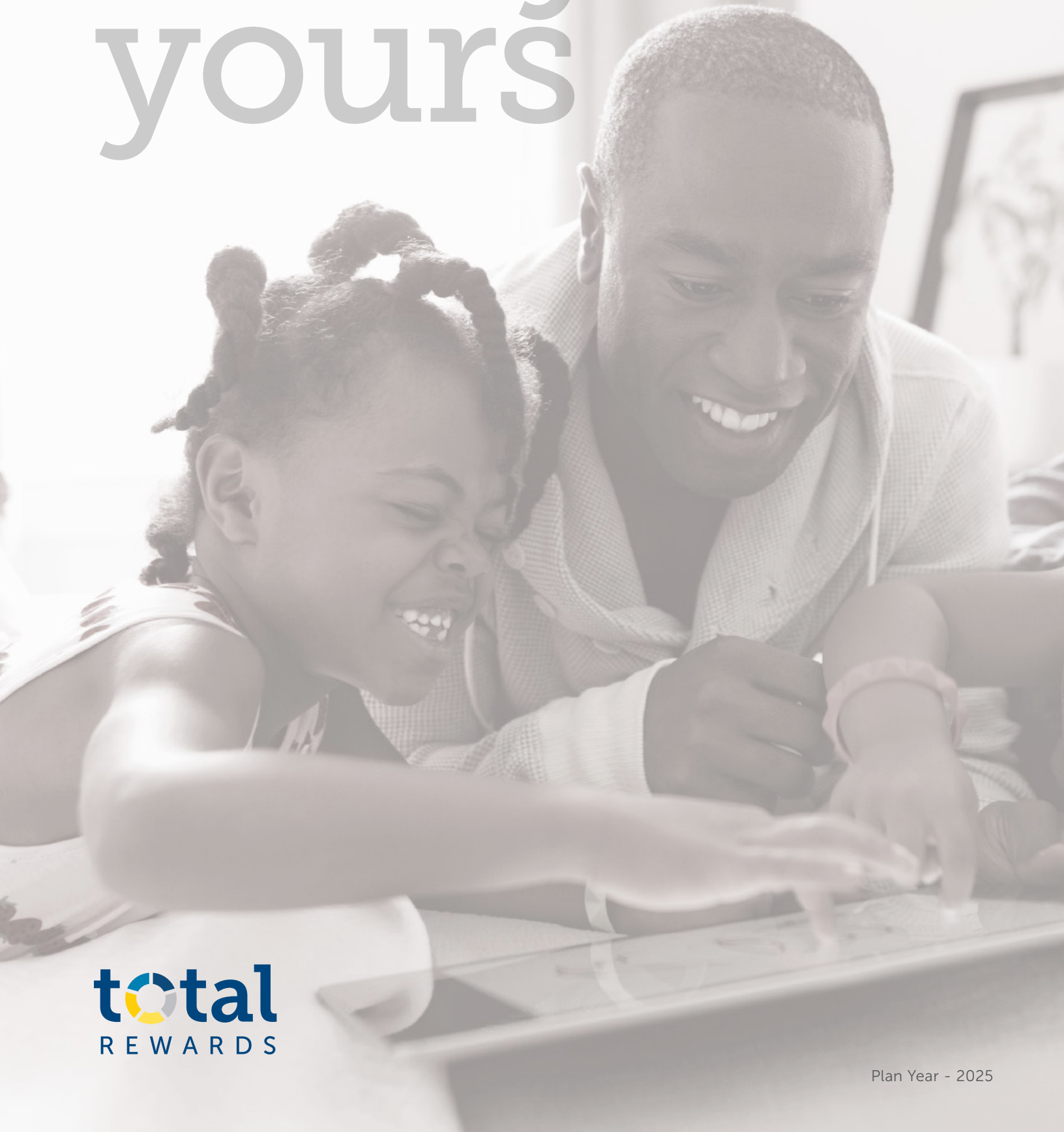


totally yours



TOTAL REWARDS GUIDE





our promise

TriHealth is committed to supporting team members with a strong sense of purpose and belonging – and empowering them to live happy, healthy and productive lives, so that they are better able to care for their families, loved ones and those we serve.

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 in exchange for your hard work, your skills and your dedication to TriHealth. **Our Total Rewards program reflects five key areas, which express this commitment to our team members, the culture and work environment: 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

1 of 5

BENEFITS

We are committed to programs that support the health, financial and personal wellbeing of our team members and we continuously monitor trends to ensure our benefits are among the top tier in the industry for our region.



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 1st 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. Coverage is effective the first of the month following date of hire.
- 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 Oracle 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.
- Team members cannot switch between plans when they experience a QLE. They can only add or drop coverage.

need more information?

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



CY2025

medical plan options

| Plan | HPP (High Performance Plan) | | HD | |
|--|---|-------------------------------------|-------------------------------------|-------------------------------------|
| | TriHealth Only* | Blue Connection ¹ | Blue Connection ¹ | Blue Access |
| Deductible (Single/Family) | \$400 / \$800 | | \$2,100 / \$4,200 ¹ | \$3,100 / \$6,200 ¹ |
| Out-of-Pocket Maximum (Single/Family) | \$4,000 / \$8,000 | | HSA TriHealth Seed | |
| | | | \$400 / \$800 | |
| | | | \$6,000 / \$12,000 | |
| Primary Care Preventative Visits | \$0 | | \$0 | \$0 |
| Inpatient & Outpatient Coverage <i>Includes imaging and labs</i> | 10% coinsurance after deductible | 20% coinsurance 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) | \$15 copay | | 20% coinsurance after deductible | 35% coinsurance after deductible |
| Specialist Visits <i>Office and Urgent Care</i> | \$45 copay | | 20% coinsurance after deductible | 35% coinsurance after deductible |
| Non-Emergency Use of Emergency Room | \$300 copay after deductible and coinsurance | | 35% coinsurance after deductible | 35% coinsurance after deductible |

| Pharmacy Benefits | HPP | | HD | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | TriHealth/Walgreens Tier 1 | Express Scripts Network Tier 2 | TriHealth/Walgreens Tier 1 | Express Scripts Network Tier 2 |
| Out-of-Pocket Maximum (Single/Family) | \$1,000 / \$2,000 | | Embedded in medical plan | |
| Generic | 15% coinsurance Min \$4 Max \$50 | 30% coinsurance Min \$4 Max \$60 | 20% coinsurance after deductible | 35% coinsurance after deductible |
| Formulary | 15% coinsurance Max \$100 | 30% coinsurance Max \$125 | 20% coinsurance after deductible | 35% coinsurance after deductible |
| Non-Formulary | 15% coinsurance Max \$125 | 30% coinsurance Max \$150 | 20% coinsurance after deductible | 35% coinsurance after deductible |
| Specialty | 15% coinsurance Max \$200 | 30% coinsurance Max \$200 | 20% coinsurance after deductible | 35% coinsurance after deductible |

* All services are subject to the provisions of the Summary Plan Description. Refer to Bridge for more detailed information.
¹ The deductible for the HD is not embedded.

CY2025

medical plan

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

| Team Member Group | Coverage Tier | HPP | HD [†] |
|---|--------------------------|----------|-----------------|
| Team member scheduled 64-80 hours per pay period | Single | \$81.00 | \$68.00 |
| | Team member + Spouse | \$189.00 | \$163.50 |
| | Team member + Child(ren) | \$176.00 | \$149.00 |
| | Team member + Family | \$266.00 | \$236.00 |
| Team member scheduled 40-63 hours per pay period | Single | \$118.00 | \$95.50 |
| | Team member + Spouse | \$265.00 | \$229.00 |
| | Team member + Child(ren) | \$247.00 | \$209.50 |
| | Team member + Family | \$372.50 | \$330.50 |

[†] 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 2025 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 2025 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 \$410 per month (\$205 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.

CY2025

dental plan options

The following information provides an overview of the TriHealth dental coverage through Delta Dental. This information is a brief comparison of key provisions of each plan. Please refer to Bridge for additional information.

| Plan | Delta Dental Plan | | | |
|---|-------------------|---------------|-------------------|---------------|
| | Basic | | Major | |
| | PPO Network | Premium | PPO Network | Premier |
| Benefit Plan Details | | | | |
| Plan Year Deductible (Individual/Family) | \$50/\$150 | | \$0 | \$50/\$150 |
| Preventive Services (Oral exams, bitewing X-rays, teeth cleaning, fluoride treatments, full-mouth X-rays) | Plan pays 100% | | Plan pays 100% | |
| Basic Services (Routine fillings, root canal treatment, periodontal services) | Plan pays 80% | Plan pays 50% | Plan pays 90% | Plan pays 50% |
| Major Services (Oral surgery, inlays and crowns, dentures, bridges) | Plan pays 50% | | Plan pays 60% | Plan pays 50% |
| Plan Year Maximum Benefit | \$750 per person | | \$2000 per person | |
| Orthodontic Services | Not Covered | | Plan pays 60% | Plan pays 50% |
| Orthodontic Lifetime Maximum | Not Covered | | \$2000 | |

| Full-Time SEMI-MONTHLY Contribution | Basic Plan | Major Plan |
|---|------------|------------|
| Single | \$6.44 | \$11.45 |
| Team member + Spouse | \$12.86 | \$22.69 |
| Team member + Child(ren) | \$17.11 | \$33.19 |
| Team member + Family | \$23.73 | \$44.49 |
| Part-Time SEMI-MONTHLY Contribution | Basic Plan | Major Plan |
| Single | \$7.73 | \$13.36 |
| Team member + Spouse | \$15.43 | \$26.47 |
| Team member + Child(ren) | \$20.53 | \$38.72 |
| Team member + Family | \$28.48 | \$51.91 |

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.

All services are subject to the provisions of the summary plan description. Refer to Bridge for more detailed information.

CY2025

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 | \$3.05 | \$4.54 | \$11.47 |
| Team Member + Spouse | \$5.79 | \$8.62 | \$21.79 |
| Team Member + Child(ren) | \$6.09 | \$9.08 | \$22.93 |
| Family | \$8.66 | \$13.34 | \$33.71 |

*All services are subject to the provisions of the Summary Plan Description. Refer to Bridge for more detailed information.

CY2025

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 Bridge.

| Account Type | Eligible Team Members | Annual Contribution Limits | Eligible Expenses ² |
|---------------------------------|---|----------------------------|---|
| Healthcare FSA | Benefits eligible team members in the HPP | \$3,050 ¹ | <p>Out-of-pocket medical, dental, or vision care expenses not covered by your plan that are medically necessary</p> <p>Examples of Eligible Expenses: Deductibles, copays, and coinsurance, medical massage, eye care materials, orthodontics, and other dental treatments</p> |
| Dependent Care FSA ³ | All benefit eligible team members | \$3,000 | <p>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</p> |
| Limited Purpose FSA | Benefits eligible team members enrolled in HD | \$3,050 ¹ | <p>Out-of-pocket dental, or vision care expenses not covered by your plan that are medically necessary</p> <p>Examples of Eligible Expenses: Orthodontics, crowns, other dental treatments, eyecare materials, frames, contact lenses</p> |

¹ The annual contributions limits for Flexible Spending Accounts are set by the IRS and subject to change at their discretion.

² 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.

³ TriHealth adheres to non-discrimination testing guidelines set forth by the IRS on these benefits.

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.

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 carry over 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 are 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

2025 Annual Contribution Limit

\$4,300 for an individual and \$8,550 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 contribution based on when 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.

CY2025

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 | 1x base salary | \$500,000 |
| Part-Time Team Member | 1x base salary | \$250,000 |

VOLUNTARY LIFE INSURANCE

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

| Coverage | Life Benefit | Guarantee Issue ¹ |
|-------------------------|-------------------|------------------------------|
| Team Member | Up to \$1,000,000 | \$350,000 |
| Spousal ² | Up to \$250,000 | \$50,000 |
| Child(ren) ² | Up to \$25,000 | No Evidence of Insurability |

¹ 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.

² 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).

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

Short-term disability (STD) coverage provides eligible team members a percent of their annual pay to protect them 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 their 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 (scheduled 64-80 hours per pay period) | Employer-paid 60% of base salary (for 26 weeks) | Employer-paid 60% of base salary |
| | Additional 10% voluntary buy-up option to total up to 70% of base salary | |
| Part-Time Team Member (scheduled 40-63 hours per pay period) | Employer-paid 60% of base salary (for 26 weeks) | Voluntary option to purchase 60% of base salary |
| | Additional 10% voluntary buy-up option to total up to 70% of base salary | |

The disability coverage is subject to coverage maximum. See plan summaries on Bridge for additional information.

CY2025

VOYA voluntary plans

Voya voluntary plans - offer greater financial protection when there is an unplanned hospital stay, accident, or critical illness. These plans compliment your medical plan and provide you and your family financial assistance with unexpected illness or injuries.

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 | \$5.26 |
| Team Member + spouse | \$8.46 |
| Team Member + children | \$9.97 |
| Family | \$13.18 |

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.

New This Year! \$50 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 \$25 per child benefit with an annual maximum.

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

| | |
|------------------------------|---------|
| Single | \$4.06 |
| Team Member + spouse | \$8.08 |
| Team Member + children | \$6.75 |
| Family | \$10.77 |



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 \$10,000 to \$40,000 in \$10,000 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, \$15,000 or \$20,000.
- Eligible children can elect coverage for values of \$2,500, \$5,000, \$10,000, \$15,000 or \$20,000. All children are covered for the value elected at the same cost.
- A \$100 wellness benefit is available for employees and spouses who have elected coverage. Children covered are eligible for a \$50 benefit per child. This wellness benefit pays out if team members send in evidence of a health screening such as Cholesterol test of HDL or LDL, mammogram, colonoscopy and/or a pap test.

need more information?

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

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 save for retirement both as Pre-tax or Roth contributions. Both of these deferrals 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 2025 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 on-line resources, emails and mailings 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 877 401 5552.

financial wellness

401(k) Plan

TriHealth offers a robust retirement plan to ensure our team members are saving for retirement. Contributions may be made on a pre-tax or Roth 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 calendar year.

Match

Team members are eligible for a matching contribution of 100% of the first 1% and 50% of the next 5% contributed, up to 6%. 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 | Supplemental (Low Income) | 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.

Supplemental Contribution

As part of the Total Rewards work, TriHealth is dedicated to ensure team members earn a living wage. Those employed team members earning less than \$16 per hour 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.

CY2025

TriHealth student loan contribution program

To help team members achieve greater financial well-being, TriHealth has partnered with Empower Retirement to help you pay down your student debt faster with the TriHealth Student Loan Contribution Program.

This program is completely free to any full-time or part-time team member or physician, with any student loan debt, federal or private, identified as an education loan. (Your loan is eligible if you receive a 1098-E tax form.) TriHealth contributes \$200 per month for full-time team members and \$100 per month for part-time team members directly to their student loan servicer.

Enrollment is open throughout the year, and payments begin the first month following your enrollment when you enroll by the 26th of the month.

Once enrolled in TriHealth's Student Loan Contribution Program, you have access to additional student debt management benefits:

Evaluation - Decision support tool that can help you determine the best way to manage and repay your student loans by reviewing all options available.

Refinancing - Replaces your old student loans with a single loan, often at a lower interest rate or monthly payment. Empower participants receive an exclusive 0.10% APR discount when refinancing.

529 Planning - Learn how to save for future education costs through a 529 savings plan.

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.

Single\$8.50

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.

paid time off (PTO)

TriHealth offers a PTO plan to ensure that team members can take time off to use in whatever way works best for them. Team members will need to make their manager aware and follow their department's processes and procedures for requesting time off.

PTO is accrued per pay period, and accrual is based on years of service, hours worked, and the PTO table reflecting your job classification. Team members do not accrue vacation hours on non-worked hours, PTO hours paid for an approved leave of absence or employer sponsored Short Term Disability.

New hires can go negative 40 hours in their banks within the first year of employment should they need time off. Team members also have a maximum number of hours they can keep in their PTO banks at any time. All full-time and part-time team members are eligible to accrue PTO.

Should a team member leave TriHealth or move to an ineligible status (such as PRN), their PTO bank will be paid out. For more details on specific PTO accrual and processes, please view the policy B11.00 Paid Time Off by navigating to Bridge > Menu > Our Policies (TIPS)

Holidays

TriHealth recognizes seven paid holidays throughout the calendar year. Holidays will be recognized on the specific day indicated except in those cases when the holiday falls on either a Saturday or Sunday. When the holiday falls on a Saturday, the holiday will be the Friday before the holiday. When the holiday falls on a Sunday, the holiday will be recognized on the Monday following the holiday. Please refer to Policy C03.00 Holiday Pay for more details

TriHealth Recognizes the Following Holidays

| | |
|---------------------------|------------------|
| Martin Luther King Jr Day | Thanksgiving Day |
| Memorial Day | Christmas Day |
| Independence Day | New Year's Day |
| Labor Day | |

PTO Sell Back

TriHealth offers team members the opportunity to sell back unused hours during each Open Enrollment. Team members can sell up to 120 PTO hours each year, choosing from four different dates in the coming year on which to sell back the PTO.

Elections must be made by December 31st of the year prior to payout. See policy B11.01 PTO Sell Back for more details.

CY2025

additional benefits

| Benefit | Scheduled Full-Time | Scheduled Part-Time |
|--|---|---|
| Adoption Assistance | Reimbursement of eligible expenses up to \$5,000 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 no cost 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 Parental Bonding Leave | To encourage new families to care for and bond with a newborn or a newly adopted or newly placed child, TriHealth pays two weeks continuous salary. | |
| 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 TriHealth.PerkSpot.com . | |
| 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 Bridge or call 513 891 1691. | |
| TriHealth LifeStyles | 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 programs, visit TriHealthLifeStyles.com . | |
| 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 Bridge.

need more information?

For more information, visit HRCentral or Contact the HR Service Center, Monday – Thursday 7:30 AM – 5:00 PM and Friday 7:30 AM – 4:30 PM at TriHealthHRBC@trihealth.com or 513 569 5950.

totally committed

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CAREER DEVELOPMENT

We are dedicated to the growth and development of our team members and proudly provide the resources needed to keep up with 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, visit Bridge.

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.

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. Login access is available on TriHealth Bridge, in the drop-down menu. TriHealth Learn is also accessible from home.

TriHealth Career Success Center

[The Career Success Center is your partner in professional growth.](#)

TriHealth's Career Success Center empowers team members to develop their skills and advance professionally. Our specialized Career Success Coaches provide personalized guidance and connect you with valuable resources to support your career growth and achievement within the organization.

What can the Career Success Center do for you?

- 1:1 Career Success Coaching
- Identifying your career goals
- Analyzing your strengths and passions with assessments
- Exploring education options
- Job Shadowing
- Resume writing and interview prep
- Financial wellbeing coaching
- Success Builder Workshops
- Navigating TriHealth wellbeing & community resources
- Team Member Emergency Fund

What is Career Success Coaching?

A Career Success Coach can work with you set goals for your ongoing career at TriHealth. Together you'll learn about your unique strengths, skills, personality, and what you value in a career. When you're ready for the next step at TriHealth, a Career Success Coach can help you build new skills using education and training resources.

Email: CSC@trihealth.com

Phone: 513 569 4000

For updates on developing opportunities such as resume assistance, job shadowing, career counseling, and more, please stay tuned to TriHealth Bridge regularly.

totally well

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WORK-LIFE BALANCE

We care about the overall wellbeing of our team members and their families and seek to serve our patients and each other meaningfully, with purpose.



thrive



We care about the overall wellbeing of our team members and their families and seek to serve our patients and each other meaningfully, with purpose. 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, 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. Spouses who are also team members can earn up to \$375 if they are enrolled on their own medical plan, and up to \$100 if they are enrolled as a spouse on their spouse’s medical plan.

| | 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 ¹ |
| What can the money be used for? | Out-of-pocket Medical, Dental and Vision Expenses ² | Out-of-pocket Medical, Dental and Vision Expenses ² |
| How can I access the money? | Two Ways Your WEX, Inc. Card or apply for reimbursement through the WEX, Inc. portal on Bridge | Two Ways Your WEX, Inc. Card or apply for reimbursement through the WEX, Inc. portal on Bridge |
| What happens to the balance at the end of the year? | The balance will rollover ³ | 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 ⁴ |
| Can I contribute? | No, only TriHealth can contribute to the HRA | Yes, to make changes to HSA contributions please visit the Benefits Section in Oracle |

¹ The amount you receive as a Wellness Incentive will count towards the maximum HSA contribution limit allowed by the IRS.

² For a complete list of qualified medical, dental and vision expenses please visit IRS.gov and search for Publication 969.

³ 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.

⁴ For additional information on dependent eligibility, please see IRS.gov

⁵ WEX will periodically ask for receipts as part of the IRS requirement for substantiation.

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.

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 Premium | Full-time and part-time premium for straight evening/night shift commitment for eligible jobs in addition to shift differential. |
| On-Call Pay | We offer an Enhanced Hourly On-Call premium which is separated by 2 tiers and is determined by response time. The first tier requires a 60-minute response time, and the second tier requires a 30-minute response time at an elevated premium rate. |
| Call-In Pay | A call-in rate of 1.5x base pay is applied when a team member is called in (regardless of overtime). |
| 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 Premium | Premium for weekend commitment for eligible jobs. |
| 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 Oracle 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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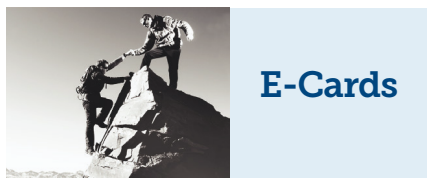
REWARDS & RECOGNITION

We value each team member and aim to create a rewarding team member experience.



rewarding choices

for team members



E-Cards

E-Cards

Thanking and recognizing team members is easy! A few simple clicks is all it takes to **tell others how grateful you are** for their help, recognize an accomplishment and let them know how much they are valued.

for team members



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, and provide additional gifts through Honey Baked Ham, the Cincinnati Reds, and other partners.

Healthcare Appreciation Week

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 providing safe, quality care to our community through special celebrations such as public recognition, "Thank You" meals, and various contests and thank-you gifts.

TriHealth Summer Celebration

All team members, physicians, and volunteers are invited to enjoy a day of fun with their loved ones, fellow team members, and TriHealth leadership. The event is held at Kings Island and includes food, entertainment, and family-friendly activities!

Service Awards Celebration

Team members and physicians who reach a milestone anniversary (beginning with 20 years) or win a Living Our Values Award 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

Absence One

Short-Term Disability

Phone: 844 333 7340

Website: absenceone.com/trihealth

Allstate

Identity Protection

Phone: 800 789 2720

Website: myAIP.com

Hours: 24/7 Access

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

Empower

Retirement Plans

Phone: 877 401 5552

Website: empowermyretirement.com

Hours: 8:00 a.m. – 10:00 p.m. M-F

9:00 a.m. – 5:30 p.m. Sa

Express Scripts (ESI)

Pharmacy Benefits Manager

Phone: 855 283 7645

Website: express-scripts.com

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

HR Service Center

Phone: 513 569 5950

Hours: 7:30 a.m. – 5:00 p.m. M-F

Lincoln

Life Insurance/Long-Term Disability

Phone: 888 797 2129

Website: mylincolnportal.com

MetLife

Group Legal

Phone: 800 821 6400

Website: legalplans.com

Hours: 8:00 a.m. – 8:00 p.m. M-F

Career Success Center

Phone: 513 569 4000

Hours: 8 a.m. – 5 p.m. M-Th

8 a.m. – 4:30 p.m. F

Voya

Accident, Critical Illness, Hospital Indemnification

Group Number: 71107-1

Phone: 1 877 236 7564

Website: voya.com

Hours: 9:00 a.m. – 6:30 p.m. M-F

WEX, Inc.

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

Phone: 1 866 451 3399

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

Review Bridge for information on available vendor mobile apps.



total
REWARDS

 **TriHealth**

need more information?

For more information, visit Bridge 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 Bridge 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.

