



Benefits Orientation

Essential Assist with Health Reimbursement Account (HRA)

Essential Assist Plan with a Health Reimbursement Account (HRA)



Essential Assist eligibility



- Full-time or part-time benefits-eligible colleagues at the time of initial benefit eligibility or Open Enrollment, and
- Those who meet certain income requirements based on household income and the size of family
 - Specific eligibility guidelines are published annually and can be found in the HR4U colleague portal

How to Apply



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- You should first enroll in the plan you think will be best for you – Traditional, Health Savings or Essential Plan – and then apply for Essential Assist Plan.
- You must apply to enroll in this plan. **Applications and documentation are due 30 days after initial eligibility for benefits or by the open enrollment deadline.**
- If you apply and qualify, you will be moved to the Essential Assist Plan and Trinity Health will make a contribution to a Health Reimbursement Account (HRA).
 - Amount prorated for colleagues who enroll mid-year

How it Works



- The medical plan is structured the same as the Essential Plan but includes a Trinity Health-funded Health Reimbursement Account (HRA)
- Use the HRA to pay for current or future medical and/or prescription costs
- The money goes into an HRA administered by HealthEquity and you will be issued a debit card. You can choose to:
 - Use the debit card to pay a medical bill or prescription drug OR
 - Pay out of pocket and later submit for reimbursement.

Important things to know about the HRA



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- Any HRA money not used during the year is carried over as long as you meet the requirements and remain enrolled in the next plan year
- Applications are required each plan year
- You cannot contribute to the HRA
- HRA does not apply to dental or vision plan coverage
- Any remaining money in the HRA is forfeited if you leave Trinity Health

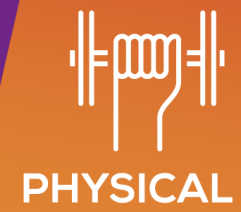
Accounts to assist with costs



Account	Essential Assist Plan
Health Reimbursement Account (HRA)*	✓
Health Savings Account (HSA)	
Healthcare Flexible Spending Account (HC FSA)	✓
Dependent Care Flexible Spending Account (DC FSA)	✓

* The Health Reimbursement Account is available to colleagues who qualify for the Essential Assist Plan.

Learn more



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Download the application form

- <https://hr4u.trinity-health.org>



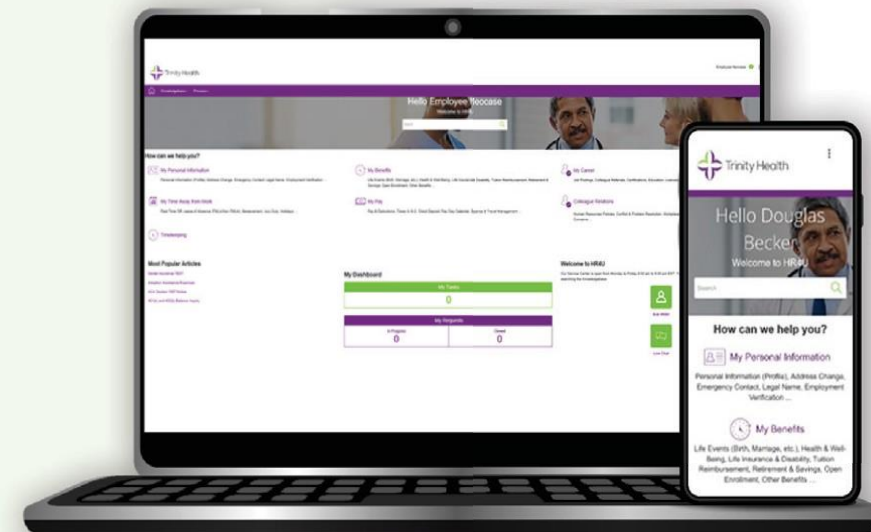
HR4U Colleague Portal

Get Answers to Your Benefits and HR-Related Questions, 24/7

Trinity Health colleagues have 24/7 access to benefits and other HR-related info through the **HR4U online portal**. When you log into HR4U you can chat in real time with an HR representative Monday through Friday, 7 a.m. – 7 p.m. ET. You can also submit a request for assistance and track the status of your inquiry.

To get started, click on the HR4U icon in your ZENworks or desktop applications window and enter your Trinity Health network credentials.

You can also access HR4U on your mobile device at:
<https://hr4u.trinity-health.org>



Check out all the episodes in the video series

Live Your Whole Life

- Medical and pharmacy
- Health Savings Account
- Essential Assist with Health Reimbursement Account
- Flexible spending accounts
- Dental and vision
- Life Insurance/AD&D
- Time Away from Work
- Voluntary benefits
- Retirement program
- Live Your Whole Life / Mental Well-being
- Other benefits
- Eligibility and enrollment



Important Information

The information provided in this summary is designed to assist you with understanding your options under Trinity Health's welfare benefit plans and programs. It is only an overview. Please refer to the summary plan descriptions and official plan documents for more details concerning these benefits. If there is any conflict, the official plan and program documents will govern. Trinity Health reserves the right to modify or terminate its benefit plans and programs at any time.

To view the summary plan descriptions and certificates of coverage, visit the HR4U colleague portal or, if your Health Ministry has not yet transitioned to the Trinity Health Human Resources Service Center, the MyBenefits site at www.trinity-health.org/my-benefits/. For any plan or program in which you participate, you may request a printed copy of the summary plan description, any certificate of coverage, and/or the official plan documents from your employer or from the Trinity Health Human Resources Service Center at 20555 Victor Parkway, Livonia, MI 48152. There is no charge for printed copies.

All Trinity Health group health plans provide care coordination, care management, utilization review, and referral services to help manage members' healthcare. By enrolling in a Trinity Health group health plan, you understand that the plan will provide services to manage care for you and your dependents. These services may be provided through independent third-party administrators, through clinically integrated networks of hospitals, physicians, and other health care providers, or through other professionals and healthcare providers, including those affiliated with Trinity Health. The persons providing these services will have access to your personal health information—including health information you disclose through wellness programs and well-being activities—not only for treatment purposes but also to manage and coordinate your healthcare. Any access to, use, or disclosure of protected health information will comply with the privacy and security regulations under the Health Insurance Portability and Accountability Act and any applicable state privacy and security laws.



Trinity Health