



# Trinity Health **Summary of Benefits**

**Upon Termination of Employment Without Entitlement to Salary  
Continuation**

## Health & Well-being Benefits



| Benefit  | Impact of Termination of Employment   |
|--|---|
| <b>Medical and Prescription Drug</b>   | <p>Coverage in effect on your last day of employment will end at midnight on the last day of the month in which your employment ends. You will be sent an offer to purchase COBRA continuation coverage of your medical and prescription drug coverage in effect on the day your medical and prescription drug coverage terminates.</p> <ul style="list-style-type: none"> <li>• <b>IMPORTANT: MEDICARE ENROLLMENT IS YOUR RESPONSIBILITY. PLEASE CALL MEDICARE FOR ADDITIONAL INFORMATION REGARDING YOUR MEDICARE ELIGIBILITY AND ENROLLMENT.</b></li> </ul> |
| <b>Dental</b>  | <p>Coverage in effect on your last day of employment will end at midnight on the last day of the month in which your employment ends. You will be sent an offer to purchase COBRA continuation coverage of your dental coverage in effect on the day your dental coverage terminates.</p>   |
| <b>Vision</b>  | <p>Coverage in effect on your last day of employment will end at midnight on the last day of the month in which your employment ends. You will be sent an offer to purchase COBRA continuation coverage of your vision coverage in effect on the day your vision coverage terminates.</p>   |
| <b>Health Care Flexible Spending Account (HCFSA)</b>                           | <p>Coverage in effect on your last day of employment will end at midnight on the date your employment ends unless you elect COBRA continuation coverage. You will be sent an offer to purchase COBRA continuation coverage of your HCFSA if you have a positive balance in your account. If you do not elect COBRA continuation coverage, you may submit claims for eligible medical expenses incurred prior to your employment termination date through March 31 of the following year.</p>  |
| <b>Dependent Care Flexible Spending Account (DCFSA)</b>                        | <p>Coverage in effect on your last day of employment will end at midnight on the date your employment ends. You may submit claims for eligible dependent care expenses incurred prior to your employment termination date through March 31 of the following year.</p>   |
| <b>Basic Group Term Life and Accidental Death and Dismemberment (AD&amp;D)</b> | <p>Coverage in effect on your last day of employment will end at midnight on date your employment ends. You may have the option to convert your coverage to an individual life policy with Hartford, or port all or a part of your coverage to a separate term life policy with Hartford. Please refer to your Group Life Insurance Policy booklet for additional details.</p>  |
| <b>Supplemental Life, Supplemental AD&amp;D; Spouse and Dependent Life</b>     | <p>Coverage in effect on your last day of employment will end at midnight on the date your employment ends. You may have the option to convert from a group policy to an individual life policy with Hartford, subject to underwriting, rating, minimum/maximum amounts, and approval, where applicable.</p>  |
| <b>Travel and Accident Insurance</b>   | <p>Coverage ends on the date your employment ends.</p>  |

## Time Away From Work Benefits



| Benefit   | Impact of Termination of Employment  |
|---|--|
| <b>Short-Term Disability (STD) and Incidental Sick (where applicable)</b> | <p>Employer provided coverage in effect on your last day of employment will end at midnight on the date your employment ends.</p> <p><b>Note:</b> For colleagues working in California, New Jersey, and New York, any state disability will follow the respective state requirements.</p>  |
| <b>Long-Term Disability (LTD)</b>   | <p>Employer provided coverage in effect on your last day of employment will end at midnight on the date your employment ends.</p>  |
| <b>Paid Time Off (PTO)</b>  | <p><b>If you are in an accrual-based PTO plan:</b> any accrued unused hours in your PTO bank as of the date your employment ends will be paid out as soon as possible following the date your employment ends. Unless applicable state law provides otherwise, your unused Float Holiday as of the date your employment ends, if any, will no longer be available and is not paid out.</p> <p><b>If you are in a "drop-in" based PTO plan:</b> any unused hours in your PTO bank and your unused Float Holiday, as of the date your employment ends will no longer be available and are not paid out unless applicable state law provides otherwise.</p> |
| <b>Holidays (where applicable)</b>  | <p>Coverage ends on the date your employment ends. Unless applicable state law provides otherwise, your unused Float Holiday as of the date your employment ends, if any, will no longer be available and is not paid out.</p>   |
| <b>Bereavement Pay</b>  | <p>Coverage ends on the date your employment ends.</p>   |
| <b>Jury Duty Pay</b>  | <p>Coverage ends on the date your employment ends.</p>   |
| <b>Witness Duty Pay</b>   | <p>Coverage ends on the date your employment ends.</p>   |

# Retirement Savings Plan, Pension Benefits and ARC



| Benefit  | Impact of Termination of Employment   |
|--|---|
| <b>Trinity Health 403(b) or 401(k) Retirement Savings Plan</b>                               | <p>Upon termination of your employment, you will have the option to:</p> <ol style="list-style-type: none"> <li>1. Leave your account balance with Fidelity<sup>^</sup></li> <li>2. Request a tax-free direct rollover of all or part of your benefit (subject to any minimum rollover amount) to an Individual Retirement Account (IRA) or to another tax-qualified plan.</li> <li>3. Request a full lump sum cash distribution. In addition to income taxes on the distribution, an additional penalty tax of 10% may apply if you are under age 59 ½ at the time of the distribution.</li> <li>4. Request a partial lump sum cash distribution not more frequently than quarterly with a minimum distribution amount of \$500. In addition to income taxes on the distribution, an additional penalty tax of 10% may apply if you are under age 59½ at the time of the distribution.</li> <li>5. Request substantially equal annual, semi-annual, quarterly or monthly installment payments over a specified number of years. The number of years you select cannot exceed your life expectancy at the time payments begin, or the combined life expectancies of you and your spouse or other designated beneficiary.</li> </ol> <p><sup>^</sup>If the value of your vested account is \$5,000 or less, the only payment option is a single lump sum, which you may receive in cash or rollover all or a portion of to an IRA or another tax-qualified plan (subject to any minimum rollover amount); you may not leave an account balance of \$5,000 or less in your plan account in the plan. Please review the applicable summary plan description and contact Fidelity at <a href="http://www.NetBenefits.com">www.NetBenefits.com</a> or 800-343-0860 for additional information.</p> |
| <b>Trinity Health Pension Plan or Catholic Health East Employee Pension Plan<sup>2</sup></b> | <p>As soon as administratively practicable after your employment ends (generally within one or two pay cycles after your last day of employment) you will receive a final pension calculation and information regarding the available options for your pension plan benefit. Please review the applicable summary plan description and direct questions you may have regarding pension benefits to the Trinity Health Pension Office at 800-793-4733.</p>   |
| <b>Trinity Health 457(b) and 451 Deferred Compensation Plan (where applicable)</b>           | <p>Please review the plan highlights and contact Fidelity at <a href="http://www.NetBenefits.com">www.NetBenefits.com</a> or 800-343-0860 for further information.</p>  |
| <b>At-Risk or Other Incentive Compensation (where applicable)</b>                            | <p>If you are eligible, as defined by your ministry, to participate in an at-risk or other incentive compensation program, if any, you will be subject to the terms and conditions of that program. Specific questions should be addressed with your local Human Resources Business Partner.</p>  |

<sup>2</sup> If you have a benefit under another pension plan of Trinity Health or one of its affiliates, please contact the Trinity Health Pension Plan Office at 800-793-4733 for assistance in obtaining contact information regarding that plan.

## Live Your Whole Life: Well-being & Other Resources



| Benefit  | Impact of Termination of Employment   |
|--|---|
| Tuition Reimbursement  | Coverage ends on the date your employment ends.   |
| Professional Dues (where applicable)                             | No payment or reimbursement for any dues after your last day of employment.   |
| Educational/Professional Development Seminars (where applicable) | No payment or reimbursement for any seminar expenses incurred after your last day of employment.  |
| Adoption Assistance  | Coverage ends on the date your employment ends.   |
| Voluntary Benefits, managed through the Farmington Company       | Coverage in effect on your last day of employment will end at midnight on the date your employment ends.<br><br>You will be contacted by the Farmington Company to set up direct payment arrangements.<br><br>This includes colleague paid long-term disability.  |
| Mental Well-being Benefit powered by Spring Health               | You and your household members (age 6+) will continue to have 24-7 access to the mental well-being benefit, powered by Spring Health, for 18 months after your employment terminates. 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. For immediate assistance, visit <a href="http://trinityhealth.springhealth.com">trinityhealth.springhealth.com</a> (work-life code: trinityhealth) or call 1-855-629-0554. |

## Rehire Provisions

### Impact to Benefits Upon Rehire

If you are rehired by Trinity Health or any of its Health Ministries as a full-time or part-time benefits-eligible colleague, you will be eligible for the Health & Well-being Benefits (medical, dental, vision, life, etc.) and Time Away From Work Benefits (short and long-term disability, PTO, etc.) effective on your first day of active employment on or after your date of rehire with no waiting period. You will maintain your service credit as of your last day worked for purposes of the Trinity Health 403(b) and 401(k) Retirement Savings Plan. You will also maintain service credit as of your last day worked for purposes of PTO accrual (Program A) if you are rehired by Trinity Health or any of its Health Ministries within one year from your last day worked. The Trinity Health Human Resources System-Wide Rehire Policy and Procedure provide additional information and details regarding eligibility and enrollment in benefits upon rehire.

## Questions

### Contact information for questions

Questions regarding benefits or any changes in your contact information (e.g., change of address, phone number or e-mail address) should be directed as follows:

- Ministries supported by the HR Service Center: contact [Here2HelpHR4U@trinity-health.org](mailto:Here2HelpHR4U@trinity-health.org)
- Ministries not supported by the HR Service Center (Integrated Health Associates (IHA), Sisters of the Holy Cross, Academy of the Holy Cross and MercyOne Waterloo): contact your local Human Resources Business Partner

*The information provided in this document is designed to assist you with understanding the benefits you will receive upon the termination of your employment. It is only an overview and is not intended to be a complete description of your benefits. 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. 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 at any time and for any reason without prior notification to you. Any such change may operate prospectively or retroactively. You are encouraged to refer specific tax questions regarding your benefits to your personal tax advisor.*

May 2023