

2022 Essential Assist Medical Plan for COBRA Participants

Application Process



About the Essential Assist Medical Plan

Our Mission at Trinity Health calls us to treat the entire well-being of those in our care – and that includes our colleagues. To increase access to health care and treatment for all our colleagues, Trinity Health offers the Essential Assist medical benefit plan, with a credited health reimbursement account (HRA).

The Essential Assist medical plan is structured the same as the Essential Plan option, but it includes a Trinity Health credited HRA that is established to assist eligible colleagues with paying for their health care costs at the time of service.

Who Is Eligible?

You are eligible for the Essential Assist medical plan if you:

- Are an enrolled in a Trinity Health COBRA plan at the time of Open Enrollment (the annual period when you may change their health benefits)
- Meet certain income requirements based on your household income and the size of your family (see below).

Note: If you or your dependents are covered under a state-sponsored medical assistance program, such as Medicaid or CHIP, you are not eligible for the Essential Assist medical plan option.

When Can I Enroll?

Eligible COBRA participants may apply for the Essential Assist medical plan during Open Enrollment. Assuming you remain eligible, you will need to recertify your eligibility each year during the annual Open Enrollment period.

How the Essential Assist Medical Plan Works

At the beginning of the year, Trinity Health credits the following amount to a health reimbursement account (HRA):

- \$1,000 (Individual Coverage Level) or
- \$2,000 (Other Coverage Levels)

This HRA will be used first for any medical expenses you (and/or your eligible dependents) incur, such as your deductible. If you use all the money in your HRA before your deductible has been paid, you are responsible for paying the remaining deductible. After you use all the money in your HRA and meet your total annual deductible, you share any additional eligible expenses in accordance with the medical plan's applicable co-payment / co-insurance. All colleague cost share (deductible, co-payments and co-insurance) will accumulate towards your out-of-pocket maximum.

The out-of-pocket maximum is the most you will pay for eligible medical expenses during the plan year. If at the end of the year, you have a credit remaining in your HRA and you recertify and qualify for the Essential Assist medical plan at the next annual Open Enrollment period, the credit will rollover. There is no maximum to the amount that can rollover from year to year as long as you remain eligible to enroll in the Essential Assist medical

plan. If you experience a qualified status change that requires a different coverage level (for example, you change from the Individual Coverage Level to a Family Coverage Level as a result of the birth of a baby or marriage), an additional prorated amount will be credited to your HRA upon your notification to Human Resources (HR). In the event you experience a qualified status change event in which you remove a dependent from the Essential Assist medical plan coverage due to ineligibility, Trinity Health will not reduce your HRA balance.

Your share of prescription medicine costs is not applied to the Essential Assist medical plan deductible or HRA. Instead, you have separate prescription drug coverage where you pay a co-payment / co-insurance that is based on the type of prescription you choose – generic, brand-name formulary or brand-name non-formulary. However, all prescription co-payments / co-insurances are applied towards your total out-of-pocket maximum.

Note: The Essential Assist medical plan with HRA does not apply to dental or vision plan coverage. Any remaining money in the HRA is forfeited if you leave Trinity Health.

Essential Assist Medical Plan Income Guidelines

Family Size*	Annual Family Income** Must Be Less Than...
1	\$38,640.00
2	\$52,260.00
3	\$65,880.00
4	\$79,500.00
5	\$93,120.00
6	\$106,740.00
7	\$120,360.00
8***	\$133,980.00

Notes

* Family size is based on the number of exemptions (yourself, spouse, dependents) reported on your most recent federal tax return.

** Based on 2021 IRS guidelines and the adjusted gross income amount indicated on your most recent federal income tax form 1040.

*** Use eight even if your family size is greater.

How to Apply for the Essential Assist Medical Plan

If you think you might qualify for the Essential Assist Plan you should first enroll in the Essential Assist plan. Then submit your application by following the steps below.

1. Complete the **certification statement below**, and submit it along with a copy of your **most recent federal income tax Form 1040**, as follows:
 - a. Submit documents to Health Equity.
2. **Be sure to complete your application process prior to Nov. 18, 2021 for Open Enrollment or 30 days from your initial benefit eligibility date.**

Participant Certification Statement for the Essential Assist Medical Plan

By submitting an application to participate in the Essential Assist medical plan option for the 2022 plan year (Jan.1, 2022 through Dec. 31, 2022), I understand and agree that, if my application is approved, I and my eligible dependents, if applicable, will be automatically enrolled in the Essential Assist medical plan effective Jan.1, 2022, or my initial benefit eligibility date, even if I elected a different medical plan option during the Enrollment period. I further understand and agree that enrollment in the Essential Assist medical plan is automatic and irrevocable upon approval of my application and cannot be changed during the 2022 plan year without a qualifying event. I also understand that, in order to participate in the Essential Assist medical plan for any plan year after the 2022 plan year, I will need to recertify my eligibility during Open Enrollment for that plan year.

Participant Name (Please print)

Participant Signature

Date

Health Equity Signature

Date

Note: Any misrepresentation of material fact or false information provided as part of this certification is subject to the terms and conditions outlined in the appropriate Human Resource Policies and Procedures manual and can result in disciplinary action up to and including termination of employment.

Any dispute over eligibility for the Essential Assist medical plan option under the Trinity Health Welfare Benefit Plan is subject to the final and binding determination of the Plan Administrator in the Plan Administrator's sole discretion. If you have any questions about the Trinity Health Welfare Benefit Plan and/or the Essential Assist medical plan, please contact your Human Resources department. Trinity Health reserves the right to modify or terminate the Trinity Health Welfare Benefit Plan and the Essential Assist medical plan option at any time. Income guidelines will be reviewed annually for possible revision.