

2025 OPEN ENROLLMENT

Action Items (Oct. 24 – Nov. 7, 2024)

WELCOME!

Trinity Health is pleased to provide you with our **Open Enrollment Action Items** to help you navigate through the 2025 enrollment process. This quick reference details your tasks to ensure that you enroll in the right Trinity Health benefits for you and your family. It also highlights “What’s New for 2025” as well as your enrollment requirements.

To find more information about Trinity Health’s benefits, please review the **2025 Benefits Guide**, which can be found in the MyBenefits website at trinity-health.org/my-benefits.

If you have questions after reviewing your benefit options, refer to the *For More Information* section of this year’s Benefits Guide.

DEADLINE DATES YOU NEED TO KNOW

NOV. 7, 2024 at 11:59 p.m. local time

- **Review and make changes** to your benefit elections.

NOV. 22, 2024

- **Provide proof of dependent eligibility to My ADP Dependent Verification Service (DVS)**, if you are adding new family members for 2025.
- **Submit your electronic application and tax form**, if you are applying for the Essential Assist Plan for 2025.

TOP TASKS FOR OPEN ENROLLMENT



Review and make changes to your benefit elections by **Nov. 7, 2024 at 11:59 p.m. local time.**



You will be contacted by My ADP Dependent Verification Service (DVS) when verifying new family members and be required to provide proof of the dependent’s eligibility by **Nov. 22, 2024.**



Determine if you want to contribute to the Health Savings Account, the Health Care or Day Care / Dependent Care Flexible Spending Accounts or elect PTO cash-out. **You must make an election if you wish to enroll. These plans will not automatically carry over to 2025.**



Determine if you want to participate in the Essential Assist Plan for 2025. **You must apply each year and meet specific income and eligibility guidelines. This plan will not automatically carry over to 2025.**



Submit your Personal Health Application for supplemental life insurance to The Hartford, if applicable.

It’s also a good time of year to:

- Review and update your beneficiaries.
- Update your personal information through my.ADP.com.
- Check the eligibility rules at trinity-health.org/my-benefits if you, your spouse/eligible adult, and/or dependent child both work at Trinity Health.
- Review the *Live Your Whole Life Colleague Well-being* section of the 2025 Benefits Guide to learn about activities, tools, and benefits that can support you in achieving your unique well-being goals.
- If you have an eligible adult who qualifies as a tax dependent, you must complete the Non-Spouse Eligible Adult Dependent Certification form posted on the Trinity Health IHA Medical Group Intranet website, each year, in order to receive pre-tax deductions.
- Review your Retirement Savings Plan elections and account at netbenefits.com.



WHAT'S NEW FOR 2025

Benefit deductions moving from 24 to 26 pay periods

- Beginning with your first paycheck in January, you will transition from having 24 benefit deductions per year to having 26 benefit deductions per year. You may find the bi-weekly costs in your 2025 Benefits Guide.
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Medical Coverage

- Medical deductibles will increase by \$100 individual and \$200 family across all medical plans.
 - Out-of-pocket maximums will increase by \$500 individual and \$1,000 family across all medical plans.
 - Prescription drug maximums in the Traditional and Essential Plans will increase by \$20 for brand formulary drugs and by \$50 for brand non-formulary drugs.
 - All colleagues enrolled in a Trinity Health group health plan will receive a new ID card including changes to deductibles and out-of-pocket maximums. There are no changes to your group number or identification number.
 - The 50% copay discount for asthma and diabetes class drugs under the Traditional and Essential Plans will be removed. The availability of generic asthma and diabetes related medications has expanded, allowing more access to less expensive options. Additionally, drug manufacturers have made coupons and copay cards widely available to help defray the cost and certain insulin medications are capped at \$35 per month.
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Dental and Vision

- Preventive care under the dental plan will no longer accumulate towards maximum out-of-pocket totals, allowing you to make more of your dental benefits.
 - Retinal screening will be a covered benefit under the vision plan.
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Personify Health – new name, same benefits!

- In January, Virgin Pulse will be revealing a brand-new look and feel for their new name: Personify Health. Stay tuned for a sneak peek and more details on the exciting new update.
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Life Insurance

- Colleagues who are currently enrolled in supplemental life insurance can increase their coverage by an increment of 1x salary per year without a personal health application (PHA), up to a total of 3x salary. Enrolling for the first time, an increase of more than 1x salary, or to an amount above 3x salary will require a PHA.
 - Colleagues who are currently enrolled in spouse supplemental life insurance can increase their coverage by one level per year without a PHA, up to \$20,000. Enrolling for the first time, an increase of more than one level, or to an amount above \$20,000 will require a PHA.
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2025 IRS Limits

- You will have the opportunity to contribute \$150 more per year, up to a maximum of \$3,650 to your Health Savings Account (HSA) in 2025, if you have colleague-only coverage.
- For all other coverage levels, you will have the opportunity to contribute \$250 more per year to your HSA, up to a maximum of \$7,250.
- Trinity Health's contribution amount to your HSA will remain the same as in 2024: \$650 for individual and \$1,300 for all other coverage levels which may be subject to state taxation. You will receive the full contribution to your account after the first pay date in January based on the coverage level you elect.
- You will have the opportunity to contribute an additional \$150, up to a maximum of \$3,200 to your Health Care Flexible Spending Account (FSA).

YOUR ENROLLMENT REQUIREMENTS

If you don't make benefit elections by Nov. 7, 2024, you will 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 HSA, the Health Care or Day Care / Dependent Care FSAs or elect PTO cash-out, you **must** make an election. Your 2024 election **will not carry forward**.
- If you want to participate in the Essential Assist Plan for 2025, you must apply each year and meet specific income and eligibility requirements. 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 2025. If you are currently enrolled in the Essential Assist Plan for 2024 and you do not choose another plan and/or do not reapply for the Essential Assist Plan, your election will be set to the Essential Plan (without the employer funded Health Reimbursement Account) for the new plan year. If you qualify for the Essential Assist Plan, you will be enrolled by HR after your application is approved.



If you wish to participate in these programs next year you must complete your enrollment by Nov. 7, 2024 at 11:59 p.m. local time.

Benefit elections are final for 2025

Remember, the benefits you elect during Open Enrollment will be in effect from Jan. 1 through Dec. 31, 2025. The choices you make now are final for 2025, because Open Enrollment is your only opportunity during the year to make changes to benefits such as medical, dental or vision plan coverage unless you experience a qualified family status change or certain employment status changes.