pay</td>
</tr>
<tr>
<td>$3,500</td>
<td>$1,500 plus $1,000</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

Note: Annual pay is $50,000 and calculated to show yearly retirement savings. Colleague contributions, and, if eligible, employer contributions are made each pay period and subject to IRS limits. For this example, an annual amount is calculated to illustrate the savings.
Here’s an example of a colleague contributing 10%...

10% x $50,000 of pay = $1,500 plus
3% x $50,000 x 100% of pay
= $1,500 plus
7% x $50,000 x 50% = $1,750
16.5% of pay

Note: Annual pay is $50,000 and calculated to show yearly retirement savings. Colleague contributions, and, if eligible, employer contributions are made each pay period and subject to IRS limits. For this example, an annual amount is calculated to illustrate the savings.
Your Retirement Benefit is a partnership

<table>
<thead>
<tr>
<th>Colleague Contribution</th>
<th>Trinity Health Contribution</th>
<th>Total Annual Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>$3,500</td>
<td>$2,500</td>
<td>$6,000</td>
</tr>
<tr>
<td>$5,000</td>
<td>$3,250</td>
<td>$8,250</td>
</tr>
</tbody>
</table>

When you contribute more towards your retirement, Trinity Health does too

As colleague contributions increase, so does the amount Trinity Health contributes to increase your overall retirement savings.
How will your savings grow over 20 years?

Projected Account Balances

Note: The models look over a period of 20 years and assume an annual $50,000 salary and an annual return on investment of 6% (actual returns will vary based on investment mix and performance in individual accounts). Further, these estimates are conservative as they do not include adjustments for salary increases.
Colleague contributions

• Contribute a portion of your earnings as either pre-tax or Roth contributions or a combination of both pre-tax and Roth contributions

➢ Remember, pre-tax contributions reduce your taxable income and grow tax deferred until you withdraw the money; and,
➢ Roth contributions are after-tax, but all qualified withdrawals, including earnings, are tax-free

• All contributions (pre-tax and Roth) are included in the calculation of the employer matching contribution

• You may change your contribution rate at any time during the year
Trinity Health match eligibility

- Full-time colleagues who are scheduled to work at least 1,560 hours of service in a Plan Year* are eligible to receive the Trinity Health match.
- Part-time colleagues who complete at least 1,000 hours of service in a Plan Year* are eligible to receive the Trinity Health match.
- Your eligible pay earned and contributions made in the Plan Year are included in the calculation of the Trinity Health match, subject to IRS limits.

* The Plan Year is the same as the calendar year and begins 1/1 and ends 12/31.
**Vesting**

- “Vesting” in a retirement plan means ownership. A colleague who is 100% vested in his or her account balance owns 100% of it and the employer cannot forfeit, or take it back, for any reason. Colleagues are always 100% vested in their own contributions. However, the Plan requires 3 Plan Years* of vesting service to “own” any employer contributions funded to colleague accounts.

- 3-Year Cliff Vesting means a colleague must be credited with at least 3 years of vesting service to be 100% vested in their employer contributions. Colleagues who have less than 3 years of vesting service are 0% vesting in their employer contributions.

<table>
<thead>
<tr>
<th>Vesting Service</th>
<th>Vested %</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 years</td>
<td>0%</td>
</tr>
<tr>
<td>1 year</td>
<td>0%</td>
</tr>
<tr>
<td>2 years</td>
<td>0%</td>
</tr>
<tr>
<td>3 years</td>
<td>100%</td>
</tr>
</tbody>
</table>

* *The Plan Year is the same as the calendar year and begins 1/1 and ends 12/31*
Automatic Enrollment

• Automatic Enrollment is a **convenient** way to assist you with enrolling in the Trinity Health Retirement Savings Plan. If an election is not made to contribute, you are automatically enrolled at 2% (pre-tax)

• Automatic Enrollment **occurs when you are newly hired and each year in January**, but only if you are not already contributing

• You are notified by Fidelity Investments at least 35 days in advance of automatic enrollment and you always have the **option to change your contribution rate or opt out** of participation
Annual Increase Program (AIP)

- AIP allows you to gradually increase your savings rate by 1% or more each year.
- You may use the “annual increase” feature to gradually increase your savings rate, and match opportunity, and grow your account. Once you sign up, you don’t have to think about it. The annual increase to your contribution election will happen automatically.
- You may choose to opt out of this program at any time.

You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.
How to Participate

**Enroll**
Your Plan account will be established with Fidelity Investments within 7 business days of your hire date. You are able to enroll and enter your deferral election to begin saving under the Plan by logging into your account at netbenefits.com or calling Fidelity at 800-343-0860. If you do not make an election, you will be automatically enrolled in the Plan with a contribution rate of 2% (pre-tax), 35 days after your hire date. You may change your contribution election at any time.

**Invest**
You decide how much to contribute, and you decide where to invest your contributions from the investment options offered under the Plan. 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.

**Review**
You may review your account online at Fidelity. Remember to review your beneficiary election. It is important that you designate your 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.
Fidelity Investments is the recordkeeper for the Trinity Health Retirement Savings Plans. They offer a customer support center with dedicated Trinity Health plan representatives, a full-service website and a phone application where you may enact changes to your account. Live representatives are also available through a chat function on the website and phone application.

Download the NetBenefits® app
Text Nbapp for Apple devices or Nbplay for Android to 343-898

Set a goal with tools & resources on NetBenefits

Call 800-343-0860 for general account questions.
Call 866-715-5959 for help with retirement planning.

Message and data rates may apply.
**When should you Enroll**

<table>
<thead>
<tr>
<th>If your first paycheck from the Workday payroll platform is…</th>
<th>On this Date…</th>
<th>My To Do…</th>
<th>So that I can…</th>
</tr>
</thead>
</table>
| Jan. 5, 2024                                               | Dec. 22, 2023 – Dec. 27, 2023 | • Download the NetBenefits App  
  • Call Fidelity at 1-800-343-0860 | • Register my retirement account and contact Fidelity if any issues  
  • Enroll in the Trinity Health 403(b) Plan  
  • Elect Contribution Rate, Select Investment Allocations, and Designate Beneficiary |
| Jan. 12, 2024                                              | Dec. 29, 2023 – Jan. 3, 2024 | • Download the NetBenefits App  
  • Call Fidelity at 1-800-343-0860 | • Register my retirement account and contact Fidelity if any issues  
  • Enroll in the Trinity Health 403(b) Plan  
  • Elect Contribution Rate, Select Investment Allocations, and Designate Beneficiary |

*You may enroll at any time. The dates above are the dates you should enroll for your salary deferred contributions to be withheld from your first paycheck date of 2024. If you do not enroll, you will be automatically enrolled 35 days after you have transitioned to the Workday payroll platform. Remember you can change your contribution election at any time.*
Appendix
Time away from work benefits
## Paid Time Off (PTO) and Holiday benefit

<table>
<thead>
<tr>
<th>Accrual PTO benefit</th>
<th>Non-exempt colleagues</th>
<th>Exempt Colleagues</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PTO Allowance</strong> (pro-rated based on full-time equivalent (FTE) status)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Years of Service</td>
<td>Annual Accrual (Hours)</td>
<td>Annual Accrual (Hours)</td>
</tr>
<tr>
<td>0 – 5</td>
<td>120</td>
<td>160</td>
</tr>
<tr>
<td>5 – 10</td>
<td>160</td>
<td>200</td>
</tr>
<tr>
<td>10+</td>
<td>200</td>
<td>240</td>
</tr>
<tr>
<td><strong>Maximum Per Pay Accrual</strong></td>
<td>Accrue PTO on up to 80 hours paid per pay period</td>
<td></td>
</tr>
<tr>
<td><strong>Bank Maximum</strong></td>
<td>2x annual accrual</td>
<td></td>
</tr>
</tbody>
</table>

*Colleagues with employment contracts please refer to your contract*
Disability – short term and long term

Administered by The Hartford

### Short-Term Disability (STD)

<table>
<thead>
<tr>
<th></th>
<th>Full-time colleagues</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Paid</td>
<td>Yes</td>
</tr>
<tr>
<td>Income Replacement</td>
<td>60% of base pay</td>
</tr>
<tr>
<td>Monthly Maximum</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Elimination Period</td>
<td>14 days (PTO/unpaid if PTO unavailable)</td>
</tr>
<tr>
<td>Benefit Duration</td>
<td>6 months</td>
</tr>
</tbody>
</table>

### Long-Term Disability (LTD)

<table>
<thead>
<tr>
<th></th>
<th>Full- and Part-time colleagues</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Paid</td>
<td>Yes</td>
</tr>
<tr>
<td>Income Replacement</td>
<td>60% of base pay</td>
</tr>
<tr>
<td>Monthly Maximum</td>
<td>$10,000</td>
</tr>
<tr>
<td>Elimination Period</td>
<td>6 months</td>
</tr>
<tr>
<td>Benefit Duration</td>
<td>Social Security Normal Retirement Age</td>
</tr>
</tbody>
</table>

*Colleagues with employment contracts please refer to your contract*
What to expect
Due to plan design changes between 2023 and 2024 plan years, some colleagues may experience differences in out-of-pocket cost for services between December 24 thru December 31 vs. out-of-pocket cost for services beginning January 1, 2024.

If you have any questions related to cost differences during this transition, please reach out to the Human Resources Service Center (aka HRSC):
- Please contact the HR Service Center at SSCHR4U@trinity-health.org.

HR Service Center Hours
- Monday through Friday, 7:00 a.m. to 7:00 p.m. ET
- Extended Open Enrollment Hours: Monday through Friday, 7:00 a.m. to 8:00 p.m. ET
What to expect:

Your current dental coverage, with Delta Dental of Michigan, will be effective until December 23, 2023.

For transition year only, any deductible amounts incurred with Delta Dental of Michigan from **December 24 thru December 31** will be credited to your Trinity Health dental plan for 2024.

Delta Dental of Michigan does not issue ID cards.
What to expect:

- Your current vision coverage, with VSP, will be effective until December 23, 2023
- United Healthcare does not issue ID cards
Colleague Paid Life Insurance

- Supplemental
  - 1-8x annual base salary
  - Guarantee Issue is 3x up to $1.5m, anything over 3x will require a Personal Health Application (PHA)
- AD&D
  - 1-8x annual base salary, no PHA required
- Spouse
  - $10k, $20k, $50k, $80k, $100k
  - Guarantee Issue is $20k, anything over $20k will require a PHA
- Child
  - $5k, $10k, and $20k, no PHA required and applies to all children

What to expect:
life and accidental death & dismemberment (AD&D) benefits
What to expect:

voluntary benefits

• Eligibility for voluntary benefit will be effective **December 24, 2023**
• To enroll in voluntary benefits, colleagues must call Farmington, an Aon Company, at 866.251.9529, M-F 8:00am-5:00pm ET
• If you currently have a voluntary benefit with Unum or AFLAC and you want to keep that policy, reach out to Unum or AFLAC for more information on converting your policy to a direct bill.
What to expect:

spending accounts

• Health Savings Account (HSA)
  • If you enroll in the Health Savings Plan, you will receive a new card from Health Equity

• Health Reimbursement Account (HRA)
  • If you apply and are approved for the Essential Assist plan, you will receive a new card from Health Equity

• Health Care Flexible Spending Account (FSA)
  • If you enroll in a health care flexible spending account, you will receive a new card from Health Equity
    • *If you are currently enrolled in FSA, more information regarding your current balance and specific dates will be forthcoming before the transition date.*

• Dependent Care Spending Account (DCFSA)
  • Health Equity does not issue cards for a dependent care spending account
    • *If you are currently enrolled in DCFSA, more information regarding your current balance and specific dates will be forthcoming before the transition date.*
What to expect:

PTO cash-out

- PTO cash-out will occur once a year
- A manual form will still be required to elect PTO cash-out for 2024
- A link to the form will be provided in the FAQs
- The PTO cash-out forms need to be submitted by December 22, 2023, to qualify for the 2024 cash-out in November of 2024
- The form should be returned to Lynn Daugherty, Benefits Administrator in the HR Department at lddaugherty@noch.org.
Key terms you may hear

**Clinically Integrated Networks (CIN)**

- Local physicians and health care providers are part of the Tier 1 network
- Focused on helping you access the right care, at the right time, in the right setting so you pay the lowest cost for the care you receive

**Colleague per pay contribution**

- The amount you pay toward your medical plan each pay period

**Deductible**

- The amount you pay for covered health care services before your medical plan starts to pay

**Coinsurance**

- Percentage of costs of a covered health care service you pay after you’ve paid your deductible
Key terms you may hear

Copay
• The fixed amount you pay for covered health care service

Out-of-Pocket Maximum
• The most you pay during a plan year before your medical plan starts to pay 100 percent of covered health benefits

Explanation of Benefits (EOB)
• A summary of health care charges that your health plan sends you after you see a provider or get a service
• It is not a bill
• It is a record of the health care you or individuals covered on your policy got and how much your provider is charging your health plan
• If you have to pay more for your care, your provider will send you a separate bill
## Medical Claim examples: Tier 1

<table>
<thead>
<tr>
<th>Service</th>
<th>Billable Amount</th>
<th>Traditional</th>
<th>Health Savings</th>
<th>Essential</th>
<th>Essential with Assist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pediatrician visit for sore throat</td>
<td>$100</td>
<td>$20</td>
<td>$0 if HSA is used or $100 until deductible is met for the calendar year</td>
<td>$100 until deductible is met for the calendar year</td>
<td>$0 until health reimbursement account is exhausted</td>
</tr>
<tr>
<td>Diagnostic Services (MRI, lab)</td>
<td>$450</td>
<td>$455 ($400 ded + $5 coins.)</td>
<td>$0 if HSA is used or $450 until deductible is met for the calendar year</td>
<td>$450 until deductible is met for the calendar year</td>
<td>$0 until HRA is exhausted</td>
</tr>
</tbody>
</table>

Ded. = Deductible
Coins = Coinsurance
# Medical Claim examples: Tier 1

<table>
<thead>
<tr>
<th>Service</th>
<th>Billable Amount</th>
<th>Traditional</th>
<th>Health Savings</th>
<th>Essential</th>
<th>Essential with Assist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient Surgery (facility + professional services)</td>
<td>$3,100</td>
<td>$715 ($400 ded + $50 copay + $265 coins.)</td>
<td>$1,145 ($1,650 ded + $145 coins. - $650 HSA)</td>
<td>$1,580 ($1,150 ded + $50 copay + $380 coins.)</td>
<td>$580 ($1,150 ded + $50 copay + $380 coins. - $1,000 HRA*)</td>
</tr>
<tr>
<td>Inpatient Stay: facility + professional services</td>
<td>$11,000</td>
<td>$1,460 ($400 ded + $1,060 coins.)</td>
<td>$1,935 ($1,650 ded + $935 coins. - $650 HSA)</td>
<td>$3,120 ($1,150 ded + $1,970 coins.)</td>
<td>$2,120 ($1,150 ded + $1,970 coins. - $1,000 HRA*)</td>
</tr>
</tbody>
</table>

Ded. = Deductible  
Coins = Coinsurance
Find a provider (BCBSM)

https://www.bcbsm.com/
SmartSelect decision support tool

• Provides personalized benefit decision support to assist colleagues with health plan decisions
• Colleague answers short survey on family health care costs
• Tool recommends a health plan based on estimated future health care costs
• To access SmartSelect for 2024 click here
SmartSelect decision support tool

Which medical plan might be right for you?

Each year, you are given the opportunity to choose health benefits through the Trinity Health Colleague Health Plan that work best for you and your family. With SmartSelect, you can see which plan is expected to cost you the least just by answering a few simple questions. It's up to you to decide which option might be best for you and your family based on your expected health care use, risk tolerance and budget.

The use of SmartSelect is voluntary. This tool is not in place of enrolling for benefits within your ministry's enrollment system.
SmartSelect decision support tool

How much health care do you (and your family) use in an average year?

- Not a lot, mostly preventive care like annual physicals and screenings
- Average amount, a few office visits on top of preventive care
- A lot, myself or my covered family member(s) see a specialist and/or am managing a chronic condition

How many prescription medications do you (and your family) need in an average year?

- One key health care expense is prescription drugs. It may be helpful for you to have a good understanding of how many prescriptions you’ll need in the upcoming year.
- None
- Mostly preventive, maintenance medication or prescriptions for when I get sick like antibiotics
- Several maintenance medications and other recurring prescriptions
- Numerous recurring medications; some that are expensive

Any plan for you or a covered family member to have a baby in 2023?

- This answer could have an impact on the plan you may want to consider. It can be an indicator of reaching the out-of-pocket limit, at which point, the plan generally will cover the remaining costs for the rest of the year.
- No
- Yes
Based on the assumptions used, the Health Savings Plan - Tier 1 is expected to cost you the least in 2023. See what Health Savings Plan - Tier 1 offers.

The results shown above are based on total assumed healthcare claims of $71,662. This amount represents the full cost of services charged by healthcare providers, not the amount you pay out-of-pocket for healthcare services. See the table below for additional details and to customize your assumptions.
Your pharmacy network

The pharmacy network includes access to thousands of retail locations, including large, national chains and many community pharmacies. For medications you take regularly, you can also use the OptumRx home delivery pharmacy.

Reminder, prescriptions for maintenance medications (90 days) must be filled through one of the following pharmacies:
- Trinity Health Retail Pharmacy, if available in your market
- CVS Retail Pharmacy (some ministries)
- OptumRx® home delivery
If you haven’t already done so, transfer your maintenance medication prescriptions.

Find a network pharmacy

Your prescription drug benefits

Working with your benefits plan sponsor, OptumRx provides convenient and flexible options for the prescription drugs you and your family may need. We are here to guide you through the open enrollment process and to help you understand your plan options, so that you can save time and money when your benefits plan starts.

Prescription drug list
Drug pricing tool

Additional Information

Additional resources to help you understand your prescription drug benefits.

Trinity Health My Benefits
2020 Preferred Drug List (List of Covered Medications)
2021 Preferred Drug List (List of Covered Medications)
2022 Preferred Drug List (List of Covered Medications)

Contact information

Customer service: 1-855-540-5950
TDH2 (for the hearing impaired): 1-800-498-5428 (24 hours a day, 7 days a week)
Price a drug (OptumRx)

https://www.optumrx.com/oe_trinityhealth/landing
Dental ID card

- Log on to Delta Dental of Michigan www.consumertoolkit.com
- Once logged in, click the “Print ID Card” link on the left side menu
- You will see your member ID card display on the screen
- Use your print function to print as many copies as desired
Steps to print your Vision ID card

Your ID card will be personalized with your name, member ID, as well as your exam and materials copay amounts.

1. Go to myuhcvision.com.
2. Log in or register. Do not register if you also have medical coverage with UnitedHealthcare. Use the single sign-on option through myuhc.com instead.
3. Click on “Print ID Card.” If you do not see this option, click on the blue “Select” button next to your plan name.
4. From the drop-down menu, select the person whose ID card you would like to print. Click on “View.”
5. This generates a document with your ID card called How to Use Your Vision Care Benefits. Scroll to the bottom of this document. A toolbar will appear; click on the printer icon to print.
## Spending accounts comparison

<table>
<thead>
<tr>
<th></th>
<th>Health Savings Account (HSA)</th>
<th>Healthcare FSA (HCFSA)</th>
<th>Health Reimbursement Account (HRA)</th>
<th>Dependent Care FSA (DCFSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What health plan can this be used with?</strong></td>
<td>Health Savings</td>
<td>Traditional Essential Essential Assist or no medical plan</td>
<td>Essential Assist</td>
<td>Any or no medical plan</td>
</tr>
<tr>
<td><strong>Who contributes to this account?</strong></td>
<td>Trinity Health and Colleague (optional)</td>
<td>Colleague only</td>
<td>Trinity Health only</td>
<td>Colleague only</td>
</tr>
<tr>
<td><strong>What are the annual contribution limits?</strong></td>
<td>$4,150 single $8,300 family</td>
<td>Minimum $130 Maximum $3,050</td>
<td>$1,000 single $2,000 family</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Are the contributions taken out on a pre-tax basis?</strong></td>
<td>✓</td>
<td>✓</td>
<td>N/A</td>
<td>✓</td>
</tr>
<tr>
<td><strong>What happens to the funds if I leave Trinity Health and have a positive balance?</strong></td>
<td>Yours to keep</td>
<td>Balance is forfeited; but eligible for COBRA continuation</td>
<td>Balance is forfeited; but eligible for COBRA continuation</td>
<td>Balance is forfeited</td>
</tr>
<tr>
<td></td>
<td>Health Savings Account (HSA)</td>
<td>Healthcare FSA (HCFSA)</td>
<td>Health Reimbursement Account (HRA)</td>
<td>Dependent Care FSA (DCFSA)</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>------------------------------</td>
<td>------------------------</td>
<td>----------------------------------</td>
<td>----------------------------</td>
</tr>
<tr>
<td><strong>Do unused funds carry over to the next year?</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Until March 15</td>
<td>If qualification for Essential Assist Plan continues</td>
<td>Use by Dec 31</td>
</tr>
<tr>
<td><strong>What expenses can be paid for with this account?</strong></td>
<td>Qualified medical, dental, vision and future qualified expenses</td>
<td>Qualified medical, dental and vision</td>
<td>Qualified medical and prescription drug</td>
<td>Qualified childcare or adult dependent care</td>
</tr>
<tr>
<td><strong>When are funds available to use?</strong></td>
<td>As contributions are made</td>
<td>January 1</td>
<td>January 1</td>
<td>As contributions are made</td>
</tr>
<tr>
<td><strong>Will I receive a debit card?</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>No</td>
</tr>
</tbody>
</table>
Health Saving Account resources

- Brochure and flyer can be found on HR4U [HR4U - Trinity Health - Search Result Articles (trinity-health.org)]
- Video can be found on HR4U [Trinity Health Benefits Video Center (trinity-health.org)]
1. When should I enroll for contributions to be deferred from my paycheck?
Fidelity will establish your account shortly after Dec. 17, 2023. You may register and log into your account at www.NetBenefits.com or call Fidelity at 1-800-343-0860 to make your contribution election, select your investment allocations, and designate your beneficiary as follows:

<table>
<thead>
<tr>
<th>For your paycheck on:</th>
<th>Enroll no later than:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan. 5, 2024</td>
<td>Dec. 27, 2023</td>
</tr>
<tr>
<td>Jan. 12, 2024</td>
<td>Jan. 3, 2024</td>
</tr>
</tbody>
</table>

2. Does the Trinity Health Retirement Savings Plan allow Roth contributions?
Yes. 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 (as defined in the Retirement Savings Plan), subject to the annual limit on compensation set by the IRS, which is $345,000 for calendar year 2024.

3. If I opt out of participation and Automatic Enrollment, must I opt out every year?
Automatic Enrollment occurs when you are newly hired and each year in January, but only if you are not contributing. You are notified by Fidelity at least 35 days in advance of automatic enrollment and you always have the option to change your contribution rate or opt out of participation.
Retirement Plan - Frequently Asked Questions

4. Are there other automatic features I may take advantage of?
   Yes. You may take advantage of the Automatic Increase Program (AIP). AIP allows you to gradually increase your contribution rate by 1% or more each year. You may use the feature to increase your contribution rate and match opportunity and grow your account. Once you sign up, you don’t have to think about it. The annual increase will happen automatically. You may choose to opt out at any time.

5. Where may I find the IRS limits for 2024?
   The IRS indexes contribution and pay limits annually to reflect cost of living/inflation. You may review the annual limits on the IRS website. [https://www.irs.gov/retirement-plans](https://www.irs.gov/retirement-plans)

6. Who may I contact with questions?
   You may contact the Fidelity customer support phone center at 1-800-343-0860 or utilize the chat feature by logging into your account at [www.NetBenefits.com](http://www.NetBenefits.com)
What is the difference between a Roth and Pre-tax Contribution?

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 (as defined in the Retirement Savings Plan), subject to the annual limit on compensation set by the IRS, which is $345,000 for calendar year 2024.

<table>
<thead>
<tr>
<th>Pre-tax contributions</th>
<th>Roth contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions are made pre-tax, which reduces your current adjusted gross income.</td>
<td>Roth contributions are made with after-tax dollars. So you'll pay more 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 withdrawal 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 59½.</td>
</tr>
</tbody>
</table>
Contact Information

Trinity Health 403(b) Retirement Savings Plan
- Recordkeeper is Fidelity Investments
- 800-343-0860
- www.NetBenefits.com

North Ottawa Community Hospital 401(k) Retirement Plan
- Recordkeeper is USI
- 888-917-7107
- www.RetirementFocus.com