



Our Total Rewards package is more than just compensation and benefits. It's every element of how we support team members' lives and the team-based culture and work environment we create. Our Total Rewards program aligns five key areas: Benefits, Career Development, Compensation, Rewards & Recognition, and Work-Life Balance. We listened to what was most important to our team members and we are proud to be able to offer a flexible and broad range of programs that compare favorably to those of our peers. This guide will help you understand the programs available so that you can select the coverage that best meets your needs.

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# totally dedicated

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# BENEFITS

We are committed to programs that support the health, financial and personal wellbeing of our team members.



# coverage and eligibility

# **Eligibility**

New hires are eligible for most benefits on the first day of the month following their date of hire.

# Example:

Team members in orientation on February 5th will be eligible for benefits on March 1st.

- As a new team member, you have the opportunity to enroll for benefits within 31 days of your benefit eligibility date.
- Education Assistance, Short-Term Disability and Long-Term Disability begin the first of the month following four months of employment.
- Team members who have a qualifying life/work event have 31 days to make changes and add or drop coverage. Coverage is effective the first of the month following the event. Except birth and adoption which are effective on the event date.
- Coverage ends on the last day of the month for medical, dental, and vision. For all other benefits, coverage ends the last day of employment.
- Go to HRCentral to access the Enrollment Center or call 513 569 5950.

# WHAT IS A QUALIFYING EVENT?

A Qualifying Event is a change in your situation—like:

- · Getting married
- Having a baby
- Divorce
- · Losing health coverage

—that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the Open Enrollment period.

# Please note:

- You have 31 days.
- Coverage for birth or adoption event changes will occur date of the event.
- Coverage for all other events will begin the first of the month following the event.



For more information, visit HRCentral or Contact the HR Service Center, Monday – Friday 7:30 AM – 5:00 PM at TriHealthHRBC@trihealth.com or 513 569 5950.



# medical plan options

Plan	<b>HPP</b> (High Performing Plan)		н	D
Benefit Details*	TriHealth Only*	Blue Connection <sup>†</sup>	Blue Connection <sup>†</sup>	Blue Access
Deductible (Single/Family)	\$300 / \$600		\$2,000 / \$4,000 <sup>1</sup>	\$3,000 / \$6,0001
			HSA TriHe	ealth Seed
			\$400 /	/ \$800
Out-of-Pocket Maximum (Single/Family)	\$3,500	/ \$7,000	\$6,000 /	\$12,000
Primary Care Preventative Visits	\$0		\$0	\$0
Inpatient & Outpatient Coverage Includes imaging and labs	5% coinsurance 20% coinsurance after deductible after deductible		20% coinsurance after deductible	35% coinsurance after deductible
PCP/Behavioral Health/ Virtual Care	\$5 copay		20% coinsurance after deductible	35% coinsurance after deductible
Therapy Visits (PT/ST/OT)	\$10 copay		20% coinsurance after deductible	35% coinsurance after deductible
<b>Specialist Visits</b> Office and Urgent Care	\$40 copay		20% coinsurance after deductible	35% coinsurance after deductible
Non-Emergency Use of Emergency Room		copay and coinsurance	35% coinsurance after deductible	35% coinsurance after deductible

Pharmacy Benefits	НРР		Н	ID
Out-of-Pocket Maximum (Single/Family)	\$1,000 / \$2,000		Embedded in	medical plan
	TriHealth/Kroger Tier 1	Express Scripts Network Tier 2	TriHealth/Kroger Tier 1	Express Scripts Network Tier 2
Generic	15% coinsurance Min \$4 Max \$40	30% coinsurance Min \$4 Max \$50	10% coinsurance after deductible	35% coinsurance after deductible
Formulary	15% coinsurance Max \$75	30% coinsurance Max \$95	10% coinsurance after deductible	35% coinsurance after deductible
Non-Formulary	15% coinsurance Max \$100	30% coinsurance Max \$120	10% coinsurance after deductible	35% coinsurance after deductible
Specialty	15% coinsurance Max \$200	30% coinsurance Max \$200	10% coinsurance after deductible	35% coinsurance after deductible

<sup>\*</sup> All services are subject to the provisions of the Summary Plan Description. Refer to HRCentral for more detailed information. 1 The deductible for the HD is not embedded.

# medical plan

The following chart shows what you pay each of 24 pay periods for medical coverage.

Team Member Group	Coverage Tier	НРР	HD <sup>†</sup>
	Single	\$76.00	\$60.00
Team member scheduled	Team member + Spouse	\$171.00	\$144.50
<b>64-80 hours</b> per pay period	Team member + Child(ren)	\$159.00	\$132.00
he head he ee	Team member + Family	\$240.00	\$208.50
	Single	\$106.50	\$84.00
Team member scheduled	Team member + Spouse	\$239.00	\$202.50
<b>40-63 hours</b> per pay period	Team member + Child(ren)	\$222.50	\$185.00
	Team member + Family	\$336.00	\$292.00

t If you elect the HD plan, TriHealth will contribute to "seed" your Health Savings Account (HSA) \$400 for single coverage and \$800 for all other coverage tiers. The first 50% of the contribution will be made the first pay period of January 2022 and the second 50% will be made the first pay period of July. You can contribute up to the IRS annual limit.

### MEDICAL PLAN DISCOUNTS AND SURCHARGES

# LifeStyles Incentive

Complete the 2022 LifeStyles Scorecard to earn up to a \$375 contribution to the corresponding spending account and \$100 for your spouse. To learn more, go to trihealthlifestyles.com.

### **Tobacco Surcharge**

If you or any family member covered under a TriHealth medical plan choose to use tobacco products, you will pay a surcharge of \$70 per month (\$35 per pay period). TriHealth is a smoke-free facility and provides counselors and resources to help you achieve a tobacco-free lifestyle. To learn more, go to trihealthlifestyles.com.

## **Working Spouse Surcharge**

If your working spouse is covered under a TriHealth medical plan but has medical coverage available through his or her employer and chooses to waive it, you will pay a surcharge of \$400 per month (\$200 per pay period). This surcharge helps keep the cost of medical coverage affordable for all TriHealth team members. This surcharge does not apply if you and your spouse are both employed by TriHealth.

### **Medical Plan Subsidy**

TriHealth offers a Premium Subsidy Program to qualified team members who participate in a TriHealth medical plan. If you are eligible for the subsidy, you will see it in your options during the enrollment process.

# dental plan options

The following information provides an overview of the TriHealth Dental Care Plus and Delta Dental. This information is a brief comparison of key provisions of each plan. Please refer to HRCentral for additional information.

Plan	Dental Care Plus HMO	Delta Dental Plan		
Benefit Details	Network Coverage Only	Delta Dental PPO	Delta Dental Premier	Out of Network
Plan Year Deductible (Individual/Family)	\$50/\$100	None	\$50/\$150	\$50/\$150
Preventive Services (Oral exams, bitewing X-rays, teeth cleaning, fluoride treatments, full-mouth X-rays)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 80% of network rate
Basic Services (Routine fillings, root canal treatment, periodontal services)	Plan pays 90% after plan year deductible	Plan pays 90%	Plan pays 50%	Plan pays 50% of network rate after plan year deductible
<b>Major Services</b> (Oral surgery, inlays and crowns, dentures, bridges)	Plan pays 60% after plan year deductible	Plan pays 60%	Plan pays 50%	Plan pays 50% of network rate after plan year deductible
Plan Year Maximum Benefit	\$1,500 per person	\$1,500 per person	\$1,500 per person	\$1,500 per person
Orthodontic Services	Plan pays 60%	Play pays 50%	Play pays 50%	Plan pays 50%
Orthodontic Lifetime Maximum	\$1,000 per person	\$1,000 per person	\$1,000 per person	\$1,000 per person

Full-Time SEMI-MONTHLY Contribution	Dental Care Plus HMO	Delta Dental Plan
Single	\$13.00	\$7.00
Team member + Spouse	\$27.00	\$13.50
Team member + Child(ren)	\$24.00	\$17.50
Team member + Family	\$44.00	\$23.50
Part-Time SEMI-MONTHLY Contribution		
Single	\$15.50	\$9.50
Team member + Spouse	\$32.00	\$19.00
Team member + Child(ren)	\$28.00	\$25.00
Team member + Family	\$52.50	\$34.00

**Out-of-Network Provider:** The dental provider has not contracted to be part of the covered provider network (such as an HMO or PPO). Services rendered by an out-of-network provider may not be covered at all or you may be required to pay a higher portion of the total costs when you seek care from an out-of-network provider.

**Lifetime Maximum Benefit:** The maximum amount you will pay under the dental plan for covered dental services during your coverage lifetime. After the lifetime maximum benefit level of the dental had been reached, you are responsible for payment of the participating dentist's full charge, without discounts, for all services.

# vision plan options



TriHealth partners with EyeMed to offer three vision plans to meet your needs. All three plans provide coverage for routine eye exams, lenses and frames/contact lenses. For the biggest benefit of this plan, be sure to visit an in-network provider. For a list of providers nearest you, visit eyemed.com.

Plan	EyeMed		
Benefit Details*	Silver Plan	Gold Plan	Platinum Plan
Eye Exam with Dilation as Necessary	\$10 copay (once per 12 months)	\$0 copay (once per 12 months)	\$0 Copay (once per 12 months)
Frames/Frame Allowance	\$130 allowance (once per 24 months)	\$200 allowance (once per 12 months)	\$250 allowance (twice per 12 months)
Contacts or Lenses	\$130 allowance (once per 12 months)	\$200 allowance (once per 12 months)	Contacts: \$250 allowance (once every 12 months) Lenses \$250 allowance (twice every 12 months)

Full-Time and Part-Time SEMI-MONTHLY Contribution	Silver Plan	Gold Plan	Platinum Plan
Single	\$2.99	\$4.45	\$8.49
Team Member + Spouse	\$5.67	\$8.45	\$16.13
Team Member + Child(ren)	\$5.97	\$8.90	\$16.97
Family	\$8.78	\$13.08	\$24.95

# saving & spending accounts FSA/HSA/Dependent Care FSA/Limited FSA

Flexible Spending Accounts (FSA) offer an attractive way to pay healthcare and dependent care expenses on a tax-free basis. Estimate your expected expenses for the year in order to determine the amount deduction. When you accumulate expenses, you can submit a claim for reimbursement to the administrator or use the plans debit card.

The plan administrator is WEX, Inc. You will receive a debit card to pay for eligible expenses. Claims can be submitted online or their mobile app can be used. For more information visit HRCentral.

Account Type	Eligible Team Members	Annual Contribution Limits	Eligible Expenses <sup>2</sup>
Healthcare FSA	Benefits eligible team members in the HPP	\$2,7501	Out-of-pocket medical, dental, or vision care expenses not covered by your plan that are medically necessary  Examples of Eligible Expenses:  Deductibles, copays, and coinsurance, medical massage, eye care materials, orthodontics, and other dental treatments
Dependent Care FSA	All benefit eligible team members	\$3,000	Eligible dependent day care expenses; fees for before and after school care, childcare fees, and elder day care. Children must be under 13 years old
Limited Purpose FSA	Benefits eligible team members enrolled in HD	\$2,7501	Out-of-pocket dental, or vision care expenses not covered by your plan that are medically necessary  Examples of Eligible Expenses: Orthodontics, crowns, other dental treatments, eyecare materials, frames, contact lenses

<sup>&</sup>lt;sup>1</sup>The annual contributions limits for Flexible Spending Accounts are set by the IRS and subject to change at their discretion.

# **Health Savings Account (HSA)**

Available to participants enrolled in the HD plan, the HSA helps you offset your out-of-pocket expenses by setting aside pre-tax funds through payroll deductions. You can use the money in your account to pay for eligible medical, dental and vision expenses — for you and your dependents.

<sup>&</sup>lt;sup>2</sup> Eligible expenses are subject to substantiation if part of a flexible spending account or health reimbursement account. This means that WEX, Inc. will periodically ask you for receipts to prove that your claims are indeed qualified medical expenses. WEX, Inc. is required to do this per regulation from the IRS. Saving and spending account funds can only be used for Qualified Medical Expenses as defined by IRS Publication 502.

# Features of an HSA

- You don't pay federal taxes on HSA contributions, if under the IRS mandated annual limit.
- You can elect additional pre-tax contributions to reach the maximum allowed contribution.
- Contributions to your HSA are yours to keep even if you change employers, health plans, or retire.
- Funds in the account can accumulate interest and can be invested.
- Unused funds and interest carryover from year-to-year with no limit, allowing you to build a nest egg for future expenses.

# **HSA** and Dependent Eligibility

- Funds in the HSA may be used to pay for eligible expenses for you and for your legal tax dependents (those listed on your federal income tax return).
- The extension of dependent eligibility to age 26 due to healthcare reform does not apply to HSA reimbursements, which are governed by the IRS. When the adult dependent child does not qualify as a tax dependent, any HSA distributions for the child would be taxable and subject to the IRS penalty.

# **HSA Rules You Should Know**

- When you enroll in the HSA, you cannot enroll in a Healthcare FSA account.
- You may not be covered by any other non-high deductible plan (Medicare, spouse's plan, etc.).
- The penalty for using your HSA for ineligible expenses is 20% of the reimbursed amount.
- If you have a balance in a previous year's FSA due to the grace period, you cannot contribute to the HSA until after the FSA grace period has ended.

### HEALTH SAVINGS ACCOUNT - FOR THOSE IN THE HD PLAN

### 2022 Annual Contribution Limit

\$3,650 for an individual and \$7,300 for a family
An additional \$1,000 contribution is allowed starting at age 55

### TriHealth Annual Contribution for the HD Plan

Individual \$400 / Family \$800

TriHealth contributes to your HSA 50% in January and 50% in July. Mid-year hires will receive a pro-rated based on benefit effective date benefits become effective. You must be enrolled in the HSA to be eligible for the TriHealth contribution.

## **Eligible Expenses**

Out-of-pocket IRS-qualified medical, dental and vision care expenses not covered by your health plans. Examples include deductibles, copays, coinsurance, eye care materials and procedures, chiropractic care, orthodontics and other dental treatments.

# **Financial Institution**

The plan is administered by WEX, Inc. You will receive a debit card to pay for eligible expenses. Claims can be submitted for reimbursement online at wexinc.com.

### **Roll-Over**

If you have an HSA account from a previous employer, you are able to roll those funds into your WEX Account. Please contact the WEX, Inc. team for the necessary account transfer form.



# life & disability benefits

TriHealth offers life insurance, disability and other benefits that can provide financial security for you and your family.

### **BASIC LIFE INSURANCE**

TriHealth provides Group Term Life Insurance at no cost to you. You are automatically enrolled and your coverage will be effective on the first of the month following your date of hire or your qualifying employment change.

Team Member Group	Basic Life Benefit	Maximum Benefit
Full-Time Team Member (scheduled 64-80 hours per pay period)	2x base salary	\$1,000,000
Part-Time Team Member (scheduled 40-63 hours per pay period)	<b>1x</b> base salary	\$500,000

### **VOLUNTARY LIFE INSURANCE**

TriHealth offers team members the ability to purchase additional life insurance for themselves and their family.

Coverage	Life Benefit	Guarantee Issue <sup>1</sup>
Team Member	Up to \$1,000,000	\$250,000
Spousal <sup>2</sup>	Up to \$250,000	\$50,000
Child(ren) <sup>2</sup>	Up to \$25,000	No Evidence of Insurability

<sup>&</sup>lt;sup>1</sup> Guaranteed applies to the first time eligible for the benefit. If you enrolled when first eligible, you have not waived coverage in the past or have not been previously denied coverage, you can increase your current coverage by \$10,000, not to exceed the guaranteed issue amount, without completing evidence of insurability.

### SHORT- AND LONG-TERM DISABILITY INSURANCE (STD AND LTD)

Short-term disability (STD) coverage provides eligible team members a percent of your annual pay to protect you when injured or ill. This plan may fill the gap until long-term disability coverage is effective.

Long-Term Disability (LTD) coverage is available for eligible team members to help ensure that your way of life is protected in the event of a serious injury or illness. Full-time team members are automatically enrolled and their coverage will be effective on the first of the month following four months of continuous service. Newly eligible full-time and part-time team members have to elect voluntary coverage when they become eligible; elections made during the Open Enrollment period will be considered late. Evidence of Insurability (EOI) will be required for late entrants.

STD and LTD coverage is effective on the first of the month following four months of employment.

Team Member Group	STD Benefit	LTD Benefit
Full-Time Team Member	Employer-paid 60% of base salary (for 26 weeks)	Employer-paid
(scheduled 64-80 hours per pay period)	Additional 10% voluntary buy-up option to total up to 70% of base salary	60% of base salary
Part-Time Team Member	Employer-paid 60% of base salary (for 26 weeks)	Voluntary option
(scheduled 40-63 hours per pay period)	Additional 10% voluntary buy-up option to total up to 70% of base salary	to purchase 60% of base salary

<sup>&</sup>lt;sup>2</sup> In order to enroll in the spousal or child(ren) benefit, you have to enroll in the voluntary Team Member life benefit. You cannot exceed the amount elected for the voluntary team member life benefit for spousal or child(ren).

# **VOYA** voluntary plans

### **ACCIDENT**

Voya's accident plan coverage provides a lump-sum benefit based on the type of injury sustained or the type of treatments necessary like stitches, broken bones, or dislocations. An increased benefit is available for those involved in an accident while participating in an organized sporting activity.

Voya's plan offers added benefits not available under the previous policies such as

- \$100 wellness benefit if employees and spouses covered receive health screening tests such as cholesterol test for HDL or LDL, mammogram, colonoscopy and/or pap test. Children covered under the plan are eligible for a \$50 per child benefit with an annual maximum.
- 25% increased benefit (limits apply) if services are rendered at a TriHealth facility.

# All premiums are deducted semi-monthly and on an after-tax basis.

Single	.\$6.26
Team Member + spouse	.\$10.44
Team Member + children	.\$12.01
Family	.\$16.19

### **HOSPITAL INDEMNITY**

Hospital Confinement Indemnity Insurance pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility on or after your coverage effective date. You can use this money for any purpose you like. Hospital Confinement Indemnity Insurance is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Health System Benefit: If the confinement services provided in a TriHealth facility, the confinement benefit will be increased by 25% to a maximum of the payment of the claim.

# All premiums are deducted semi-monthly and on an after-tax basis.

Single	\$5.12
Team Member + spouse	\$9.94
Team Member + children	\$7.24
Family	\$12.06



### **CRITICAL ILLNESS**

Voya offers a critical illness plan that pays a lump-sum benefit upon diagnosis of a covered critical condition, such as heart attack, stroke, major organ transplant, end stage renal (kidney) failure and cancer.

You choose the level of coverage that is right for you from \$5,000 to \$30,000 in \$5,000 increments and you can use the money any way you see fit. The cost of coverage varies on the amount you elect and your age.

Some highlights of the plan include:

- If you elect coverage for yourself, you may purchase spouse coverage at \$5,000, \$10,000, or \$15,000, under the age of 70.
- Eligible children can elect coverage for values of \$2,500, \$5,000 or \$10,000. All children are covered for the value elected at the same cost.
- An enhanced \$100 wellness benefit for employees and spouses who have elected coverage. Children covered are eligible for a \$50 benefit per child to a \$200 maximum for all children. This wellness benefit pays out if team members send in proof of an annual physical or biometric screening.

# need more information?

# financial wellness

Your financial health is important to us. That's why, as part of our Total Rewards package, we offer competitive retirement savings options.

# TriHealth 401(k) Retirement Savings Program

This plan provides team members the option to participate in 401(k) and a Roth 401(k) saving plans. Both of these plans provide numerous investment options and allow team members to elect to defer a portion of their pay, up to the IRS limits, toward their retirement.

# Get the Most Out of Your Retirement Savings

In 2022, TriHealth continues to partner with Empower, TriHealth's 401(k) administrator, to bring you a free education series aimed at strengthening your financial health. These programs combine online resources, emails, mailings and onsite programs so that you can get the most out of each of the four pillars of *Financial Wellness: Spending, Savings, Investing and Protecting.* 



### YOUR FINANCIAL WELLBEING

Your wellbeing is important to us. As part of our Total Rewards package, TriHealth provides information, classes and webinars on topics that will help you improve your financial wellbeing. Topics may include:

- Health Savings Accounts
- Let's Talk Credit
- · Basic Estate Planning
- Understanding Investments
- Three Ways to Save
- Budgeting and Saving Strategies:
   Saving for Financial Goals
- Financial Check Up 101
- Now is the Time to Buy a Home
- Strategies to Slash Your Debt
- Retirement: When and How to Start Planning

# LOOKING TO GET THE MOST OUT OF YOUR RETIREMENT PROGRAM?

The Empower website provides information regarding your plan as well as financial education information, financial calculators and other tools to help you manage your account.

Go to: empowermyretirement.com or call 866 467 7756.

# financial wellness

# Are You Ready for Retirement?

Team members close to or at retirement age may attend one of our retirement planning sessions. These sessions are designed to help you understand your retirement benefits. Sessions are held at least four times a year. For session topics and to find a time, date and location most convenient to you, view the 2022 Schedule. To register, please contact the HR Service Center at 513 569 5950.

Remember, retirement is a process not a destination. And, it's never too early to start planning!

For more information on how you can strengthen your financial health go to empowermyretirement.com

# 401(k) Plan

TriHealth offers a robust retirement plan to ensure our team member are saving for retirement. Contributions may be made on a pre-tax or post-tax basis. Upon hire, team members will be automatically enrolled after 30 days of employment at 3% of their salary on a pre-tax basis. Team members maximum contribution per pay is 80% of salary.

Team members are immediately vested in their contributions. Any contributions made by TriHealth will be considered vested after 2 years provided the team member has 1,000 credited hours in a 12-month period.

# Match

Team members are eligible for a matching contribution of 100% of the first 1% and 50% of the next 5% contributed. In order to get the maximum contribution from TriHealth the team member will want to contribute 6% of their salary. If you are not contributing 6%, you are leaving money on the table.

Match	TriHealth Contribution	Low Income Contribution	Total Max
3.5%	1.5%-3.5%	2%	5%-9%

### **Annual Contribution**

Annually, TriHealth offers a discretionary contribution of a minimum 1.5% to team members who meet eligibility and are employed as of December 31. Other contributions may apply based on eligibility.

# **Income Based Contribution**

As part of the Total Rewards work, TriHealth is dedicated to ensure team members earn a living wage. Those employed team members toward the bottom of our pay scale could be eligible for an additional contribution to their retirement plan.

# **Additional Retirement Plans**

TriHealth offers eligible team members additional vehicles to save money for retirement. Team members eligible for these plans will receive direct communication from TriHealth Human Resources or Empower.

# MetLife legal plans

TriHealth is happy to offer team members with legal plans through MetLife. These legal plans give team members access to expert guidance and tools to handle a broad range of personal needs, including buying or selling a home, starting a family, or caring for aging parents.

The legal benefit consists of a network of attorneys available in person, by phone or by email. Team members can choose from MetLife's network of prequalified attorneys or use an attorney outside of MetLife's network and be reimbursed for a portion of the cost.

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For more information on these legal plans, contact MetLife at 800 821 6400 or legalplans.com.

# Allstate identity protection

Since so much of daily life is now spent online, it's more important than ever to be protected. But more sharing online means more of your personal data may be at risk.

Identity theft can happen to anyone. That's why TriHealth offers you Allstate Identity Protection as a benefit. You can be prepared and help protect your identity and finances from a growing range of threats.

The Allstate Identity Protection benefit offers financial account and credit monitoring, 24/7 alerts and fraud recovery, and up to \$2 million in identity theft expense coverage.

Single	\$3.25
Family	\$6.25

For more information on identity protection, contact Allstate at 800 789 2720 or myAIP.com.

# additional benefits

Benefit	Scheduled Full-Time	Scheduled Part-Time
Adoption Assistance	Reimbursement of eligible expenses up to \$3,000 after two years of employment.	
Business Travel Accident Insurance	\$100,000 coverage provided at no cost to team members.	
Education Assistance	After 4 months of employment, reimbursement up to \$5,000 per calendar year for approved courses. Requires a two-year work agreement.	After 4 months of employment, reimbursement up to \$3,000 per calendar year for approved courses. Requires a two-year work agreement.
Fitness Centers	LifeStyles offers onsite fitness centers at <b>no cost</b> to team members currently.  Discounts are offered at the TriHealth Fitness Pavilion	
Good Samaritan College of Nursing	The Good Samaritan College provides team members a 25% discount and a flexible opportunity to seek higher education.	
Montgomery Early Learning Center	Montgomery Early Learning Center facility on the Bethesda North campus provides childcare and backup childcare at reduced rates for children of TriHealth team members. Discounts are also available at other KinderCare facilities. Contact 513 791 4712 for rates.	
Paid Time Off Program (PTO)	As part of our Total Rewards philosophy, we accommodate and reward team members for flexibility in work assignments and schedules.	
Team Member Discounts	TriHealth partners with PerkSpot to provide you with discounted products and services.  For more information go to HRCentral.	
TriHealth Employee Assistance Program (EAP)	This benefit is provided at no cost to all TriHealth team members to help individuals and families maintain a healthy work-life balance.  For more information visit HRCentral or call 513 891 1691.	
TriHealth LifeStyles	Provided at no additional cost, Lifestyles brings the resources of TriHealth to team members to assist with wellness, prevention and personal health needs. For information on the Healthy Living Program, diabetes management or other condition	
TriHealth Pharmacy Solutions	TriHealth Pharmacies offer convenient services that support you and your family including specialty pharmacy services, complementary home or office delivery and financial assistance to those who qualify.	

For additional benefits information, visit HRCentral.

# totally committed

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# CAREER DEVELOPMENT

We provide our team members with the resources needed to develop and grow their careers to meet the changing demands of the healthcare industry and our patients.



# general overview

# **Education Assistance**

Team members are eligible for education assistance up to \$5,000 (full-time)/\$3,000 (part-time) per calendar year for approved courses after four months of employment. To learn more about the eligibility criteria, approved fields of study, and so on, you may find the policy by going to HRCentral > Employment Policies (located in the drop-down menu beside "Home") > Human Resources Policies > Education Assistance (located in the Benefits section). You may also find instructions to get the process started by visiting the Career Development section in HRCentral.

# **Cohort Learning Opportunities with Education Partners**

In addition to the education assistance benefit available to team members, TriHealth partners with specified colleges and universities to offer targeted programs in a cohort environment. Tuition is typically paid by TriHealth directly to the academic partner for cohort participants to minimize the out-of-pocket cost to team members. The application process, eligibility criteria, etc. vary by program. Past cohort opportunities have included RN-to-BSN, MSN, Medical Assistant, Respiratory Therapy, Data Analytics, Organizational Leadership, and more. New opportunities are determined by assessing organizational need and are announced via TriHealth Bridge and in the Career Development section of HRCentral.

### TriHealth Learn

TriHealth's virtual learning environment offers unlimited access to online interactive courses for professional development or continuing education. TriHealth Learn is a great resource for live, onsite classes as well as online web-based training (WBT) courses that may be assigned as mandatory learning or self-selected based on professional interest. A team member guide may be found under TriHealth Learn, in the Career Development section of HRCentral; login access is available on TriHealth Bridge, in the drop-down menu.

# Flash Mentoring

Our Flash Mentoring sessions give TriHealth team members, at all levels, an opportunity to meet our internal leaders in an informal, small group setting. At each session, there are three leaders and a group of approximately 15 mentees divided into smaller groups. Each mentor spends approximately 15-20 minutes with each small group, answering questions, sharing experiences, and providing guidance. Due to COVID-19 restrictions, Flash Mentoring is temporarily on hold. Please login to TriHealth Learn and search the catalog of classes for information and registration as we confirm plans for 2022.

# **Team Member Resource Center**

Thanks to a generous grant from bi3, Bethesda, Inc's grant initiative to transform health, TriHealth's Team Member Resource Center provides coordinated financial, personal and professional support for team members. By connecting them to community and TriHealth resources, team members access what they need to help them thrive in all areas of their lives, especially during challenging times.

We want our team members to build long and fulfilling careers at TriHealth. The Team Member Resource Center is now supporting career development for select entry-level positions. Our Resource Navigators provide personalized, dedicated assistance to help team members set career goals and develop the skills to achieve those goals. Team members in entry-level roles are encouraged to contact the Team Member Resource Center at 513 569 4000 for more information.

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# WORK-LIFE BALANCE

We serve as role models to our patients and each other as we seek meaningful purposes for ourselves, our families and our communities.



# thrive



We serve as role models to our patients and each other as we seek meaningful purposes for ourselves, our families and our communities. Some of our programs include:

- Adoption Assistance
- Credit Union
- Employee Assistance Program (EAP)
- Fitness Centers and Wellness Programs
- Montgomery Early Learning Center
- Team Member Discounts through PerkSpot
- TriHealth Pharmacy Discounts
- TriHealth Specialty Pharmacy

# need more information?

To find out more about the LifeStyles program contact us at lifestyles@trihealth.com or 513 346 5140.

# **DID YOU KNOW?**

The TriHealth Specialty Pharmacy, part of TriHealth Pharmacy Solutions, offers convenient and affordable services for patients who need specialty medications for chronic and complex medical conditions. Our staff is specially trained and work side-by-side with TriHealth providers to meet the specialized needs of our patients. We are able to offer this level of personalized care that helps patients and their families better understand and follow their treatment plan in order to improve patients' health and wellbeing.

To find out more about the TriHealth Specialty Pharmacy, go to HRCentral or call the pharmacy directly at 1 877 403 4229.

# lifestyles incentives

TriHealth gives you even more ways to earn money in your spending account! Team members enrolled in medical coverage can earn additional dollars in their HRA (HPP) or HSA (HD) when they complete the LifeStyles Scorecard. By placing your earned incentive dollars in a spending account team members are not taxed on the money and can receive more of a benefit.

Team Members can earn up to \$375 for activities completed and turned into the Lifestyles team by December 31 of each calendar year. Incentives will be deposited into the corresponding account based on your enrollment for the calendar year. For those in the HPP plan, money will be deposited into a Health Reimbursement Account (HRA). If you enroll in the HD plan, funds will be deposited in your Health Savings Account (HSA).

If your spouse is enrolled in the medical plan and earned LifeStyles Scorecard credit, those incentive dollars will be paid into your spending account.

	HRA (Team Members enrolled in the HPP)	HSA (Team Members enrolled in the HD)
When will I receive the Wellness Incentive?	You will receive the first half of the incentive in January and the second half in July	You will receive the first half of the incentive in January and the second half in July <sup>1</sup>
What can the money be used for?	Out-of-pocket Medical, Dental and Vision Expenses <sup>2</sup>	Out-of-pocket Medical, Dental and Vision Expenses <sup>2</sup>
How can I access the money?	Two Ways  Your WEX, Inc. Card or apply for reimbursement through the WEX, Inc. portal on HRCentral	Two Ways Your WEX, Inc. Card or apply for reimbursement through the WEX, Inc. portal on HRCentral
What happens to the balance at the end of the year?	The balance will rollover <sup>3</sup>	The balance will rollover
Who in my family can use the card?	You and your dependents who are enrolled in the TriHealth HPP can use the funds	Any dependent that you file on your tax return, as long as they are not enrolled in a Non-High Deductible Health Plan elsewhere <sup>4</sup>
Can I contribute?	No, only TriHealth can contribute to the HRA	Yes, to make changes to HSA contributions please visit the Enrollment Center on HRCentral

<sup>&</sup>lt;sup>1</sup> The amount you receive as a Wellness Incentive will count towards the maximum HSA contribution limit allowed by the IRS.

For more details on the LifeStyles incentives, please reach out to the team at 513 346 5140 or visit the Wellbeing portal at www.trihealthlifestyles.com.

<sup>&</sup>lt;sup>2</sup> For a complete list of qualified medical, dental and vision expenses please visit IRS.gov and search for Publication 969.

<sup>&</sup>lt;sup>3</sup> There is a 60 day grace period at the end of the plan year to submit claims. After that time, the balance will rollover to the new plan year. If you leave the company the balance will be forfeited. The HRA is eligible for COBRA.

<sup>&</sup>lt;sup>4</sup> For additional information on dependent eligibility, please see IRS.gov

# totally valued

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# COMPENSATION

We maintain a competitive market position and provide fair and equitable wages to our team members.



# general overview

As part of our Total Rewards package we provide competitive wages that are fair and equitable to all of our team members. This includes an annual base salary and various other special payments.



Paid Time Off (PTO)	Paid time Off (PTO) is designed for the time off you might use on a regular basis, such as vacations and personal days.
Base Pay	All team members are paid competitive market-based salaries. In addition, team members are eligible for annual merit increases. Incumbents at range maximum receive lump-sum awards.
Shift Differential	We offer a shift differential per hour or based on pay grade assignment. Applies from 3 p.m. to 8:30 a.m. when shift extends past 8 p.m. or starts before 5 a.m.
Shift Bonus	Full-time and part-time bonuses for straight evening/night shift with a 2-year work commitment for eligible jobs in addition to shift differential.
On-Call Pay	We offer an On-Call pay differential, per hour, based on pay grade assignment. If called into work, you receive in addition to base rate and call-in pay.
Call-In Pay	Weekday and weekend Call-In Pay per hour based on eligible pay grade assignment. Paid in addition to team members' hourly rate of pay.
Call-Back Pay	Guarantee minimum of four (4) hours pay if called in without prior on-call status.
Holiday Pay	Average overtime paid on designated holidays. Covers three (3) shifts from 11 p.m. the evening prior through 11:30 p.m. the night of the holiday. Covers four (4) shifts on Christmas and New Year.
Staffing Incentive	Weekday and weekend per hour differential during critical staffing shortages with a minimum vacancy rate. Director approval required.
Weekend Program	Bonus, for approved position and individual committed to work a minimum number of weekend hours. For example, requires 46 weekends with 12-hour shifts.
Referral Bonus	Eligible full-time and part-time team members receive a bonus payment for referring external hires.

Please reference the compensation policies for specific information.

For specialty areas, contact your HR Business Partner on where other incentives may apply.

Other incentives may be available for approved departmental programs.

# **Team Member Self-Service**

Visit HRCentral to update your contact information, emergency contacts, and submit a request to change your name or address.

You can also track your PTO balance and how much you're accruing per pay period, and easily access your paystubs, update your tax withholdings or direct deposit, and review your pay rate.

# totally appreciated

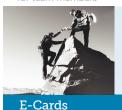
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# REWARDS & RECOGNITION

We foster and an environment of consistent appreciation for one another.



# rewarding choices



help, recognize an

valued.

# **E-Cards**

# Living Our

# Living Our Values Award

The TriHealth Living Our Values Award honors exceptional non-management team members quarterly who inspire their peers to live the TriHealth Way.

for leadership



# Above & Beyond Award (AB2)

Raising Performance to a higher level! The Above and Beyond Award is a way for leaders to recognize team members who go above and beyond in their roles. As a recognized team member you will be able to choose a reward from over 1,000 options based on the number of points you accumulate.

# Visit the Appreciation Station today to get started!

We foster an environment of consistent appreciation for one another. We host several events throughout the year.

### **Healthcare Heroes Week**

Thanking and recognizing team

members is easy! A few simple

clicks is all it takes to tell others

how grateful you are for their

accomplishment and let them

know how much they are

A system wide celebration of ALL our team members, both frontline team members in our hospitals and the more than 140 clinical and support site services. During this week, we acknowledge and thank team members for their dedication, sacrifice and commitment to proving safe, quality care to our community through special celebrations such as public recognition, "Thank You" meals, and various contests and thank-you gifts.

### Team Member and Volunteer Picnic

All team members and their families are invited to enjoy a day of fun celebrations among fellow team members and TriHealth leadership. The Picnic is held in an exciting, family-friendly venue and includes food and entertainment!

# Service Awards Celebration

Team members who win a Living our Values Award or have a milestone service anniversary are invited to attend a special event to honor their loyal and dedicated service to TriHealth's mission and values.

# Service Award Gifts

Beginning at five years of service, team members receive a YearBook to mark the achievement of milestone service anniversaries. Team members are celebrated by their leaders and fellow team members and can select a gift of their choice from a catalog.

# IMPORTANT CONTACT INFORMATION

# **Anthem**

Medical Plan Administrator Phone: 1 833 993 1363 Website: anthem.com

Hours: 8:00 a.m. - 8:00 p.m. M-F

# **Delta Dental**

Dental Administrator Group Number: 2455 Phone: 1 800 524 0149 Website: deltadentaloh.com Hours: 8:30 a.m. – 8:00 p.m. M-F

# **Dental Care Plus**

**Dental Administrator Group Number:** 7400201

**Phone:** 513 554 1100 or 800 367 9466

**Website:** dentalcareplus.com **Hours:** 8:00 a.m. – 4:30 p.m. M-F

# **EyeMed**

Vision

Group Number: 1021681 Phone: 1 866 800 5457 Website: eyemed.com

**Hours:** 7:30 a.m. – 11:00 p.m. M-Sa 11:00 a.m. – 8:00 p.m. Su

# **Express Scripts (ESI)**

Pharmacy Benefits Manager

**Phone:** 855 283 7645

Website: express-scripts.com

# WEX, Inc.

HRA, HSA, FSA, Dependent Care FSA, and COBRA

Phone: 1 866 451 3399

Website: Visit HRCentral to single sign-on to Wex, Inc.

# **Prudential**

Life Insurance/Long-Term Disability

Phone: 800 524 0542

Website: mybenefits.prudential.com

# **Absence One**

**Short-Term Disability Phone:** 844 333 7340

Website: absenceone.com/trihealth

# Voya

Accident, Critical Illness, Hospital Indemnification

Group Number: 71107-1 Phone: 1 877 236 7564 Website: vova.com

Hours: 9:00 a.m. - 6:30 p.m. M-F

# **Empower**

Retirement Plans Phone: 866 467 7756

Website: empowermyretirement.com Hours: 8:00 a.m. – 10:00 p.m. M-F 9:00 a.m. – 5:30 p.m. Sa

# MetLife

**Group Legal** 

Phone: 800 821 6400 Website: legalplans.com

**Hours:** 8:00 a.m. – 8:00 p.m. M-F

### Allstate

Identity Protection
Phone: 800 789 2720
Website: myAIP.com
Hours: 24/7 Access

### **HR Service Center**

Group Number: TriHealth Phone: 513 569 5950

Hours: 7:30 a.m. - 5:00 p.m. M-F

# **Team Member Resource Center**

**Phone:** 513 569 4000

**Hours:** 8 a.m. – 5 p.m. M-Th 8 a.m. – 4:30 p.m. F

Review HRCentral for information on available vendor mobile apps.

# need more information?

For more information, visit HRCentral or Contact the HR Service Center,

Monday – Friday 7:30 AM – 5:00 PM

at TriHealthHRBC@trihealth.com or 513 569 5950.

### LEGALLY REQUIRED NOTICES

TriHealth continues to provide important legal notifications to its team members. We encourage you to review the documents on HRCentral under Notices/SPDs for more information.

### Summary of Benefits and Coverage (SBC)

Health Care Reform has added a new participant notice requirement known as the Summary of Benefits and Coverage ("SBC"). The purpose of the SBC is to provide certain information in a prescribed format to participants in an employer's medical plan so they can easily compare the information to other plans for which they may be eligible. You will need the information in this document if you apply to the Exchange for Marketplace coverage.

### **TriHealth Employer Marketplace Application**

The Marketplace application will help you as you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. If you decide to shop for coverage in the Marketplace you will need this application and HealthCare. gov will guide you through the process. TriHealth is providing the information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.

# Summary Plan Description (SPD) for the TriHealth Medical Plan

The Summary Plan Description (SPD) is the primary vehicle for informing participants about the Medical Plan and how it operates. The Medical Plan is administered by Anthem). You can find out the specific details on how the coverage for each benefit operates each benefit operates in the plan document. In addition, the Medical Plan also contains the following notices:

### Women's Health and Cancer Rights Act (WHCRA)

Each year participants must receive a summary of a health plan's coverage for mastectomies and breast reconstructive services. If the SPD is reissued each year, the notice can be included in the SPD.

### **HIPAA Notice of Privacy Practices**

The TriHealth Plan is required by law to maintain the privacy of your protected health information in all forms including written, oral and electronically maintained, stored and transmitted information and to provide individuals with notice of this Plan's legal duties and privacy practices with respect to protected health information.

# A "Disclosure of Creditable Coverage" notification to all Medicare eligible team members, spouses and dependents who are covered under an employer-sponsored prescription drug plan.

This annual notice must be provided to any participant (team member or dependent) who has coverage under Medicare Part A or coverage under Medicare Part B and who lives in the service area of a Medicare Part D prescription drug plan. Since TriHealth is unable to determine each individual's eligibility for Medicare benefits, we are making this notice available to all team members enrolled in a TriHealth-sponsored Group Medical Plan (which includes Bethesda, Good Samaritan Hospital, TriHealth, Inc. and TriHealth Physician Institute)

# Children's Health Insurance Program Reauthorization Act (CHIPRA)

This subsidy helps low income individuals pay for employer coverage, transferring them from government-sponsored health programs to employer health plans. The notice must be provided annually to all team members residing in each premium assistance subsidy state, including team members not enrolled in the plan.

### Health Savings Account (HSA) Eligibility Reminder Notice

The Health Savings Account (HSA) has specific rules governed by the Internal Revenue Service (IRS) on who can make contributions to an HSA. This notice provides information on who is eligible to make contributions to an HSA and what steps to take if you need to make changes.



