



2025 Trinity Health **Summary of Benefits**

FirstChoice Colleagues

As new variable-hour colleagues, FirstChoice team members are not eligible for medical benefits as of their start date but may qualify after a year of service. In compliance with the Affordable Care Act (ACA), Trinity Health offers medical plan coverage to colleagues who are not otherwise eligible for full-time or part-time benefits but who meet certain requirements.

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Medical (if ACA-eligible ¹ after at least one year of service)	Initial Measurement Period A variable-hour colleague who works on average 30 or more hours per week (1560 hours annually) during the 12-month period following the colleague's start date ("12-month Initial Measurement Period") is determined to be ACA-eligible and can enroll in Trinity Health sponsored medical coverage the first of the month following the end of the initial administration period ("90-day Admin. Period"). If eligible, a colleague will receive an email from the HR Service Center with further instructions. ACA-eligible colleagues must complete the enrollment process by the deadline in the notification and coverage will continue for a period of 12 months ("12-month Initial Stability Period").																																																																																																				
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If coverage is not elected at the beginning of a stability period, a colleague must experience a qualifying family status change and request coverage within 30 days of the status change to participate later in the stability period.	Standard Measurement Period A variable-hour colleague who works on average 30 or more hours per week (1560 hours annually) during the 12-month period from October 3 of each year through October 2 of the following year ("12-month Standard Measurement Period") is determined to be ACA-eligible and can enroll in Trinity Health sponsored medical coverage beginning the first day of the plan year (January 1) following the end of the standard administration period ("90-day Admin. Period"). If eligible, the colleague will receive an ACA benefits guide mailed to their home address by early December. ACA-eligible colleagues must complete the enrollment process by the deadline listed in the notification and coverage will continue for a period of 12 months ("12-month Standard Stability Period"). Because eligibility is measured each year, enrollment does not carry over year to year and must actively be elected each year.																																																																																																				
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Any questions related to ACA medical eligibility can be directed to the HR Service Center via the HR4U Colleague Portal: https://hr4u.trinity-health.org/																																																																																																					

¹ ACA eligibility is determined in accordance with Human Resources System Wide Procedure No. 103 (ACA Employee Eligibility). Generally, colleagues are "ACA-eligible" if they averaged 30 hours or more per week (130 hours per month) during their initial measurement period (the 12-month period beginning on the colleague's employment "Start Date") or a standard measurement period (the 12-month period beginning October 3 of each year and ending the following October 2) and must make an active election for each measurement period in which they qualify for coverage.

Time Away from Work Benefits

All colleagues may participate; Jury Duty Pay and Witness Duty Pay benefits are eligible on date of hire.

Benefit	Provisions
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.

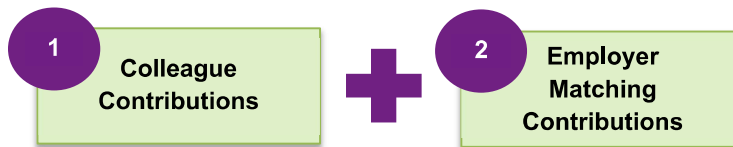
The investment of all contributions to the 403(b) or 401(k) Plan is participant-directed among the investment options offered under the 403(b) or 401(k) Plan.

Benefit	Who Pays	Provisions
Colleague Contributions	Colleague	<p>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.</p>
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>

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.

To learn more, please watch this short video: [Trinity Health Retirement Brainspark Video](#)

Maximize Your Retirement Savings





All colleagues and their family members are eligible for the Self-Care Platform, Mental Well-being Benefit, Student Loan Relief Services and Colleague Discounts 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>	
<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>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>



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.

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.