

2024 Premiums/Benefits Eligibility

**RESIDENTS
AND FELLOWS**

Addendum to the Ochsner Health & Welfare Benefits Summary Plan Description (SPD)

Complete your enrollment promptly! Your coverage begins on your hire date.* Your premiums will also begin on this date, which means more than one premium may be deducted from your paycheck based on when you complete your enrollment in Workday.

*If you are not actively at work on the date coverage would normally begin, your coverage will not become effective until you return to active work.

All rates listed in the addendum are your bi-weekly payroll deductions.



OchPlus Medical Plans

	Tobacco-Free Rates			Tobacco User Rates ¹		
	OchPlus 1	OchPlus 2	OchPlus 3	OchPlus 1	OchPlus 2	OchPlus 3
Employee Only	\$50.00	\$30.00	\$21.00	\$63.00	\$38.00	\$26.00
Employee + Spouse ^{2,3}	\$170.00	\$118.00	\$83.00	\$183.00	\$126.00	\$88.00
Employee + Child	\$120.00	\$83.00	\$58.00	\$133.00	\$91.00	\$63.00
Employee + Children	\$141.00	\$98.00	\$68.00	\$154.00	\$106.00	\$73.00
Employee + Family ^{2,3}	\$212.00	\$147.00	\$103.00	\$225.00	\$155.00	\$108.00



Dental

	Comprehensive	Preventive
Employee Only	\$7.30	\$3.60
Employee + Spouse ³	\$20.65	\$9.60
Employee + Children	\$22.40	\$11.10
Employee + Family ³	\$36.80	\$22.90



Vision

	EyeMed
Employee Only	\$2.64
Employee + Spouse ³	\$5.28
Employee + Children	\$5.02
Employee + Family ³	\$7.90

¹You are eligible for tobacco-free rates if you submit a certificate of completion for a smoking cessation program within 90 days of the benefit effective date.

²If applicable, the Spousal Access Fee of \$50 per pay period will be reflected as a deduction on your paycheck.

³Domestic partners are eligible for coverage.

*If elected, Health Care FSA (HCFSA), Dependent Care (DCFSA) and Health Savings Account (HSA) are not effective until the first of the month following your start date.

Questions? Contact the HR Solution Center

504.842.4748, select Option 6 • MyHR@ochsner.org • [MyHR Live Chat](#)

**Residents (GME, Research Associates, Pharmacy, OTW, Sports
Medicine Assistant and CPE Chaplains) and Fellows:** Benefits eligibility
begins on the first day of full-time employment



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Salary Continuation Benefit

Ochsner provides Salary Continuation at no cost to you. The amount of the benefit is equal to 100% of your stipend for approved leave.

- **When Salary Continuation Begins:** After one day of disability
- **When Salary Continuation Ends:** Up to 6 weeks
- **Additional Supplemental Income:** You are first required to utilize any available Vacation (VAC) time (days granted are dependent on the level of training). An additional 1-week paid vacation will be reserved for use outside of the first 6-weeks of the first approved leave of absence
- **Employee Responsibility:** Submit physician certification of disability and confirmation of regular care/treatment for condition
- **Premiums:** Paid by Ochsner, so any benefits received are considered taxable income

For Ochsner Therapy and Wellness (OTW) and Pharmacy Residents, Sun Life Workplace Accommodation and Leave of Absence Processes will apply.



Long-Term Disability (LTD)*

Ochsner provides LTD coverage at no cost to you, up to 66 ²/₃% of your base pay.

- **When LTD Begins:** After 180 days
- **When LTD Ends:** Upon reaching the retirement age set by Social Security, or when you are no longer disabled, whichever happens first
- **Employee Responsibility:** Submit physician certification of disability and confirmation of regular care/treatment for condition
- **Premiums:** Paid by Ochsner, so any benefits received are considered taxable income



Life and Accidental Death & Dismemberment (AD&D)*

Ochsner provides \$40,000 of basic life and AD&D benefits to residents and fellows at no cost to you.



Business Travel Accident

Ochsner provides \$500,000 of business travel accident insurance at no cost to you.

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Vacation

As a resident or fellow, you are granted Vacation time as part of your benefits. It must be taken in no more than six segments during the year.

Year	Number of Days Monday – Friday	Number of Days not to be Exceeded with Continuous Weekends
PGY1	10	14
PGY2	15	21
PGY3+	20	28

- Not required to be evenly distributed
- Unable to carry over year to year
- Forfeited if it is not taken during the contract year

Several services have additional restrictions on when and how Vacation may be taken while on rotation through that individual discipline. Exceptions are made in extenuating circumstances when approved by the Program Director and the Chairman, Graduate Medical Education Committee.

For Ochsner Therapy and Wellness (OTW) and Pharmacy Residents, time off is approved by your department. Please refer to departmental guidelines.

When Can You Change Your Benefits?

- You have up to 60 days from the effective date of a qualifying life event (QLE) to submit a QLE/status change.