



# Benefits Orientation

## Supplemental and Voluntary Insurance

# Supplemental Insurance



# Supplemental insurance plans



EMOTIONAL



PHYSICAL



FINANCIAL

- In addition to offering group health and well-being benefits, Trinity Health offers benefits-eligible colleagues the opportunity to elect certain supplemental insurance plans
- Supplemental insurance plans are individual policies between you and MetLife, the plan administrator
- Premiums are deducted from your paycheck on an after-tax basis

# Supplemental insurance plans



EMOTIONAL



PHYSICAL



FINANCIAL

- Accident insurance
- Critical illness insurance
- Hospital indemnity
- Legal plans



# Supplemental insurance plans



EMOTIONAL



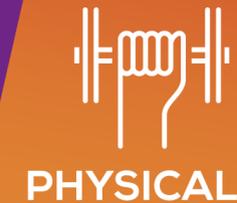
PHYSICAL



FINANCIAL

- Accident, Critical Illness, and Hospital Indemnity plans are designed to work in conjunction with your medical plan.
- You do not need to be enrolled in Trinity Health's medical plans in order to enroll in these plans.
- Acceptance is guaranteed without a medical exam.
- These plans pay a lump sum benefit directly to you if you are injured in an accident, receive a critical illness diagnosis or experience an inpatient hospital stay.
  - Payments can be used to pay for medical deductible or copays, or used to pay for other expenses such as rent, groceries, or childcare.
- Coverage is available for you and your dependents.

# Supplemental insurance plans (cont.)

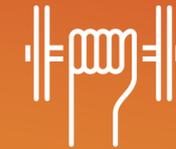


- Accident insurance
  - Payments vary depending on type of injury
- Critical illness
  - Can choose coverage from \$10,000 to \$50,000 in \$5,000 increments
  - Dependent benefit amount is 50% of colleague's benefit
  - Rates are based on colleague's age
- Hospital indemnity
  - Inpatient hospitalization, includes mental health or substance use disorder facilities
  - Pays flat amount for admission and per day amount for confinement; may qualify for additional amount if admitted to Trinity Health hospital

# Supplemental insurance plans (cont.)



EMOTIONAL



PHYSICAL



FINANCIAL

- Legal plans are available at competitive group rates and available to you and your dependents
- Coverage offers consultation and representation with more than 18,000 in-network attorneys
- Coverage can help reduce your out-of-pocket costs and reduce the stress and financial burden of many of life's events
  - Estate planning
  - Divorce
  - Buying a new home
  - Creating a will or living will

# Enrollment

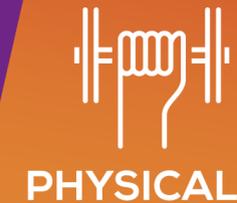


- Enrollment for these benefits is completed through Workday when newly hired, first eligible, during annual open enrollment or if you experience a qualified life event
- Cancellation of these benefits can only be completed during annual open enrollment or if you experience a qualified life event
- For more information
  - Visit AskHR (click on the AskHR icon in your ZENworks window)
  - Call MetLife customer service at 800-438-6388

# Voluntary Insurance



# Personal insurance plans



- In addition to offering group health and well-being benefits, Trinity Health offers benefits-eligible colleagues the opportunity to elect certain voluntary insurance plans
- Voluntary insurance plans are individual policies between you and the applicable insurer
- Premiums are deducted from your paycheck on an after-tax basis and appear on your paycheck under one deduction code
- Aon is the administrator of Trinity Health's voluntary insurance offerings

# Voluntary insurance offerings



EMOTIONAL



PHYSICAL



FINANCIAL

- Auto/home insurance
- Identity theft insurance
- Pet insurance
- Whole life insurance



# Enrollment



EMOTIONAL



PHYSICAL



FINANCIAL

- You can enroll in any voluntary insurance plan when you first become benefits eligible or at any time throughout the year

## For more information

- Visit AskHR (click on the AskHR icon in your ZENworks window)
- Call Farmington, an Aon Company, at 866-251-9529

# 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
- Supplemental and voluntary insurance
- 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