

## What's new & what's changing.

At TriHealth, we are committed to supporting all our team members in living happy, healthy and productive lives, and we do this through our highly competitive Total Rewards and robust health and wellness programs. When you feel your best and your family's healthcare needs are supported, you are better able to care for our patients and your fellow team members.

Open Enrollment is your opportunity to review and change your benefit elections to ensure you have the benefits that make the most sense for you and your family during the 2024 calendar year.

To help you make the best decisions, take note of what's new and what's changing. Visit the Benefits page on Bridge (Bridge > Our Departments > Benefits) for more information or to enroll in these valuable new benefits.

## What's New

Paid Parental Bonding Leave – This new benefit offers new parents paid time off to bond and enjoy new arrivals to their family. This benefit consists of a two-week consecutive (back-to-back) Paid Leave of Absence 100% funded by TriHealth for birth parents, nonbirth parents, adoptions and foster care placements. Those team members who experienced a birth, adoption, or foster care placement earlier in Calendar Year 2023 (January 1, 2023 through December 31, 2023) can enact the Paid Parental Bonding Leave benefit between January 1, 2024 and June 30, 2024.

**Optional Short-Term Disability Buy-Up** – TriHealth's Short-Term Disability (STD) coverage provides eligible team members who are unable to work due to an illness or injury with 60% of their annual pay covered by TriHealth for up to 26 weeks. To provide team members with the opportunity to enhance this benefit, we are adding an Optional STD Buy-Up, which gives eligible team members the option to voluntarily purchase – or "buy up" – an additional 10% of coverage, which would then provide 70% of annual pay.

**New Delta Dental Major Plan** – We have worked with Delta Dental to make changes and put in place enhancements to our dental plans. Team members may now choose from two health plans, offering additional flexibility to choose the right amount of coverage. The Basic plan is designed to cover those who generally go to the dentist throughout the year for cleanings and preventive care. The Major plan will cover basic cleanings, preventive services, and additional services like orthodontia and dental implants that are not covered by the Basic plan. All currently enrolled team members will default to the Basic plan for CY2024 if no action is taken during Open Enrollment.

## What's Changing

Life and Long-Term Disability Insurance – Lincoln Financial will be the Life and Long-Term Disability Insurance provider for CY2024. Team members may elect Voluntary Life Insurance for themselves, their spouse or child dependents without Evidence of Insurability up to the Guarantee Issue. If you have not previously enrolled in Voluntary Life Insurance, or would like to increase coverage, Open Enrollment is your opportunity to do so.



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Medical Plan Changes – Anthem Blue Cross will continue to be TriHealth's medical plan carrier and we are committed to keep our health plan affordable for team members and competitive with other health systems in the region. Despite the overall cost of the medical plan increasing significantly for CY2024, full-time team members will only see an increase ranging from \$2.50 to \$11.00 per pay period depending on plan and coverage level. This means that TriHealth is covering over 81% of the premium in CY2024, an increase from what was covered last year.

Enhanced Voya Accident, Critical Illness and Hospital Indemnity Plans – These voluntary benefits or plans are intended to complement medical insurance to help you financially following the occurrence of an unforeseen event. By working with our partner, Voya, TriHealth is able to offer lower premiums for 2024 while enhancing parts of the policies to better support our team members.

Select Benefits Elections Roll Over – If you do not take action during Open Enrollment, many but not all benefits and insurance coverage, like medical and vision coverage, will automatically roll over for CY2024. Please note that dental insurance will default to the Basic plan if no action is taken. It is recommended that you review your current benefits and ensure they continue to meet your needs. Some benefits require action during Open Enrollment, including electing a PTO sellback, STD Buy-Up, Delta Dental Major plan or designating contributions to a Flexible Spending Account.

Weight Management Program – With the emergence of new but very high cost medications, such as Wegovy and Saxenda, that can assist in helping patients lose weight, the TriHealth Health Plan is launching a patient-focused partnership with TriHealth's own weight management clinical experts to offer Plan Members a comprehensive, multi-disciplinary approach to weight management that will improve weight management care.

TriHealth is committed to continuing to offer these very expensive weight loss drugs under the right clinical circumstances, even as other employers are discontinuing coverage. So, to improve the long-term health of Plan Members and support their weight loss objectives, beginning January 1, 2024, the TriHealth Health Plan will pay for new weight management drugs prescribed only by providers in the TriHealth Weight Management Program or the Good Samaritan Endocrinology Department. Plan Members who are prescribed weight loss drugs but are not currently enrolled in the TriHealth Weight Management Program will continue to maintain their coverage until they can enroll and see a provider in the Weight Management Program or Good Samaritan Endocrinology Department, so no loss of coverage will occur due to appointment availability. We will provide additional details as those plans get finalized.