



Benefits Orientation

Life Insurance and Accidental Death & Dismemberment (AD&D) Coverage

Life Insurance

Accidental Death & Dismemberment Coverage



Basic life insurance and AD&D at no cost to you



EMOTIONAL



FINANCIAL

- Benefits-eligible colleagues receive employer-paid basic life insurance and Accidental Death & Dismemberment (AD&D) coverage at one times annual base salary
- Automatic enrollment
- The Hartford is Trinity Health's life insurance provider



Life and AD&D benefits (The Hartford)

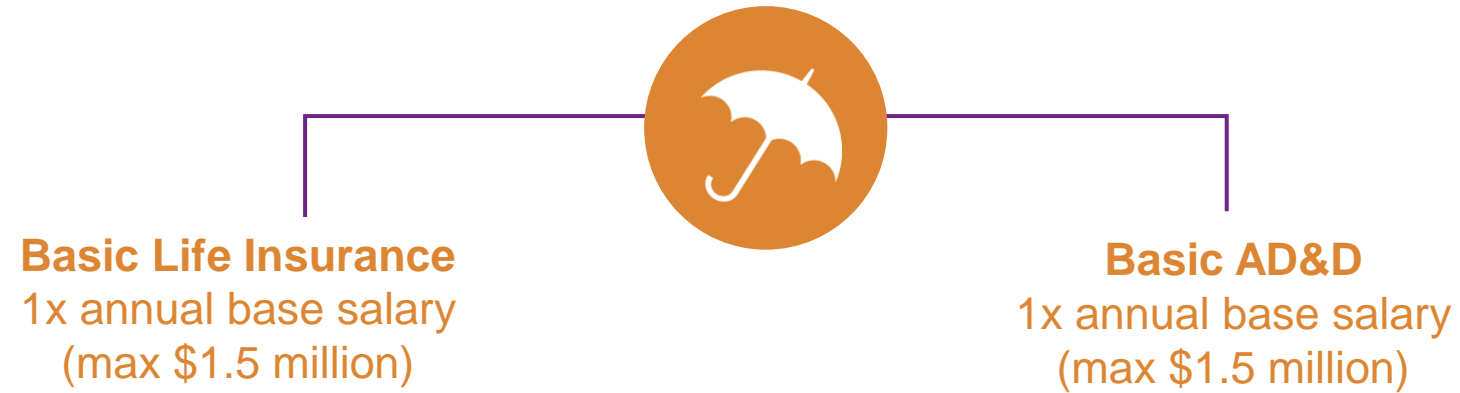


EMOTIONAL

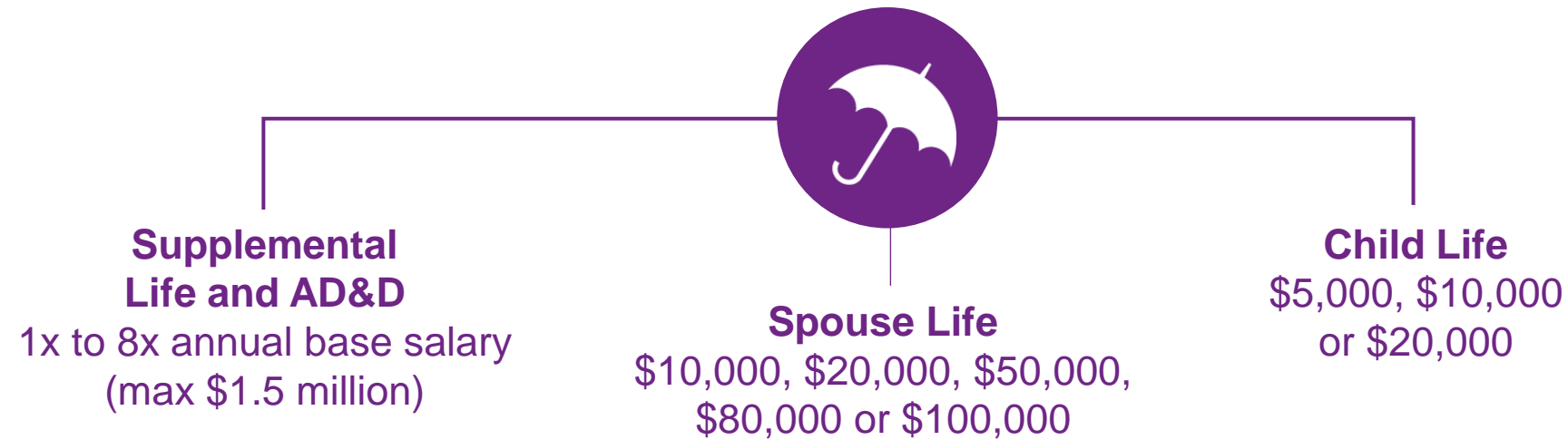


FINANCIAL

Trinity Health paid



Colleague paid



Supplemental life insurance and voluntary AD&D is coverage you pay for



EMOTIONAL



FINANCIAL

- Premium contributions are deducted from your paycheck on an after-tax basis
- AD&D coverage pays out if you die or get seriously injured in an accident
- Available increments: one to eight times your annual base salary, rounded to nearest \$1,000
- Maximum amount of supplemental life insurance you can purchase cannot be more than eight times your annual earnings or \$1.5 million

Enrolling in supplemental coverage



EMOTIONAL



FINANCIAL

- **Elect supplemental life and/or voluntary AD&D when you**
 - enroll in benefits as a newly benefits-eligible colleague
 - experience certain life status change events or
 - during annual open enrollment
- **May elect coverage for dependents without electing coverage for yourself**
- **If you and spouse/eligible adult both work for Trinity Health, you cannot be covered as a colleague and a dependent so certain limitations apply. See new hire packet for details.**
- **Personal Health Application may be required in certain cases**

Costs for supplemental coverage



EMOTIONAL



FINANCIAL

- Premium deducted from paycheck on an after-tax basis
- Costs for coverage are based on applicant age as of Jan. 1 of the current plan year
- Costs will be available when you enroll online
- More detailed information is available in HR4U portal
 - <https://hr4u.trinity-health.org>

Will preparation services available at no charge



EMOTIONAL



FINANCIAL

- Colleagues who enroll in supplemental coverage have access to will preparation services at no charge
- Access The Hartford's EstateGuidance® Will Services online at www.estateguidance.com/wills and enter the Trinity Health Web ID "WILLHLF" in the Promotional Code box
- More detailed information available in HR4U portal at <https://hr4u.trinity-health.org>

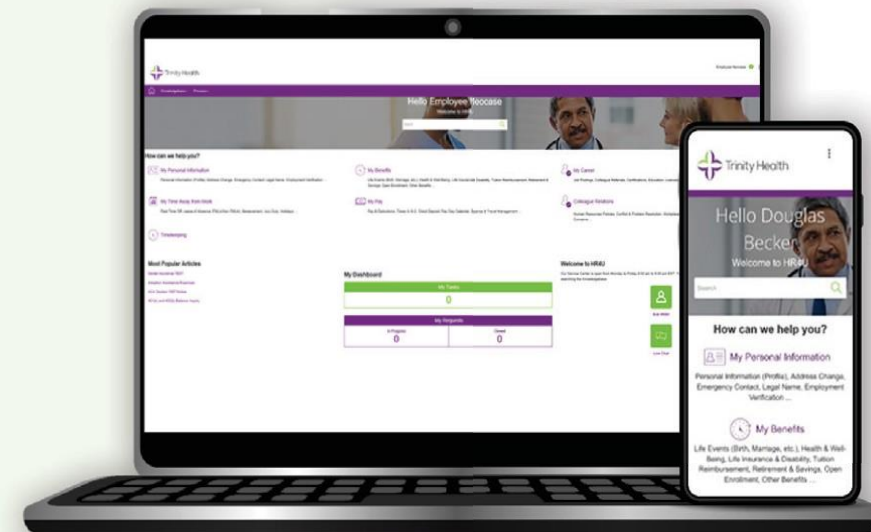
HR4U Colleague Portal

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