



## 2021 Benefits Highlights



### Start Your Future with Ochsner

Our team is relentless in their pursuit of compassionate care and innovative treatments. Every team member, clinical and non-clinical, makes a difference in the lives of patients, families and the community. With unlimited growth potential, both professionally and personally, **now is the time to start your future with Ochsner.**

## Core Benefits

Benefits are an important part of the total rewards Ochsner provides to employees, and we give you the opportunity to select those that best meet the needs of you and your family.

Benefit	Description
 <b>Medical Coverage</b>	<p>Medical coverage is one of the most important benefits we provide employees. Our three medical plans offer access to high-quality providers, no-cost preventive care, prescription drug coverage and the option to use a Flexible Spending Account (FSA) or Health Savings Account (HSA).</p>
 <b>Dental Coverage</b>	<p>We offer two dental plans, allowing you to choose the one that best meets the needs of you and your family. All in-network preventive care is covered at 100%.</p>
 <b>Vision Coverage</b>	<p>Ochsner's vision plan helps cover the cost of eye exams, lenses and frames, and contact lenses. Plus, annual eye exams are \$10 with participating providers.</p>
 <b>Life Insurance and AD&amp;D</b>	<p>We provide life insurance (50% of annual base pay with minimum \$10,000)—at no cost to you. Plus, you can choose optional term life and AD&amp;D insurance for yourself, your spouse and/or your dependents.</p>
 <b>Short- and Long-term Disability</b>	<p>Protecting your salary in the event of disability is very important. That's why we offer both short-term and long-term disability plans—they provide income replacement if you are ill/injured and unable to work.</p>
 <b>Paid Time Off &amp; Holidays</b>	<p>Paid Time Off programs include General Purpose Time (GPT) and personal holidays. GPT is accrued based on your length of service. New hire accrual is up to 18 days per year. Eligible employees also receive 9 paid holidays (including a personal holiday).</p>
 <b>Retirement Plan</b>	<p>All employees are eligible to participate in the 401(k) retirement plan. And Ochsner helps, too. After 1 year of service, eligible employees receive a 2% fixed retirement contribution and a matching contribution of 50% of the first 4% you save. Employer contributions are on a 5-year vesting schedule.</p>
 <b>Business Travel Accident</b>	<p>Ochsner provides \$500,000 of business travel accident insurance at no cost to you.</p>

## Additional Benefits

Ochsner offers family-friendly, lifestyle and financial wellness benefits. These benefits help you further protect your family and loved ones.



### Family-Friendly Benefits

We understand our employees are their best when they have work-life balance. That's why Ochsner offers several family-friendly benefits and resources, including:

- **Employee Assistance Program (EAP)** with free, confidential counseling
- **Pathway To Wellness (PTW)**, a well-being program that rewards healthy choices
- **Paid Parental Leave** for time off to bond with a new child (60% of base pay for regularly scheduled hours for a continuous period of 14 days)
- **WW (Weight Watchers)** to cover 50% of the cost for employees and spouses/domestic partners covered by one of our medical plans.
- **Adoption Assistance** to help offset some of the qualified expenses associated with the adoption process (up to \$4,000 reimbursement per calendar year)
- **Infertility Benefits** to cover 50% of the cost of fertility treatment
- **Bright Horizons Additional Family Supports**, a free database of in-home care providers, senior care solutions and discounts on tutors and test prep services



### Lifestyle Benefits

We also offer several lifestyle benefits that help you further protect your family and loved ones.

These optional benefits give you the advantage of group buying power and discounted arrangements.

- Auto/Home Insurance
- Car Buying Discount
- Critical Illness
- Hospital Indemnity
- Identify Theft Protection
- Legal
- Off-the-Job Accident
- Pet Insurance



### Financial Wellness

We also have several other programs to help you achieve financial well-being—now and in the future. These include:

- **Tuition Assistance** to help you pursue furthering your education with an undergraduate or graduate degree (up to \$3,000 per year for full-time/\$1,500 per year for part-time)
- **Student Loan Assistance and Loan Forgiveness** to help with student loan debt relief
- **Quick Relief Loans** to help you get back on track and establish good credit
- **Discount Program** with exclusive discounts on travel, cell phones, restaurants, auto, apparel, electronics and more



## About Ochsner Health

Ochsner Health is Louisiana’s largest non-profit, multi-specialty healthcare delivery system with 40 hospitals owned, managed and affiliated in addition to more than 100 health centers and urgent care centers.

Ochsner employs nearly 31,000 employees and over 1,300 physicians. With multiple facilities and opportunities, there are ample opportunities to serve your community and find your place.

## Eligibility for Benefits

	Regular Full-Time .9 FTE	Regular Part-Time .6 - < .9 FTE	Part-Time < .6 FTE	PRN
Medical & Pharmacy	✓	✓	✓ OchPlus 3 only	✓ OchPlus 3 only
Dental	✓	✓		
Vision	✓	✓		
Health Savings Account (OchPlus 3 only)	✓	✓	✓	✓
Flexible Spending Account (FSA)	✓	✓		
Pathway to Wellness	✓	✓	✓	✓
WW (Weight Watchers)	✓	✓		
Retirement	✓	✓	✓	✓
Basic Term Life/AD&D	✓	✓		
Optional Term Life, Voluntary AD&D	✓	✓		

	Regular Full-Time .9 FTE	Regular Part-Time .6 - < .9 FTE	Part-Time < .6 FTE	PRN
Short-Term Disability	✓	✓		
Long-Term Disability	✓	✓		
General Personal Time (GPT)	✓	✓		
Holidays – Regular and Personal	✓			
Paid Parental Leave	✓			
Lifestyle Benefits	✓	✓		
Employee Assistance Program	✓	✓	✓	✓
Tuition Assistance	✓	✓		
Adoption Assistance	✓			
Business Travel Accident	✓			

## Effective Coverage Dates

- **Effective date of coverage:** Date of hire
- **Eligible dependents:** Spouse/domestic partner and dependent children
- **Premiums:** In addition to the medical plan premium, you may also be charged:
  - Tobacco fee if your new hire drug screen tests positive for tobacco use
  - Spousal access fee if spouse has access to coverage through their employer

**Note:** Rehires are eligible for bridged service if break in service is less than 3 years.