



Trinity Health

# 2023 Trinity Health **Summary of Benefits**

Loyola University Health System

# Health & Well-being Benefits

Full-time and part-time benefits-eligible colleagues<sup>1</sup>; coverage effective date of hire



Benefit	Who Pays	Provisions
<b>Medical</b>	Trinity Health + Colleague (pre-tax; after-tax for non-spouse eligible adult dependent and their children)	<p>Participation in one of the following plans is offered:</p> <ul style="list-style-type: none"> <li>• Traditional Plan</li> <li>• Health Savings Plan</li> <li>• Essential Plan</li> </ul> <p>Each year, medically enrolled colleagues and spouses/eligible adult dependents have an opportunity to earn an incentive to retain the lower per pay cost for medical coverage by completing and tracking healthy-living and well-being activities. New hires with a benefits effective date after Jan 1 pay lowest per pay period cost throughout their first plan year.</p>
<b>Health Savings Account (HSA)</b>	Trinity Health + Colleague (pre-tax)	<p>Pre-tax salary deductions to reimburse for qualified medical expenses up to 2023 IRS limits of \$3,850 for single coverage and \$7,750 for family coverage (limits include both colleague and employer contributions). Colleagues aged 55 and over can contribute an additional catch-up contribution of \$1,000. Unused funds roll over year after year.</p> <p>Trinity Health will also make an annual contribution of \$650 for single coverage and \$1300 for family coverage, prorated based on start date. Eligibility for the HSA is dependent upon enrollment in the Health Savings Plan.</p>
<b>Health Reimbursement Account (HRA)</b>	Trinity Health	<p>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.</p>
<b>Dental</b>	Trinity Health + Colleague (pre-tax; after-tax for non-spouse eligible adult dependent and their children)	<p>Participation in one of the following plans is offered:</p> <ul style="list-style-type: none"> <li>• High Plan</li> <li>• Standard Plan</li> </ul>
<b>Vision</b>	Colleague (pre-tax; after-tax for non-spouse eligible adult dependent and their children)	<p>Participation in one of the following plans is offered:</p> <ul style="list-style-type: none"> <li>• High Plan</li> <li>• Standard Plan</li> </ul>
<b>Health Care Flexible Spending Account (HC FSA)</b>	Colleague (pre-tax)	<p>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 \$2,850 annually.</p>
<b>Dependent Care Flexible Spending Account (DC FSA)</b>	Colleague (pre-tax)	<p>Pre-tax salary deductions for dependent care expense reimbursement. Annual maximum of \$5,000.</p>
<b>Basic Group Term Life and Accidental Death and Dismemberment (AD&amp;D)</b>	Trinity Health	<p>Basic group term life insurance coverage equal to 1x base annual salary, subject to plan maximums; AD&amp;D insurance coverage equal to 1x base annual salary, subject to plan maximums.</p>
<b>Supplemental Life, Supplemental AD&amp;D; Spouse and Dependent Life</b>	Colleague (after-tax)	<p>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&amp;D insurance up to 8x base annual salary and subject to plan maximums. Colleague may also elect to purchase the following coverage for spouse and child(ren), subject to policy limits and requirements:</p> <ul style="list-style-type: none"> <li>• Spouse life: \$10,000, \$20,000, \$50,000, \$80,000 or \$100,000.</li> <li>• Child(ren) life: \$5,000, \$10,000 or \$20,000</li> </ul>
<b>Travel and Accident Insurance</b>	Trinity Health	<p>Coverage provided for certain losses (e.g., loss of life, limb or sight) while traveling on Trinity Health business up to policy limits.</p>

<sup>1</sup> Regular full-time and regular part-time employment status is determined in accordance with Human Resources Operating Policy No. 140 (Definition of Employment Classifications).

# Time Away From Work Benefits

Full-time and part-time benefits-eligible colleagues<sup>1</sup>; all employer-paid benefits; coverage is effective date of hire.



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<b>Short Term Disability (STD)</b>	<p><b>Non-Management Colleagues:</b> 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 180 days from date of disability in accordance with the plan.</p> <p><b>Management Colleagues &amp; LUMC Clinical Faculty:</b> Employer paid STD provides 100% of pre-disability earnings for an approved leave of absence exceeding seven (7) consecutive calendar days, with a maximum benefit of 180 days from date of disability in accordance with the plan.</p>																								
<b>Long-Term Disability (LTD)</b>	<p><b>Non-Management Colleagues:</b> Employer paid LTD provides up to 50% of pre-disability earnings for an approved leave of absence up to a monthly maximum of \$10,000. Voluntary buy-up of 66 2/3% of base pay up to a monthly maximum of \$10,000 is available. Benefit pays after 180 consecutive calendar days of disability in accordance with the plan.</p> <p><b>Management Colleagues:</b> Employer paid LTD provides up to 70% of pre-disability earnings up to a maximum monthly benefit of \$15,000 for an approved leave of absence. Benefit pays after 180 consecutive calendar days of disability in accordance with the plan.</p> <p><b>LUMC Clinical Faculty:</b> Employer paid LTD provides up to 50% of pre-disability earnings for an approved leave of absence up to a monthly maximum of \$10,000. Voluntary buy-up of 66 2/3% of pre-disability earnings up to a monthly maximum of \$10,000 is available. Benefit pays after 180 consecutive calendar days of disability in accordance with the plan.</p>																								
<b>Paid Time Off (PTO)<sup>2</sup></b>	<p><b>Non-Management Colleagues</b> (used for personal vacation, sick) PTO is earned based on the length of service with the Trinity Health System and hours worked during each pay period. Colleagues will move to the next tier of PTO the paycheck following their anniversary date. Subject to bank maximums. Colleagues who accrue time off may elect to cash out up to 80 hours per year, if eligible. PTO is accrued according to the following schedules below:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Service Requirement</th> <th>Per Hour Accrual</th> <th>Annual Max Accrual</th> </tr> </thead> <tbody> <tr> <td>Less than 1 year</td> <td>0.067511 hours</td> <td>128 hours</td> </tr> <tr> <td>1 – 4 years</td> <td>0.081197 hours</td> <td>152 hours</td> </tr> <tr> <td>5 – 9 years</td> <td>0.095238 hours</td> <td>176 hours</td> </tr> <tr> <td>10 – 14 years</td> <td>0.109649 hours</td> <td>200 hours</td> </tr> <tr> <td>15+ years</td> <td>0.124444 hours</td> <td>224 hours</td> </tr> </tbody> </table> <p><b>Management Colleagues</b> (used for personal, vacation) Colleagues receive drop-in time (front-loaded in hours) based on Full-time Equivalent (FTE) status (pro-rated for new hires or newly eligible). Colleagues who receive drop-in PTO are not eligible for PTO cash-out or donation. Maximum carryover into the next plan year is limited to 40 hours. Any unused time beyond 40 hours will be lost.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Service Requirement</th> <th>Annual Drop In</th> </tr> </thead> <tbody> <tr> <td>Less than 6 years</td> <td>176 hours</td> </tr> <tr> <td>6+ years</td> <td>216 hours</td> </tr> </tbody> </table> <p><b>LUMC Clinical Faculty</b> (used for personal, vacation) Full-time colleagues are eligible for up to four (4) weeks per academic year and five (5) days of professional development. The PTO benefit is apportioned for part-time colleagues based on Full-Time Equivalent (FTE) status for up to three (3) weeks per academic year, including professional development time (four days). PTO carryover is not permitted.</p>	Service Requirement	Per Hour Accrual	Annual Max Accrual	Less than 1 year	0.067511 hours	128 hours	1 – 4 years	0.081197 hours	152 hours	5 – 9 years	0.095238 hours	176 hours	10 – 14 years	0.109649 hours	200 hours	15+ years	0.124444 hours	224 hours	Service Requirement	Annual Drop In	Less than 6 years	176 hours	6+ years	216 hours
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<b>Holidays<sup>2</sup></b>	Seven (7) paid holidays per year: New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving, Christmas and one "Float Holiday." The Float Holiday must be taken by the end of the last full pay period in each calendar year or will be forfeited. A colleague's new "Float Holiday" will be available after the last full pay period of the previous calendar year.																								
<b>Bereavement Pay</b>	Up to three (3) days for bereavement following the death of an immediate family member or a parent's loss of a pregnancy. LUMC Clinical Faculty not eligible.																								
<b>Jury Duty Pay</b>	Base salary paid for time away from work to serve when summoned to jury duty. LUMC Clinical Faculty not eligible.																								
<b>Witness Duty Pay</b>	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. LUMC Clinical Faculty not eligible.																								

<sup>2</sup> For Physicians who do not receive time off or holidays as part of their employment agreement, these details do not apply.

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

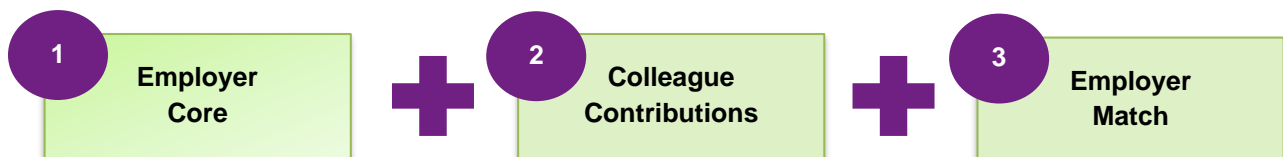
The investment of all contributions to the 403(b) or 401(k) Plan is participant-directed among the investment options offered under the 403(b) or 401(k) Plan.



Benefit	Who Pays	Provisions
<b>Employer Core Contribution</b>	Trinity Health	<p>Trinity Health will make a “core” contribution to an eligible colleague’s 403(b) Plan account for a plan/calendar year equal to the greater of 3% of the colleague’s eligible pay or a minimum core contribution amount. The minimum core contribution is \$1,400 if the colleague is credited with at least 1,800 hours during a plan/calendar year and is prorated if a colleague is credited with fewer than 1,800 hours during a plan/calendar year.</p> <p>An eligible colleague will receive a core contribution for a particular plan/calendar year only if the colleague is credited with at least 1,000 hours of service during the year and is employed by Trinity Health or one of its related employers on the last day of the year. Participants become vested in employer core contributions after three (3) plan/calendar years in which they are credited with at least 1,000 hours of service.</p>
<b>Colleague Contributions</b>	Colleague (pre-tax, after-tax)	<p>Colleague may elect to make salary deferral contributions up to 75% of eligible pay (as defined in the 403(b) Plan and subject to the annual limit on compensation taken into account for purposes of the 403(b) Plan set by the IRS, which is \$330,000 for calendar year 2023); deferral contributions cannot exceed the annual dollar limit set by the IRS (\$22,500 for 2023) plus, if the colleague is at least age 50, an additional “catch-up” contribution up to the limit set by the IRS (\$7,500 for 2023). If a new colleague does not make a deferral election within 35 days of the later of the date of employment and the date the colleague is provided the automatic enrollment notice, the colleague will be automatically enrolled to make deferral contributions of 2% of eligible pay. Participants are 100% vested in salary deferral contributions that they make.</p>
<b>Employer Match Contribution</b>	Trinity Health	<p>Trinity Health will make an employer matching contribution of 25%, 50% or 75% of an eligible colleague’s salary deferral contributions up to 6% of eligible pay. The applicable match percentage is based on the colleague’s years of benefit service.</p> <p>An eligible colleague will receive an employer matching contribution for a particular plan/calendar year if the colleague either has budgeted hours of at least 1,560 for the plan/calendar year or is credited with 1,000 hours of service during the plan/calendar year. Participants become vested in employer matching contributions after three (3) plan/calendar years in which they are credited with at least 1,000 hours of service.</p>

If you meet certain eligibility criteria and your location is a participating employer in one of the nonqualified plans (457(b) or 451), you may also be eligible for additional savings opportunities.

### Maximize Your Retirement Savings



## Live Your Whole Life: Well-being Resources



All colleagues and their family members are eligible for the Self-Care Platform, Life Enrichment Program, Student Loan Relief Services, Colleague Discounts, and Weight Management effective date of hire. Regular full-time and part-time benefits-eligible colleagues may participate in the Tuition Reimbursement Program, Voluntary Benefits and Adoption Assistance Program effective date of hire.

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>	
<b>Self-Care Platform</b> <i>powered by Live Your Whole Life connect portal</i>	Confidential, secure access to telephonic health coaching, self-guided video courses, digital coaching modules, healthcare tracker tools, self-assessments and more!
<b>Life Enrichment Program</b> <i>powered by Carebridge</i>	Get free, confidential support to assist you with a wide variety of services – from finding solutions to personal and family issues to supporting you in completing daily life responsibilities. Participate in virtual support groups, individual counseling sessions or personal life coaching.
<b>Student Loan Relief Services</b> <i>powered by Fiducius</i>	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.
<b>Tuition Reimbursement</b>	Reimbursement of tuition and fees in accordance with Tuition Reimbursement Policy. Subject to annual limits. Union colleagues should refer to the terms of their collective bargaining agreement for eligibility. LUMC Clinical Faculty not eligible.
<b>Colleague Discounts</b> <i>powered by Perkspot</i>	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.
<b>Voluntary Benefits</b>	Benefit options available include: <ul style="list-style-type: none"> <li>• Life Insurance</li> <li>• Critical Illness Insurance</li> <li>• Cancer Insurance</li> <li>• Auto/Homeowners Insurance (must be employed for one year to enroll)</li> <li>• Pet Insurance</li> <li>• AD&amp;D Insurance</li> <li>• Identity Theft Insurance</li> <li>• Group Legal</li> </ul>
<b>Adoption Assistance</b>	Reimbursement of eligible expenses up to \$4,000 per child (up to \$6,000 if the child has special needs) in accordance with the Adoption Assistance Program Policy. LUMC Clinical Faculty not eligible.
<b>Weight Management Reimbursement Benefit</b>	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.
<b>Commuter Benefits</b>	Commuter benefits allow you to use tax-free money to pay for eligible transit and parking expenses up to \$300/month.



### Introducing SmartSelect

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.*

*Any change in the law or regulatory guidance issued thereunder that affects the 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, subject to the terms of your employment agreement, if applicable. Each year revised benefit descriptions will be made available to you, where necessary, to reflect benefits that have been added, deleted or changed. Such revised descriptions will supersede the descriptions in this document. Individual benefit levels and colleague costs are described in your Personalized Information Packet. You are encouraged to refer specific tax questions regarding your benefits to your personal tax advisor.*