

What's new & what's changing.

At TriHealth, we are committed to providing our team members and physicians with a **supportive work and practice environment** with a **strong sense of purpose and belonging**. One of the ways we do this is through offering a high value Total Rewards package that supports and empowers our team members to live happy, healthy and productive lives, so they are better able to care for their families and loved ones – and those we serve. 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.

Each year, we examine our TriHealth Total Rewards package to ensure we are offering valuable, cost-effective and desirable options that are highly competitive with other health systems and employers in the region and are aligned with what is most important to our team members. Because of this, offerings from the previous year may be changed for the upcoming year allowing our limited resources to benefit the majority of team members.

Using TriHealth's Limited Benefit Dollars to Impact the Largest Number of Team Members – A life insurance policy is a death benefit that only pays out upon the death of a team member (at TriHealth, this is far less than 1% annually). In assessing life insurance benefits in our region, 1X base salary is the local market benchmark. By aligning our life insurance benefit to regional benchmarks, we can use the life insurance premium savings and offer a new "Rewarding You" Time Off bank described below. Providing additional time off is a benefit that our 11,000 benefit-eligible team members can utilize every year! Our physicians will see enhanced coverage in long-term disability.

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 2025 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

"Rewarding You" Time Off – TriHealth recognizes the need for flexible time away that can be used for personal, cultural, or religious observances not covered by TriHealth's standard holiday schedule. To foster a sense of belonging and wellbeing, starting with the second payroll in CY2025, full-time and part-time team members will be gifted 10% of their standard bi-weekly hours, as of January 1, 2025, to be used one time on an annual basis.

***For example:** A team member working 80 hours/pay period (standard hours) would receive 8 hours annually; a team member working 64 hours/pay period (standard hours) would receive 6.4 hours annually, etc.*

This time can be used at the team member's discretion, subject to manager approval. See policy for additional details.

Open enrollment is October 21 - November 1, 2024. | Enroll in benefits for January 1, 2025 - December 31, 2025.

Be Seen. Be Heard. Be Rewarded.

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What's Changing

Changes to Employer-Paid Life Insurance – In CY2025, the employer-paid life insurance benefit for full-time team members will equate to 1X their base salary, up to a maximum of \$500,000. Part-time team members will still receive a benefit of 1X their base salary, however the maximum will be moving from \$500,000 to \$250,000.

Changes to Voluntary Life Insurance – Due to the noted modifications with employer-paid life insurance, TriHealth is offering team members a unique opportunity in regard to voluntary life insurance. Team members will have the ability to enroll in up to \$350,000 of team member voluntary life coverage guarantee issue during Open Enrollment. This means that team members won't have to submit any physicals or medical paperwork if they elect \$350,000 or less in coverage.

Medical Plan Changes – Anthem will continue to serve as 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 medical cost increasing for CY2025, full-time team members will see a modest increase ranging from \$3.00 to \$10.00 per pay period depending on coverage level. This means that TriHealth is continuing to cover more than 80% of the premium in CY2025.

Medical Plan Subsidy Expansion – TriHealth is expanding the Premium Subsidy Program eligibility to full time team members who are earning \$20 an hour or less and have a family income below \$51,640. We expect this to double the eligibility in the program from less than 600 team members in CY24 to more than 1,300 team members in CY25. We are committed to providing affordable benefits that help our Team Members lead happy, healthy lives.

Select Benefits Elections Roll Over – If you do not take action during Open Enrollment, many but not all benefits and insurance coverage, like medical, dental and vision coverage, will automatically roll over for CY2025. 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 or designating contributions to a Flexible Spending Account or Health Savings Account.

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