



2022 Benefits Open Enrollment Guide

October 28 – November 11, 2021

Now is the Time to Enroll in Benefits

Each year, you are given the opportunity to choose the benefits that work best for you and your family situation. This enrollment guide from Trinity Health & Sisters of Providence, Inc. and Sisters of Providence Ministry Corporation provides the information you'll need to enroll for next year's benefits.

We encourage you to use this guide to learn about your benefit plan options, decide on the levels of coverage that are right for you and your family, and compare costs before you enroll.

In addition to details about the 2022 benefit plan options, this enrollment guide provides other important information, such as colleague and dependent eligibility requirements, step-by-step instructions on how to enroll, and how to get answers to your questions.

Be sure to take a few minutes to review the premium contributions for each benefit option before making your selections for 2022.

If you have more questions after reading this guide, please contact Ann Ferguson at 413-420-2555 or aferguson@sisofprov.org.

Welcome to Open Enrollment

Trinity Health and Trinity Health Of New England - Springfield Market are pleased to provide you with the information you will need to enroll in benefits.

Throughout the rest of this communication, you will see Trinity Health and Trinity Health Of New England - Springfield Market referred to as simply Trinity Health.

DEADLINE DATE YOU NEED TO KNOW - NOV. 11, 2021 by 11:59 PM

- **Review and make changes to your benefit elections.**
- **If you are adding family members provide your required dependent documentation to:**
 - SP, Inc. employees submit information to Ann Ferguson
 - Genesis and Providence Ministries employees submit information to Cindy Lees.

Your Top Tasks for Open Enrollment

1. Review and make changes to your benefit elections by **Nov. 11, 2021** at 11:59 p.m. EST..
2. Verify new family members by providing your dependent documentation to Ann Ferguson for SP, Inc., and Cindy Lees for Genesis and Providence Ministries. Dependent documentation must be submitted with your enrollment form by **Nov. 11, 2021**.
3. Determine if you want to contribute to the Health Savings Account, the Health Care or Dependent Care Flexible Spending Accounts or elect PTO cash-out. **You must make an election if you wish to enroll. If you elect the Health Savings Plan and you do not plan to contribute any additional money beyond what the employer contributes for you, you must elect the Health Savings Account with \$0 annual contribution.**
4. Determine if you want to participate in the Essential Assist Plan for 2022. **You must apply each year and meet specific income and eligibility guidelines.**

It's also a good time of year to:

- Review and update your beneficiaries
- Update your personal information
- Review the Live Your Whole Life section of this guide to learn about resources that will help you maintain your health and incentives on your medical contributions throughout the year.
- If you have an eligible adult who qualifies as a tax dependent, you must complete the Non-Spouse Eligible Adult Dependent Certification form each year in order to receive pre-tax deductions. Please contact Ann Ferguson or Cindy Lees for the form.

Your Enrollment Requirements

- If you don't make benefit elections by Nov. 11, 2021, you will automatically receive the same elections you had last year for medical, dental, vision, life insurance, AD&D, and disability.

Keep in mind

- If you want to contribute to the Health Savings Account, the Health Care or Dependent Care Flexible Spending Accounts or elect PTO cash-out, you must make an election. **Last year's election will not carry forward.**
- If you want to participate in the Essential Assist Plan for 2022, you must apply each year and meet specific income and eligibility guidelines.
 - We encourage you to enroll in a medical plan during Open Enrollment in the event that you do not meet the Essential Assist Plan requirements for 2022.

- If you do not choose another plan and/or do not reapply for the Essential Assist Plan, your election will be set to “waive” for the new plan year and you will not have medical coverage.
- For more information on the Essential Assist Plan, refer to the Paying for Medical and Pharmacy Coverage page.
- If you wish to participate in these programs next year **you must complete your enrollment by Nov. 11, 2021 at 11:59 p.m. EST.**

How to Enroll

1. COMPLETE every section of the enrollment form **attached to this email**. If you **do not plan to enroll** in any of the plans, please **place a check mark in the box next to waive coverage**.
2. If you **add any dependents to your coverage**, you must provide appropriate documentation to the benefits team with your enrollment form. Please refer to the following link: <http://mybenefits.trinity-health.org/trinity-health-dependent-verification> for appropriate documentation. Any required documentation not provided within the specified timeframe, will result in your dependents will be removed from coverage.
3. **Return the completed forms and supporting documentation no later than November 11, 2021 at 11:59 PM to:** Sisters of Providence – Ann Ferguson or Genesis, Providence Ministries, and SPMC – Cindy Lees
4. If you have any questions, you may contact: Ann Ferguson at 413-420-2555 or Cindy Lees at 413-562-3627 or 413-536-9109.

PLEASE NOTE:

Any information you have received from Trinity Health of New England (THONE) regarding HR4U does not apply to the Sisters of Providence, Inc., Sisters of Providence Ministry Corporation, or its subsidiary entities: Genesis Spiritual Life & Conference Center and Providence Ministries for the Needy, Inc.

Please disregard the direct mailings and/or emails regarding HR4U regarding the annual enrollment benefits period. These are strictly for THONE employees.