



2023 Trinity Health **Summary of Benefits**

St. Mary's Health Care System, Athens

Health & Well-being Benefits

Full-time and part-time benefits-eligible colleagues¹; coverage effective date of hire



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, 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.
Health Savings Account (HSA)	Trinity Health + Colleague (pre-tax)	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. 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.
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.
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)	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.
Dependent Care Flexible Spending Account (DC FSA)	Colleague (pre-tax)	Pre-tax salary deductions for dependent care expense reimbursement. Annual maximum of \$5,000.
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 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: <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.

¹ 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 colleagues¹; all employer-paid benefits except short-term disability; coverage is effective date of hire.



Benefit	Provisions																								
Short-Term Disability (STD)	STD is offered as an optional colleague-paid benefit and colleagues must enroll through The Farmington Company. See Voluntary Benefits section.																								
Long-Term Disability (LTD)	LTD pays a benefit if you are unable to work for a long period of time because of a qualified injury or illness. The benefit pays 60% of earnings up to a maximum of \$10,000 per month. Benefit pays upon 180 consecutive calendar days of disability in accordance with the plan.																								
Personal Annual Leave (PAL)	<p>Your Time Away From Work Program may include personal annual leave (PAL). Colleagues who accrue time off may elect to cash out up to 80 hours per year, if eligible. Subject to PAL bank maximums. PAL is accrued according to the following schedule below:</p> <p>Full Time Colleagues (used for personal, vacation, sick, holiday)</p> <table border="1" data-bbox="542 667 1403 779"> <thead> <tr> <th>Service Requirement</th> <th>Per Pay Max Accrual</th> <th>Annual Max Accrual</th> </tr> </thead> <tbody> <tr> <td>Less than 5 years</td> <td>7.08 hours</td> <td>184 hours</td> </tr> <tr> <td>5 – 9 years</td> <td>8.62 hours</td> <td>224 hours</td> </tr> <tr> <td>10+ years</td> <td>10.15 hours</td> <td>264 hours</td> </tr> </tbody> </table> <p>Part-Time Colleagues (used for personal, vacation, sick, holiday)</p> <table border="1" data-bbox="542 835 1403 947"> <thead> <tr> <th>Service Requirement</th> <th>Per Pay Max Accrual</th> <th>Annual Max Accrual</th> </tr> </thead> <tbody> <tr> <td>Less than 5 years</td> <td>3.08 hours</td> <td>80 hours</td> </tr> <tr> <td>5 – 9 years</td> <td>4.00 hours</td> <td>104 hours</td> </tr> <tr> <td>10+ years</td> <td>4.92 hours</td> <td>128 hours</td> </tr> </tbody> </table>	Service Requirement	Per Pay Max Accrual	Annual Max Accrual	Less than 5 years	7.08 hours	184 hours	5 – 9 years	8.62 hours	224 hours	10+ years	10.15 hours	264 hours	Service Requirement	Per Pay Max Accrual	Annual Max Accrual	Less than 5 years	3.08 hours	80 hours	5 – 9 years	4.00 hours	104 hours	10+ years	4.92 hours	128 hours
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Holidays	Six (6) observed holidays per year: New Year's Day, Good Friday, Fourth of July, Labor Day, Thanksgiving and Christmas. To be paid for an unworked holiday, colleagues must use PAL time.																								
Bereavement Pay	Up to three (3) days for bereavement following the death of an immediate family member or a parent's loss of a pregnancy.																								
Jury Duty Pay	Base salary paid for time away from work to serve when summoned to jury duty.																								
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.																								

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

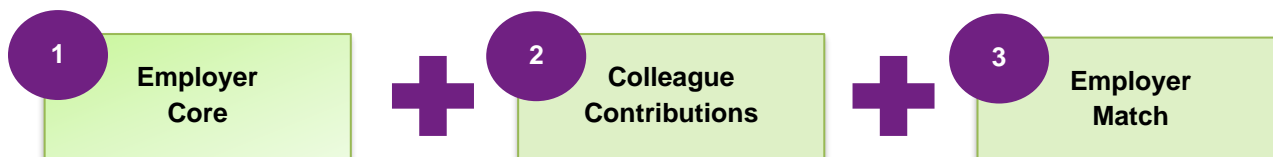
The investment of all contributions to the 403(b) or 401(k) Plan is participant-directed among the investment options offered under the 403(b) or 401(k) Plan.



Benefit	Who Pays	Provisions
Employer Core Contribution	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>
Colleague Contributions	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>
Employer Match Contribution	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>	
Self-Care Platform <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!
Life Enrichment Program <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.
Student Loan Relief Services <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.
Tuition Reimbursement	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.
Colleague Discounts <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.
Voluntary Benefits	Benefit options available include: <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 • Short Term Disability
Adoption Assistance	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.
Weight Management Reimbursement Benefit	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.
Commuter Benefits	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.