2020 Benefit Fact Sheet Graduate Medical Education

To support the diverse medical, family and financial needs of our colleagues, Trinity Health and St. Joseph Mercy Ann Arbor/Livingston provides three medical plan options, two dental plan options and two vision plan options. You’ll enjoy a lower deductible, copay and coinsurance when you use Trinity Health facilities and aligned providers. Plus, you will be eligible for basic life and accidental death and dismemberment (AD&D) insurance provided by Trinity Health and voluntary (colleague paid) options for supplemental life, supplemental AD&D and dependent life.

Benefit Eligibility
You are eligible for benefits if you are a regularly scheduled full-time or part-time colleague with 40 or more budgeted hours per pay period (20 hours per week). You may cover your spouse or Eligible Adult (an adult who resides and has financial interdependence with the colleague, and is not a tax-qualified dependent or related by blood, adoption or marriage to the colleague). Your dependent children may be eligible for coverage through the end of the calendar year in which they turn age 26.

New hires are eligible for benefits on the first day of employment.

Medical Plans: You have a choice between three Blue Cross Blue Shield of Michigan plan options
- **Traditional PPO**: Typical PPO with pharmacy not subject to the medical deductible. *Consider this plan if you are interested in paying more each paycheck to have lower costs at the time of service*
- **Health Savings PPO**: High-deductible health plan with a Health Savings Account (HSA). *Consider this plan if you would like to take advantage of the HSA, an account that allows you to save for current and future health care out-of-pocket expenses-even once you leave Trinity Health-on a tax free basis. You will pay less in payroll contributions but more at the time of service until you meet your deductible.*
- **Essential PPO**: High-deductible health plan. *Consider this plan if you are interested in lower payroll contributions. You will pay the least in premium contributions but more at the time of service.*

Dental Plans: You have a choice between two Delta Dental plan options
- **High Plan**: You pay higher payroll contributions, but you pay less when you receive care. This plan also includes orthodontia coverage.
- **Standard Plan**: You pay less in payroll contributions, but you may pay more when you receive care. Orthodontia is not covered.

Vision Plans: You have a choice between two UnitedHealthcare vision plan options
- **High Plan**: You pay higher payroll contributions, but you pay less when you receive care. This plan also offers a higher contact lens allowance and more lens options than the Standard Plan.
- **Standard Plan**: You pay less in payroll contributions, but you may pay more when you receive care.
Paying for Medical and Pharmacy Coverage

Contribution levels for the medical and pharmacy plans are based on the Social Security taxable wage base ($132,900 for 2019, indexed annually) to ensure our benefit plan cost-sharing model is appropriately aligned with our colleagues’ income levels. The amount you pay for medical and pharmacy coverage is based on your annual base salary (your base rate of pay times your budgeted hours) and your participation in the Well-Being programs. If at any time during the 2020 plan year, you earn $132,900 or more, you will pay a higher premium contribution per pay period for your medical insurance.

<table>
<thead>
<tr>
<th></th>
<th>For colleagues earning less than the 2019 SSTWB† - Level 1</th>
<th>For colleagues earning the 2019 SSTWB or more ‡ - Level 2</th>
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<tbody>
<tr>
<td></td>
<td>Full-time Traditional Plan</td>
<td>Health Savings Plan</td>
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<td>Full Incentive 1 - Person Incentive No Incentive</td>
<td>Full Incentive 1 - Person Incentive No Incentive</td>
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<td>Colleague only</td>
<td>$87.93 N/A $72.93</td>
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<td>Colleague plus spouse/ eligible adult</td>
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<td>Colleague plus child(ren)</td>
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<td>$198.75 $213.75 $228.75</td>
<td>$146.74 $161.74 $176.74</td>
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†The 2019 Social Security taxable wage base (SSTWB) is $132,900 and includes productivity pay, if applicable.

Dental Coverage

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<thead>
<tr>
<th></th>
<th>High Plan</th>
<th>Standard Plan</th>
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<tr>
<td></td>
<td>Full-time</td>
<td>Part-time</td>
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<tr>
<td>Colleague only</td>
<td>$8.32</td>
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<td>Colleague plus spouse/ eligible adult</td>
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<tr>
<td>Colleague plus child(ren)</td>
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<td>Colleague plus family</td>
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Vision Care Coverage

<table>
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<tr>
<th></th>
<th>High Plan</th>
<th>Standard Plan</th>
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<tr>
<td></td>
<td>Full-time and Part-time</td>
<td>Full-time and Part-time</td>
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<tr>
<td>Colleague only</td>
<td>$5.52</td>
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<tr>
<td>Colleague plus spouse/ eligible adult</td>
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<tr>
<td>Colleague plus child(ren)</td>
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<tr>
<td>Colleague plus family</td>
<td>$16.22</td>
<td>$8.43</td>
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Health Care Flexible Spending Account

- A pre-tax benefit account used to pay for eligible medical, dental and vision care expenses that aren’t covered by your insurance plan. You can contribute up to $2,700 in pre-tax dollars in 2020. Contributions during the 2020 calendar year can be used for claims with dates of service between Jan. 1, 2020 and Mar. 15, 2021. Any money not requested for reimbursement by Mar. 31, 2021 will be forfeited.
• If you enroll in the Health Savings PPO medical plan, which comes with an HSA, the IRS does not allow you to also participate in the Health Care FSA.

**Dependent Care Flexible Spending Account**
- A pre-tax benefit account used to pay for dependent care services, such as day care and elder care services. You can contribute up to $5,000 in pretax dollars in 2020.
- Contributions during the 2020 calendar year can be used for claims with dates of services between Jan. 1, 2020 and Dec. 31, 2020. Any money not requested for reimbursement by Mar. 31, 2021 will be forfeited.

**Life and Accidental Death & Dismemberment (AD&D) Insurance Benefits**
You receive Trinity Health-provided basic life and AD&D insurance at one times your annual base salary.
- Trinity Health Paid (Employer provided):
  - Basic Life Insurance: 1 x annual base salary (max 1.5 million)
  - Basic AD&D: 1 x annual base salary (max $1.5 million)

In addition, you have the option to purchase supplemental coverage for yourself and your dependents in the increments shown below. If you purchase supplemental life and AD&D insurance and are approved, the premium contributions will be deducted from your paycheck on an after-tax basis.
- Colleague Paid:
  - Supplemental Life and AD&D: 1x to 8x annual base salary (max $1.5 million); guaranteed issue up to 3 times annual salary or $1,000,000 (evidence of insurability required for more than 3 times)
  - Spouse Life: $10,000, $20,000, $50,000, $80,000 or $100,000; guaranteed issue up to $20,000 (evidence of insurability required for more than $20,000)
  - Child Life: $5,000, $10,000 or $20,000

**Short-Term Disability**
Short-term disability pays a benefit if you are unable to work because of a qualified injury or illness; the benefit is 60% of base weekly pay for up to 25 weeks after a 7 calendar day elimination period. This is an employer provided benefit.

**Long Term Disability**
Long term disability pays a benefit if you are unable to work for a long period of time because of a qualified injury or illness; the benefit is 60% of base pay (up to plan limits) after 180 days of disability. This is an employer provided benefit.

**Voluntary Benefits (colleague paid)**
In addition to your group benefits, Trinity Health has partnered with The Farmington Company to provide eligible colleagues the opportunity to elect personal insurance plans. Individual policy options include: whole life, legal, critical illness, auto/home, pet, identify theft, hospital indemnity, and accident insurance.

**Bereavement**
Eligible colleagues are provided up to 24 paid hours of work to cover regular scheduled work time in the event of a death of a covered family member. Colleagues are eligible for this benefit as of date of hire.
Adoption Assistance
Eligible colleagues may receive up to $4,000 reimbursement ($6,000 for child with special needs) for approved adoption expenses once the adoption has been finalized.

Paid Time Off (PTO)
House officers are provided four (4) weeks of vacation per contract year.

Employee Assistance Plan (EAP)
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. EAP and work/life balance benefits are offered through Carebridge.

Retirement Benefit: 403(b)/401(k) Retirement Savings Plan
Saving for retirement is a partnership, and Trinity Health is committed to helping you save by providing a retirement benefit that supports the needs of you and your family. Your retirement is built on three things:

- **3% Employer Core Contribution:** Trinity Health contributes 3 percent of your eligible pay once you meet the required hours of service each year - with a minimum contribution for colleagues paid below a certain level (pro-rated for part-time).
- **Your Contributions:** You can contribute pre-tax up to IRS annual limits.
- **Employer Match:** Trinity Health makes a matching contribution based on the first 6 percent of eligible pay you contribute. The match percentage is based on your years of service.

There are no hour requirements for you to participate in the Retirement Savings Plan and make contributions; however, there are annual hour requirements to receive each year’s core and matching contributions.

For more information about your benefits, visit [http://mybenefits.trinity-health.org](http://mybenefits.trinity-health.org)

For questions, please contact the HR Service Center at 877-750-4748; the email address is HR4U@trinity-health.org and the fax number is 312-957-2567.

The information provided in this summary is designed to assist you with understanding your options under Trinity Health’s health and welfare benefit plans and programs. It is only an overview and is not intended to be a comprehensive description of the benefit plans and programs available to you. It does not constitute a contract and is not meant to interpret, extend or change any plan or program provisions in any way. The summary plan descriptions and official plan and program documents describe the plans and programs in more detail and you should refer to these documents for answers to your specific questions regarding the plans and programs, including what services are covered by a plan. If there is a discrepancy between printed materials, the official plan and program documents will prevail. Trinity Health retains the right to make changes to or terminate its benefit plans and programs at any time, including making changes to comply with and exercise its options under the Affordable Care Act and other applicable laws.

To view the summary plan descriptions and certificates of coverage, visit [http://mybenefits.trinity-health.org](http://mybenefits.trinity-health.org) and click on your Regional Health Ministry's link. For any plan or program in which you participate, you also have the right to request a full printed copy of the summary plan description or certificate of coverage and other official plan or program documents. Please call the HR Service Center to make this request. There will be no charge for the printed copies.