

MercyOne Genesis is now a full member of Trinity Health as a united regional health ministry:

MercyOne Genesis Colleague FAQ

Please see the top questions below, with links to frequently asked questions from colleagues to follow.

PAY & BENEFITS

1. Will my pay change with MercyOne Genesis as part of Trinity Health?

- The pay rate you are at as of December 15, 2024, is the rate that will be transitioned to Trinity Health

2. What will my job title and duties be with MercyOne Genesis as part of Trinity Health?

- While there may be slight changes to your title in the conversion to new formatting in the HR system for Trinity Health, generally job titles and duties will remain the same with this transition.

3. What benefits does Trinity Health offer MercyOne Genesis?

- Trinity Health offers a wide variety of benefits. More information will be included in the Benefits Guide.

4. Who is eligible for Trinity Health benefits for MercyOne Genesis?

- **Colleague**
 - Fulltime budgeted for 60 or more hours per pay period **OR**
 - Part time budgeted for 40-59.99 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, not related by blood, adoption or marriage to the 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
 - You or your spouse's/eligible adult's natural children
 - Your or your spouse's/eligible adult's 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

5. Are the same benefits offered to both full-time and part-time colleagues?

- Yes. Part-time colleagues are eligible for enrollment in the same benefit plans as full-time colleagues.
- Vision costs are the same for both full-time and part-time.

6. **When will my Genesis Health System benefits end?**
 - Your current annual benefit elections for 2024 will be effective through December 31, 2024. There is no action to take to keep your current benefits through this date.
7. **When will my benefits begin with MercyOne Genesis as part of Trinity Health?**
 - Benefit coverage for all eligible colleagues will begin on January 1, 2025, provided you enroll by January 30, 2025, AND submit any required documentation. More information is included in the Benefits Guide.
8. **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 30, 2025, at 11:59 p.m. local time.
9. **Do I need to submit dependent documentation through Workday if I have already provided documents to Genesis?**
 - **ACTION REQUIRED!** Yes, you must submit documentation of eligibility for any family members to be added to the plan by **January 30, 2025**. Examples of eligible dependents are spouse, children by birth, children by adoption. Examples of documentation include marriage certificate, certificate of birth, etc. Click [here](#) to get a full list of eligible dependents and approved supporting documents.
10. **What plans require dependent documentation?**
 - Medical, dental, vision, spousal/eligible adult, and child life insurance.
11. **Can I enroll my stepchildren in the MercyOne Genesis benefits under Trinity Health?**
 - If you are married, you may enroll your spouse's children in the Trinity Health plans.
12. **Can I enroll my eligible adult's children in the MercyOne Genesis benefits under Trinity Health?**
 - You may enroll your eligible adult's children in the Trinity Health plans if your approved eligible adult is enrolled and required documentation is submitted.
13. **Will I receive new ID Cards?**
 - **Medical:** Yes, you will receive a new 2025 medical insurance card from Blue Cross Blue Shield of Michigan (BCBSM) if you enroll in Trinity Health benefits by January 30, 2025.
 - **Pharmacy:** Yes, you will receive a new and separate pharmacy insurance card from OptumRx.
 - **Dental:** No, Delta Dental of Michigan does not issue cards.
 - **Vision:** No, United Healthcare does not issue cards.
 - **Health Savings Account:** Yes, if you enroll in the Health Saving Plan you will receive a debit card from Health Equity.
 - **Flexible Spending Account:** Yes, you will receive a new debit card from Health Equity.
 - **Dependent Care Flexible Spending Account:** Health Equity does not issue debit cards.

IMPORTANT: Due to the timing of this transition, you may not receive ID cards by Jan. 1, 2025. We ask for your patience to allow time for the files to generate and the vendors to load before reaching out to the HRSC or the vendors.

14. Can I get a digital ID card?

- Yes, click [here](#) for a job aid to register and print out a copy of your digital ID cards for medical, dental, and vision.

15. Where can I print out a temporary ID card for pharmacy?

- You can print out a temporary pharmacy card [here](#).

16. 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 is included in the Benefits Guide.

17. Will the same medical plans be offered in 2025?

- Effective Jan. 1, 2025, the following medical plans will be offered:
 - Standard (similar to Blue Advantage HMO)
 - Classic (similar to Alliance Select HDHP PPO)
 - Core (similar to Blue Advantage HDHP HMO)

18. Will I have to change health care 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.
- You can continue to receive care from your current Tier 1, Tier 2, or Tier 3 providers/facilities at any time. However, when you use Tier 1 providers, you'll receive the highest benefits. You can search for Tier 1, Tier 2, and Tier 3 providers on the Blue Cross Blue Shield Michigan (BCBSM) website. More detailed information can be found on the provider search tool flyer.

19. Are all MercyOne facilities considered Tier 1?

- Yes, all MercyOne facilities are considered Tier 1, as well as all other Trinity Health facilities nationally.

20. Will I still have access to the Guest Network?

- No, all plans effective Jan. 1, 2025, will be PPO plans, therefore the Guest Network is no longer needed.

21. Will my medications still be covered under the MercyOne Genesis Prescription Drug Plan as part of Trinity Health?

- While the Genesis Health System and Trinity Health formularies are similar, there are some differences. Members who have formulary changes will receive a letter from OptumRx, with next steps. You can also visit https://www.optumrx.com/oe_trinityhealth/landing to obtain the cost of your specific medications under each MercyOne Genesis medical plan under Trinity Health.

MercyOne Genesis colleagues only (#20):**22. Will my prescription refill carry over?**

- Yes, Wellmark will transition your remaining refill to OptumRx on a drug-by-drug basis.

Crescent colleagues only (#21):**23. Will my prescription refill carry over?**

- No, they will not carry over.

24. How are contraceptives covered?

- Trinity Health has a religious exemption from services replacing act of conception or the act of conception under our pharmacy and medical plans.
- However\ due to the Women's Preventive Health requirements, you can enroll, at no additional cost, in the Contraceptive Accommodation (CA) Limited Choice program and receive a separate ID card for these services. You must be enrolled in the medical plan to apply for this card. Your coverage will be effective on the date your Trinity Health's group health plan coverage is effective. OptumRx will automatically mail members a separate ID card for contraceptives to members age 13+.

25. What happens if I enroll in medical benefits by January 30, 2025, and submit my documentation, but had a medical claim between January 1, 2025, and when I enrolled?

- If you enroll in a Trinity Health MercyOne Genesis medical plan before January 30, 2025, and have submitted your required documentation, your coverage will be back dated to January 1, 2025.
- Any claims incurred during this time can be resubmitted by your provider with the Trinity Health Plan. *Note:* Payment will be dependent on provider tier level with the Trinity Health Plan.

26. How do I receive the full incentive for a lower health insurance premium cost?

- Each year and each quarter, medically enrolled colleagues and spouses/eligible adult dependents have an opportunity to earn an incentive to retain the lower per pay period cost for medical coverage by completing and tracking healthy-living and well-being activities. All colleagues start the plan year with the full incentive amounts (lower per pay cost for medical coverage). More information about Live Your Whole Life is in the benefit guide.

27. What is the difference between an HSA and FSA account?

- There is more information available in the Appendix of the benefits presentation regarding these accounts.
- A spending account comparison document is available in the share drive for your reference.

28. Can I carry over my Limited Purpose Account (LPA) balance?

- No, your LPA will sunset effective Dec. 31, 2024. Funds may be used through Mar. 15, 2025. Any money not requested for reimbursement by Mar. 31, 2025, will be forfeited.

29. Can I carry over my Health Saving Account (HSA) balance after the transition?

Yes, HSA balances do not expire, unlike spending or dependent care accounts. HSA balances stay with the colleagues indefinitely, including with employment changes. Options will be available for transitioning the balance to a Trinity based account after the conversion. More will be shared closer to the transition date.

MercyOne Genesis colleagues only (#28-#30):**30. Will my Paid Time Off (PTO) balance transfer to Trinity Health?**

- Yes, your Genesis PTO balance at the time of transition will carry over as well as your years of service.

31. Will my PTO accrual rate change?

- No, you will remain with the same accrual plant you have been in previously with Genesis Health.

32. Is there a change to the MercyOne Genesis holiday benefit?

- No, an employee may choose to use PTO for department closing or reduced staffing on the (6) recognized holidays. If an employee does not want to use PTO, they must notify their Leader in advance and request Census Time No Pay (CTNP) in API.

Crescent colleagues only (#31-#33):**33. Will my Paid Time Off (PTO) balance transfer to Trinity Health?**

- Yes, PTO balance will transfer up to the MercyOne Genesis maximum bank allowed, minus 40 hours. Any PTO hours above will be paid out.

34. Will my PTO accrual rate change?

- Yes. Effective Dec. 22, 2024, Crescent colleagues will move to the MercyOne Genesis PTO plan. Please refer to the benefit guide for more details.

35. Is there a change to the Crescent holiday benefit?

- Your recognized holidays will not change.
- An employee may choose to use PTO for department closing or reduced staffing on the (6) recognized holidays. If an employee does not want to use PTO, they must notify their Leader in advance and request Census Time No Pay (CTNP) in API.

36. How do I elect PTO cash out for calendar year 2025?

- PTO cash-out will be offered through Lawson/Infor Employee Self-Service between Nov. 1–15 2024, for calendar year 2025.
- The PTO cash-out option must be completed by **Nov. 15, 2024**, to qualify for the cash-out in Nov. 2025.

37. What if I am on an intermittent leave of absence during the transition?

- Your approved Intermittent FMLA (Family Medical Leave Act) leave of absence will transfer to Trinity Health as of January 1, 2025.

38. What if I am on a continuous leave of absence at the time of transition?

- If you are on an approved **non-disability** continuous leave of absence that had an initial start date of December 31, 2024, or earlier, you will transfer to Trinity Health and be eligible for all benefits effective January 1, 2025.
- If you are on an approved **disability** continuous leave of absence that had an initial start date of December 31, 2024, or earlier, you will remain with your current disability vendor and will not be eligible for Trinity Health disability until you return to work.
- Regardless of the leave type, and you wish to have benefits for January 1, 2025, you need to enroll in Trinity Health benefits no later than January 30, 2025.

39. 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). The 2025 limits can be found in the benefits guide.

40. How will the transition to Trinity Health 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 January 1, 2024, and the transition date December 31, 2024. Any remaining funds will be forfeited and will not transfer to Trinity Health. You will have until March 31, 2025, to submit claims to your prior service provider.

RETIREMENT BENEFITS – MercyOne Genesis Colleagues

Trinity Health 401(k) Retirement Savings Plan (the “Trinity Health 401(k) Plan”)

The Genesis Health System Retirement Savings Plan (403(b)) and Genesis Employer Contribution Plan (401(k)) are referred to here as the “Genesis Health retirement plans”.

1. Will I continue to make and/or receive contributions under the Genesis Health retirement plans?

- No. Beginning with your first pay date on Jan. 3, 2025, you will begin participation in the **Trinity Health 401(k) Retirement Savings Plan**.
- Also, beginning Jan. 1, 2025, the Genesis Health retirement plans will be frozen to new entrants and no future contributions will be deposited to the plans.

2. What firm is the recordkeeper that provides administrative services for the Trinity Health 401(k) Plan?

- Fidelity Investments is the recordkeeper for the Trinity Health 401(k) Plan.

3. How do I enroll in the Trinity Health 401(k) Plan?

- Your account will be established with Fidelity on Dec. 20, 2024.

- On or after Dec. 20, 2024, you may register your account with Fidelity. Follow these steps to register and enroll:
 - Log into www.NetBenefits.com to register your account or download the NetBenefits app by texting:
 - Apple: Text Nbapp to 343-898
 - Android: Text Nbplay to 343-898
 - You will be required to verify your identity by using the last four numbers of your Social Security Number, Date of Birth, and Last Name
 - Elect your contribution rate and investment allocations
 - Designate your beneficiary
 - Elect to participate in the Automatic Increase Program (optional)

4. What happens if I do not enroll in the Trinity Health 401(k) Plan?

- The Trinity Health 401(k) Plan has an automatic enrollment feature. Automatic Enrollment is a convenient way to assist you with enrollment. Automatic Enrollment occurs when you are first joining the Trinity Health 401(k) Plan; and, annually in January (if not enrolled).
 - If you do not enroll, you will be automatically enrolled at 2% (pre-tax).
 - You will be notified at least 35 days in advance of Automatic Enrollment and will have the opportunity to opt out (elect 0%) or change your contribution elections at any time.

5. How much may I contribute to the Trinity Health 401(k) Plan?

- You may elect to make Pre-tax, Roth, or a combination of Pre-tax and Roth Salary Deferral Contributions as a percent of eligible pay up to 75%, subject to the annual pay and contribution limits set by the IRS*.

Pre-Tax contributions	Roth contributions
Contributions are made on a pre-tax basis, which reduces your current adjusted gross income.	Contributions are made with after-tax dollars. So, you'll pay more in taxes today, but that could mean more money in retirement.
Distributions in retirement are taxed as ordinary income.	Roth contributions, plus accumulated earnings, will be distributed 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.

*IRS limits are indexed annually by the IRS. Please visit <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-ira-contribution-limits> to review the annual limits for 2025.

6. Does Trinity Health make employer contributions?

- Yes. If you meet the eligibility requirements, you will receive an employer matching contribution according to the same formula applicable today under the Genesis Health retirement plan – that is, at the same level as you do today.
 - The Genesis Health maximum match is 2.5% of your earnings when you contribute at least 10% of your earnings into the Trinity Health 401(k) Plan.
 - The “Genesis Health Match Formula” is 25% up to 10% of your earnings.
- In addition, an annual discretionary matching contribution may apply as determined for a given plan year under the plan.

7. What are the requirements that you must satisfy to be eligible for matching contributions under the Trinity Health 401(k) Plan?

- If you are budgeted to work at least 1,560 hours (0.75 full-time employee or 0.75 FTE), you will receive an employer matching contribution each pay period that you contribute a portion of your earnings into the Trinity Health 401(k) Plan.
- If you are budgeted less than 1,560 hours, you will receive employer matching contributions after you have worked and are paid for 1,000 hours in a calendar year, provided you are contributing a portion of your earnings into the Trinity Health 401(k) Plan.
- If you are budgeted less than 1,560 hours annually, and you do not work at least 1,000 hours in the calendar year, you will not be eligible to receive employer matching contributions for that plan year, even if you are contributing a portion of your earnings into the Trinity Health 401(k) Plan.

NOTE: Employer matching contributions are calculated using your year-to-date earnings and year-to-date contributions. This means the matching contribution “true up” or adjusts each pay period to make sure that you receive the full match you are entitled to after satisfying the eligibility requirements.

8. What are the vesting requirements under the Trinity Health 401(k) Plan?

- Vesting means you have earned a right to the Plan benefits.
- The 5-year graded vesting schedule will continue to apply to your employer matching contributions after Dec. 31, 2024:

Completed Years of Service	Vested Percentage
Less than 2	0% Vested
2	20% Vested
3	40% Vested
4	60% Vested
5 or more	100% Vested

- You earn a year of vesting service for each calendar year you are credited with at least 1,000 hours of service. Vesting years do not need to be consecutive.

9. Will my prior service from Genesis Health be credited toward my vesting service in the Trinity Health 401(k) Plan?

- Yes. If you were actively employed on or after March 1, 2023, your years of service credited under the Genesis Health retirement plans will also be credited toward your vesting service under the Trinity Health retirement savings plans.

10. What happens to my existing account balance in the Genesis Health retirement plans?

- Effective Dec. 31, 2024, participation in and contributions into the Genesis Health retirement plans will cease (or freeze). If you are making contributions to the Genesis Health retirement plans as of the final pay date of calendar year 2024, your last contribution will be deducted from your final 2024 paycheck from Genesis Health. Any employer contributions for plan year 2024 that you are eligible for will be deposited into your Genesis Health retirement plan accounts at Transamerica.
- Your account balances in the Genesis Health retirement plans will remain at Transamerica following the Dec. 31, 2024, plans' freeze. You may continue to manage your investment elections, loan repayments, and beneficiary designations by contacting Transamerica just as you do today at 800-755-5801 or by visiting the participant website at www.secure2.transamerica.com. You may also update your personal information by contacting Transamerica.
- The transition of Genesis Health colleagues to the Workday payroll platform is not considered a distributable event under the Genesis Health retirement plans. This means that the same distribution and withdrawal rules available under the Genesis Health retirement plans today (and prior to the plans' freeze) are still applicable. The Genesis Health retirement plans provide that you may initiate a distribution/withdrawal or rollover from your Genesis Health retirement plan accounts at the earlier of attainment of age 59 ½, at your termination from employment, or death.

11. Will there be a 457(b) Plan option available for participation? What will happen to my 457(b) Plan account at Transamerica?

- Eligible participants will be notified prior to January 2025 with information about enrolling and participating in the Trinity Health 457(b) Plan.
- Like the retirement savings plan transition described above, the Genesis Health 457(b) Plan will be frozen to participation and future contributions, effective December 31, 2024. For any colleagues with a balance under the Genesis Health 457(b) Plan, you will be able to continue to manage any balances held under the Plan by contacting Transamerica.

12. Who may I contact if I have any questions?

Trinity Health 401(k) Plan	Genesis Health retirement plans
Contact Fidelity Investments: <ul style="list-style-type: none"> - Fidelity Customer Support Representatives: 1-800-343-0860 (Mon – Fri 8:30 a.m. – 5 p.m. ET) - Fidelity Chat Feature when you log into your account at www.NetBenefits.com (24/7) 	Contact Transamerica: <ul style="list-style-type: none"> - Transamerica Customer Support Representatives: 1-800-755-5801 (Mon – Fri 8 a.m. – 8 p.m. ET)

Retirement Benefits – GenVentures and Crescent Laundry Colleagues Trinity Health 401(k) Retirement Savings Plan (the “Trinity Health 401(k) Plan”)

The Genesis Health System Retirement Savings Plan (403(b)) and Genesis Employer Contribution Plan (401(k)) are referred to here as the “Genesis Health retirement plans”.

13. Will I continue to make and/or receive contributions under the Genesis Health retirement plans?

- No. Beginning with your first pay date on Jan. 3, 2025, you will begin participation in the **Trinity Health 401(k) Retirement Savings Plan**.
- Also, beginning Jan. 1, 2025, the Genesis Health retirement plans will be frozen to new entrants and no future contributions will be deposited to the plans.

14. Who is the recordkeeper that provides administrative services for the Trinity Health 401(k) Plan?

- Fidelity Investments is the recordkeeper for the Trinity Health 401(k) Plan.

15. How do I enroll in the Trinity Health 401(k) Plan?

- Your account will be established with Fidelity on Dec. 20, 2024.
- On or after Dec. 20, 2024, you may register your account with Fidelity. Follow these steps to register and enroll:
 - Log into www.NetBenefits.com to register your account or download the NetBenefits app by texting:
 - Apple: Text Nbapp to 343-898
 - Android: Text Nbplay to 343-898
 - You will be required to verify your identity by using the last four numbers of your Social Security Number, Date of Birth, and Last Name
 - Elect your contribution rate and investment allocations
 - Designate your beneficiary

- Elect to participate in the Automatic Increase Program (optional)

16. What happens if I do not enroll in the Trinity Health 401(k) Plan?

- The Trinity Health 401(k) Plan has an automatic enrollment feature. Automatic Enrollment is a convenient way to assist you with enrollment. Automatic Enrollment occurs when you are first joining the Trinity Health 401(k) Plan; and, annually in January (if not enrolled).
 - If you do not enroll, you will be automatically enrolled at 2% (pre-tax).

You will be notified at least 35 days in advance of Automatic Enrollment and will have the opportunity to opt out (elect 0%) or change your contribution elections at any time.

17. How much may I contribute into the Trinity Health 401(k) Plan?

- You may elect to make Pre-tax, Roth, or a combination of Pre-tax and Roth Salary Deferral Contributions as a percent of eligible pay up to 75%, subject to the annual pay and contribution limits set by the IRS*.

Pre-Tax contributions	Roth contributions
Contributions are made on a pre-tax basis, which reduces your current adjusted gross income.	Contributions are made with after-tax dollars. So, you'll pay more in taxes today, but that could mean more money in retirement.
Distributions in retirement are taxed as ordinary income.	Roth contributions, plus accumulated earnings, will be distributed 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.

*IRS limits are indexed annually by the IRS. Please visit <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-ira-contribution-limits> to review the annual limits for 2025.

18. Does Trinity Health make employer contributions?

- Yes. If you meet the eligibility requirements, you will receive an employer matching contribution according to the same formula applicable today under the Genesis Health retirement plan – that is, at the same level as you do today.
 - The GenVentures/Crescent Laundry maximum match is 4% of your earnings when you contribute at least 5% of your earnings into the Trinity Health 401(k) Plan.
- The “GenVentures/Crescent Laundry Match Formula” is 100% on the first 3% of earnings you contribute, plus 50% on the next 2% of earnings you contribute.

19. What are the requirements that you must satisfy to be eligible for matching contributions under the Trinity Health 401(k) Plan?

- If you are budgeted to work at least 1,560 hours (0.75 full-time employee or 0.75 FTE), you will receive an employer matching contribution each pay period that you contribute a portion of your earnings into the Trinity Health 401(k) Plan.
- If you are budgeted less than 1,560 hours, you will receive employer matching contributions after you have worked and are paid for 1,000 hours in a calendar year, provided you are contributing a portion of your earnings into the Trinity Health 401(k) Plan.
- If you are budgeted less than 1,560 hours annually, and you do not work at least 1,000 hours in the calendar year, you will not be eligible to receive employer matching contributions for that plan year, even if you are contributing a portion of your earnings into the Trinity Health 401(k) Plan.

NOTE: Employer matching contributions are calculated using your year-to-date earnings and year-to-date contributions. This means the matching contribution “true up” or adjusts each pay period to make sure that you receive the full match you are entitled to after satisfying the eligibility requirements.

20. What are the vesting requirements under the Trinity Health 401(k) Plan?

- Vesting means you have earned a right to the Plan benefits.
- The 2-year cliff vesting schedule will continue to apply to your employer matching contributions after Dec. 31, 2024. This means you are 0% vested until you are credited with 2 or more years of vesting service.

Completed Years of Service	Vested Percentage
Less than 2	0% Vested
2 or more	100% Vested

- You earn a year of vesting service for each calendar year you are credited with at least 1,000 hours of service. Vesting years do not need to be consecutive.

21. Will my prior service from GenVentures or Crescent Laundry be credited toward my vesting service in the Trinity Health 401(k) Plan?

- Yes. If you were actively employed on or after March 1, 2023, your years of service credited under the Genesis Health retirement plans will also be credited toward your vesting service under the Trinity Health retirement savings plans.

22. What happens to my existing account balance in the Genesis Health retirement plan?

- Effective Dec. 31, 2024, participation in and contributions into the Genesis Health retirement plan will cease (or freeze). If you are making contributions to the

Genesis Health retirement plans as of the final pay date of calendar year 2024, your last contribution will be deducted from your final 2024 paycheck from GenVentures/Crescent Laundry. Any employer contributions for plan year 2024 that you are eligible for will be deposited into your Genesis Health retirement plan accounts at Transamerica.

- Your account balance in the Genesis Health retirement plan will remain at Transamerica following the Dec. 31, 2024, plans' freeze. You may continue to manage your investment elections, loan repayments, and beneficiary designations by contacting Transamerica just as you do today at 800-755-5801 or by visiting the participant website at www.secure2.transamerica.com. You may also update your personal information by contacting Transamerica.
- The transition of GenVentures and Crescent Laundry colleagues to the Workday payroll platform is not considered a distributable event under the Genesis Health retirement plan. This means that the same distribution and withdrawal rules available under the Genesis Health retirement plans today (and prior to the plans' freeze) are still applicable. The Genesis Health retirement plans provide that you may initiate a distribution/withdrawal or rollover from your Genesis Health retirement plan account at the earlier of attainment of age 59 ½, at your termination from employment, or death.

23. Who may I contact if I have any questions?

Trinity Health 401(k) Plan	Genesis Health retirement plans
Contact Fidelity Investments: <ul style="list-style-type: none"> - Fidelity Customer Support Representatives: 1-800-343-0860 (Mon – Fri 8:30 a.m. – 5 p.m. ET) - Fidelity Chat Feature when you log into your account at www.NetBenefits.com (24/7) 	Contact Transamerica: <ul style="list-style-type: none"> - Transamerica Customer Support Representatives: 1-800-755-5801 (Mon – Fri 8 a.m. – 8 p.m. ET)