



Trinity Health

2024 Trinity Health **Summary of Benefits**

Package: Columbus Residents

Full-time and part-time benefits-eligible colleagues may participate; coverage is effective as of the first day of active employment if the colleague enrolls within 30 days, or, if later, the date the colleague becomes benefits eligible.

Benefit	Who Pays	Provisions
Medical	Trinity Health + Colleague, (pre-tax; after-tax for non-spouse eligible adult dependent and their children)	Participation in one of the following plans is offered: <ul style="list-style-type: none"> • Traditional Plan • Health Savings Plan • Essential Plan Each year, colleagues enrolled in a Trinity Health medical plan (“medically enrolled” colleagues) and their spouses/eligible adult dependents have an opportunity to earn an incentive to retain the lower per pay cost for medical plan coverage by completing and tracking healthy-living and well-being activities. New hires and newly benefits-eligible colleagues with a benefits effective date after Jan 1 pay the lowest per pay period cost for their medical plan coverage elected throughout their first plan/calendar year without completing healthy-living and well-being activities.
Health Savings Account (HSA)	Trinity Health + Colleague (pre-tax)	Pre-tax salary deductions to reimburse for qualified medical expenses up to 2024 IRS limits of \$4,150 for single coverage and \$8,300 for family coverage (limits include both colleague and employer contributions). Colleagues age 55 and over can contribute an additional catch-up contribution of \$1,000. Unused funds roll over year after year. Trinity Health will also make an annual contribution of \$650 for single coverage and \$1,300 for family coverage, prorated based on effective date of Trinity Health medical plan coverage. Eligibility for the HSA is dependent upon enrollment in the Health Savings Plan and establishing an HSA with Health Equity.
Health Reimbursement Account (HRA)	Trinity Health	Essential Assist Plan and HRA component available based on household income and family size. For colleagues eligible for and enrolled in the Essential Assist Plan, Trinity Health will fund a Health Reimbursement Account (HRA) to help pay for medical and/or prescription drug expenses. Individual coverage \$1,000; family coverage \$2,000. Eligibility for the HRA is dependent upon enrollment in the Essential Assist Plan.
Weight Management Reimbursement Benefit	Trinity Health	Reimbursement of up to \$500 per year for behavioral and nutritional counseling services for the purposes of non-surgical weight loss or weight management. Medically enrolled colleagues and family members are eligible.
Dental	Trinity Health + Colleague (pre-tax; after-tax for non-spouse eligible adult dependent and their children)	Participation in one of the following plans is offered: <ul style="list-style-type: none"> • High Plan • Standard Plan
Vision	Colleague (pre-tax; after-tax for non-spouse eligible adult dependent and their children)	Participation in one of the following plans is offered: <ul style="list-style-type: none"> • High Plan • Standard Plan
Health Care Flexible Spending Account (HC FSA)	Colleague	Pre-tax salary deductions to reimburse for qualified medical expenses. Colleague may elect to contribute pre-tax dollars each pay period up to a maximum of \$3,050 annually.

Health & Well-being Benefits (continued)



Benefit	Who Pays	Provisions
Dependent Care Flexible Spending Account (DC FSA)	Colleague	Pre-tax salary deductions to reimburse for eligible dependent care expenses. Colleague may elect to contribute pre-tax dollars each pay period up to maximum of \$5,000 annually (\$2,500 if the colleague is married but files a separate tax return).
Basic Group Term Life and Accidental Death and Dismemberment (AD&D)	Trinity Health	Basic group term life insurance coverage equal to 1x base annual salary, subject to plan maximums; AD&D insurance coverage equal to 1x base annual salary, subject to plan maximums.
Supplemental Life, Supplemental AD&D; Spouse and Dependent Life	Colleague (after-tax)	Colleague may elect to purchase additional group term life insurance up to 8x base annual salary, subject to plan maximums and evidence of insurability requirements. Colleague may also purchase additional AD&D insurance up to 8x base annual salary, subject to plan maximums and evidence of insurability requirements. Colleague may also elect to purchase the following coverage for spouse and child(ren), subject to policy limits and requirements: <ul style="list-style-type: none"> • Spouse life: \$10,000, \$20,000, \$50,000, \$80,000 or \$100,000. • Child(ren) life: \$5,000, \$10,000 or \$20,000
Travel and Accident Insurance	Trinity Health	Coverage provided for certain losses (e.g., loss of life, limb or sight) while traveling on Trinity Health business up to policy limits.

Time Away from Work Benefits



Full-time and part-time benefits-eligible colleagues may participate; coverage is effective as of the first day of the benefits-eligible colleague's active employment or, if later, the date the colleague becomes full-time or part-time benefits-eligible; the Time Away from Work Benefits are paid for by the employer.

Benefit	Provisions
Short-Term Disability (STD)	Employer paid STD provides up to 50% of pre-disability earnings for an approved leave of absence exceeding 14 consecutive calendar days, with a maximum benefit of 26 weeks from date of disability in accordance with the plan.
Long-Term Disability (LTD)	Upon the greater of exhaustion of STD or 180 consecutive calendar days of disability, employer-paid group LTD insurance provides a benefit of 50% of pre-disability earnings up to a monthly maximum of \$10,000 in accordance with the certificate of coverage. Buy-up plan available, which provides a benefit of up to 66.67% of pre-disability earnings up to a monthly maximum of \$10,000 in accordance with the policy.
Paid Time Off (PTO)	<p>PGY 1 Residents receive 23 days of "drop-in" PTO (also referred to as "front-loaded" PTO hours) on the first pay of the contract year; the entire 23 days of PTO are available for use on approval from the Program Director.</p> <p>PGY 2 – 5 Residents receive 28 days of "drop-in" PTO (also referred to as "front-loaded" PTO hours) on the first pay of the contract year; the entire 28 days of PTO are available for use on approval from the Program Director.</p> <p>PTO is inclusive of sick time, vacation time and holidays (i.e., there are no separate paid holidays). No carry over of unused PTO days into the next contract year. PTO balances are not payable in advance or paid out upon termination of employment.</p>
Jury Duty Pay	Base salary paid for time away from work to serve when summoned to jury duty.

Benefit	Provisions
Witness Duty Pay	Base salary paid to testify as a witness at the request of Trinity Health Corporation or one of its ministries or subsidiaries unless paid as an expert witness.
Medical, Parental or Caregiver Leave	Residents covered under ACGME are eligible for up to six weeks of paid leave for medical, parental or caregiver leave one time during the residency program, which will be administered by The Hartford.
Workers' Compensation	Workers' compensation coverage is provided under such terms as required by state law for protection against accidents or illnesses.
Other Time Away from Work	Colleague should reference agreement for other time away from work.

403(b) or 401(k) Retirement Savings Plan

Maximize Your Retirement Savings

1

Colleague Contributions

+

2

Employer Matching Contributions

The investment of all contributions to the 403(b) or 401(k) Plan is participant-directed among the investment options offered under the 403(b) or 401(k) Plan.

Benefit	Who Pays	Provisions
Colleague Contributions	Colleague	Colleagues may elect to make pre-tax and/or Roth salary deferral contributions between 1% and 75% of eligible compensation. Colleagues who do not make a salary deferral election will be automatically enrolled and 2% of compensation will be automatically withheld from pay each pay period on a re-tax basis and contributed to the Plan. Colleagues are subject to automatic enrollment at least 35 days after their hire date and annually in January, but only if a contribution election is not on record. Under federal law, the maximum amount of elective deferrals (both pre-tax and Roth) is \$23,000 in 2024. Colleagues may contribute up to an additional \$7,500 if at least age 50 in 2024. Participants are 100% vested in all salary deferral contributions that they make.
Employer Matching Contributions	Trinity Health	<p>Trinity Health will match up to 10% of colleague contributions as follows:</p> <ul style="list-style-type: none"> 100% match on first 3% of eligible compensation contributed, and 50% match on the next 7% of eligible compensation contributed. <p>This means if a colleague contributes up to 10% of eligible compensation, Trinity Health will contribute up to 6.5%. Colleagues are eligible to receive employer matching contributions if the colleague either has budgeted hours of at least 1,560 for the calendar year or is credited with 1,000 hours of service during the calendar year. The compensation used for determining the employer matching contribution is limited by federal law. In 2024, the compensation limit is \$345,000. Participants become vested in employer matching contributions after three (3) calendar years in which they are credited with at least 1,000 hours of service.</p>



All colleagues and their family members are eligible for the Self-Care Platform (except that only medically enrolled are eligible for coaching and other medical benefits), Mental Well-being Benefit, Student Loan Relief Services, Tuition Reimbursement, Colleague Discounts, and Weight Management effective as of their first day of active employment. Full-time and part-time benefits-eligible colleagues may participate in Voluntary Benefits and Commuter Benefits effective as of their first day of active employment.

Benefit	Provisions
<p>At Trinity Health, we believe our spiritual, mental, emotional, physical, financial, social, and vocational well-being can positively affect quality of life, not only for ourselves, but also for our families and those we serve. Life Your Whole Life is the integrated well-being program for colleagues and their families; and is comprised of activities, tools and benefits that support us in achieving our unique well-being goals.</p>	
<p>Self-Care Platform <i>powered by Live Your Whole Life connect portal</i></p>	<p>Confidential, secure access to telephonic health coaching, self-guided video courses, digital coaching modules, healthcare tracker tools, self-assessments and more.</p>
<p>Mental Well-being Benefit <i>powered by Spring Health</i></p>	<p>The mental well-being benefit, powered by Spring Health, provides Trinity Health colleagues and members of their household (age 6+) high-quality support at no cost. Spring Health offers access to six free therapy sessions per calendar year, six free coaching sessions per calendar year, personalized care, diverse providers, self-guided wellness exercises, coaching, medication management, work-life services, and more.</p>
<p>Student Loan Relief Services <i>powered by Fiducius</i></p>	<p>Colleagues and family members may enroll in the voluntary student loan relief services program for options to handle student loans. Options may include loan forgiveness, refinancing, consolidation, and lower payments.</p>
<p>Tuition Reimbursement</p>	<p>Reimbursement of tuition and fees in accordance with the Trinity Health Tuition Reimbursement Program Policy.</p>
<p>Colleague Discounts <i>powered by PerkSpot</i></p>	<p>Access to exclusive discounts at many national and local merchants. There are hundreds of deals available, including discounts on electronics, health & wellness, entertainment, travel and more.</p>
<p>Voluntary Benefits</p>	<p>Benefit options available include:</p> <ul style="list-style-type: none"> • Life Insurance • Critical Illness Insurance • Cancer Insurance • Auto/Homeowners Insurance (must be employed for one year to enroll) • Pet Insurance • AD&D Insurance • Identity Theft Insurance • Group Legal
<p>Commuter Benefits</p>	<p>Commuter benefits allow you to use tax-free money to pay for eligible transit and parking expenses up to \$300/month.</p>



SmartSelect Decision Support Tool

Need help deciding which medical plan best meets the needs of you and your family? SmartSelect provides personalized support to educate and assist you to make better health plan decisions, recommend a plan based on expected future health care usages, and increases your understanding of benefit offerings. Access the SmartSelect tool [here](#).

The information provided in this document is designed to assist you with understanding your benefits. It is only an overview and is not intended to be a complete description of your benefits or an employment contract. For a complete description of your benefits, refer to the applicable plan documents, summary plan descriptions, plan highlights and certificates of coverage (for fully insured benefits), as amended from time to time. The formal plan documents will govern if there are any inconsistencies or inaccuracies between the terms of the plan documents and this document. The formal plan documents are the only sources upon which you may properly rely to determine your benefits and rights under the plans and this document is not meant to interpret, extend or change any plan provisions in any way. Some coverages may not be available in all states. The summary plan descriptions, plan highlights and certificates of coverage (for fully insured benefits) are available at <https://www.trinity-health.org/my-benefits/>

Any change in the law or regulatory guidance issued thereunder that affects these benefits may necessitate revisions in the plans. Additionally, Trinity Health retains the right to amend, terminate or otherwise modify the plans and your benefits at any time and for any reason without prior notification to you. You are encouraged to refer specific tax questions regarding your benefits to your personal tax advisor.