



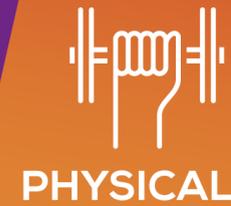
# Benefits Orientation

## **Essential Assist with Health Reimbursement Account (HRA)**

# Essential Assist Plan with a Health Reimbursement Account (HRA)

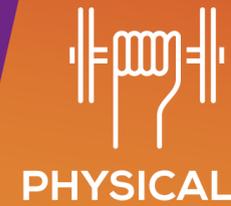


# Essential Assist eligibility



- Full-time or part-time benefits-eligible colleagues at the time of initial benefit eligibility or Open Enrollment, and
- Those who meet certain income requirements based on household income and the size of family
  - Specific eligibility guidelines are published annually and can be found in the HR4U colleague portal

# How to Apply



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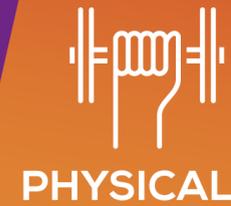
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- You should first enroll in the plan you think will be best for you – Traditional, Health Savings or Essential Plan – and then apply for Essential Assist Plan.
- You must apply to enroll in this plan. **Applications and documentation are due 30 days after initial eligibility for benefits or by the open enrollment deadline.**
- If you apply and qualify, you will be moved to the Essential Assist Plan and Trinity Health will make a contribution to a Health Reimbursement Account (HRA).
  - Amount prorated for colleagues who enroll mid-year

# How it Works



- The medical plan is structured the same as the Essential Plan but includes a Trinity Health-funded Health Reimbursement Account (HRA)
- Use the HRA to pay for current or future medical and/or prescription costs
- The money goes into an HRA administered by HealthEquity and you will be issued a debit card. You can choose to:
  - Use the debit card to pay a medical bill or prescription drug OR
  - Pay out of pocket and later submit for reimbursement.

# Important things to know about the HRA



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- Any HRA money not used during the year is carried over as long as you meet the requirements and remain enrolled in the next plan year
- Applications are required each plan year
- You cannot contribute to the HRA
- HRA does not apply to dental or vision plan coverage
- Any remaining money in the HRA is forfeited if you leave Trinity Health

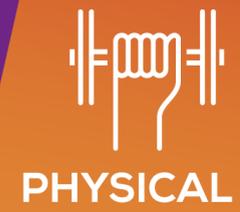
# Accounts to assist with costs



Account	Essential Assist Plan
Health Reimbursement Account (HRA)*	✓
Health Savings Account (HSA)	
Healthcare Flexible Spending Account (HC FSA)	✓
Dependent Care Flexible Spending Account (DC FSA)	✓

\* The Health Reimbursement Account is available to colleagues who qualify for the Essential Assist Plan.

Learn more



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Apply online:

- <https://mytrinityhealth.sharepoint.com/sites/SO-WorkdayHelp>



# Additional resources

## AskHR, an HR and benefits experience made for you!

**AskHR** gets you the answers and help you need any time, on any device in Workday. Access knowledge articles, submit HR, payroll and benefits questions and get real-time help with the virtual Workday assistant tool.

To get started, click on the **AskHR icon** in your ZENworks window.

You can also access **AskHR** on your mobile device by downloading the Workday app or accessing:

<https://mytrinityhealth.sharepoint.com/sites/SO-WorkdayHelp>.



Ministries not on AskHR/Workday:

<https://www.trinity-health.org/my-benefits/health-welfare/>

# Check out all the episodes in the video series

## Comprehensive Total Rewards

- Medical and pharmacy
- Health Savings Account
- Essential Assist with Health Reimbursement Account
- Flexible spending accounts
- Dental and vision
- Life Insurance/AD&D
- Time Away from Work
- Voluntary benefits
- Retirement program
- Colleague well-being / Mental well-being benefit
- Other benefits
- Eligibility and enrollment

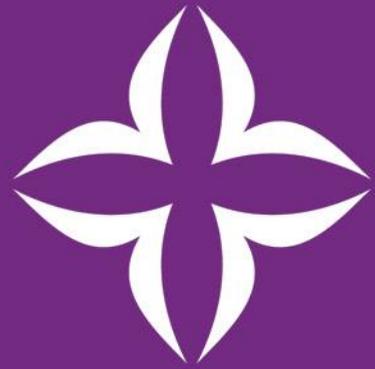


# Important information

This presentation is only intended to provide an overview of the Trinity Health Corporation Welfare and your options thereunder. To the extent of any inconsistencies between this document and the official plan documents, the official documents control. You can access these documents at any time by visiting AskHR or, if your Health Ministry is not supported by HR Shared Services, the MyBenefits site at [www.trinity-health.org/my-benefits/](http://www.trinity-health.org/my-benefits/)

For any plan or program in which you participate, you may request a printed copy of the summary plan description, any certificate of coverage, and/or the official plan documents from your employer or from the Trinity Health Human Resources Service Center at 20555 Victor Parkway, Livonia, MI 48152. There is no charge for printed copies.

Trinity Health group health plans provide care coordination, care management, utilization review, and referral services to help manage care. These services may be provided through independent third-party administrators, clinically integrated networks, or other health care providers, including those affiliated with Trinity Health. These service providers will have access to the personal health information (“PHI”) of you and your enrolled dependents, including health information you disclose through wellness programs, for purposes of treatment, care management, and care coordination. All access, use, or disclosure of PHI will comply with the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) and any applicable state laws.



Trinity Health