



2024

BENEFITS GUIDE

Transform your well-being: live healthy, live well, live smart and live life.

If there is any discrepancy between this guide and the Summary Plan Description (SPD), the SPD will preside. Refer to your specific addendum in Workday for premiums, disability plans and time-off benefits.



Your 2024 Benefits Guide

Transform your health and well-being with the benefits we offer—all of which are designed to empower you to embrace every aspect of your life. From physical and mental health to financial and social well-being, we provide benefits and resources that enable you to be your best self.



LIVE HEALTHY

PHYSICAL HEALTH

- Medical & Pharmacy
- Wellness benefits
- Digital medicine
- Ochsner Connected Anywhere Urgent Care
- Dental
- Vision
- Pathway to Wellness
- Weight Watchers
- Gym membership discounts



LIVE \$MART

FINANCIAL HEALTH

- Retirement plans
- Flexible Spending Accounts
- Health Savings Account
- Life insurance
- Disability
- PerkSpot
- Lifestyle benefits
- Tuition reimbursement
- Student loan assistance



LIVE WELL

MENTAL HEALTH

- Mental health coverage
- Employee Assistance Program (EAP)
- Foundations digital self-care
- Ochsner Connected Anywhere Behavioral Health
- Cabana

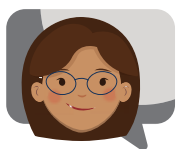


LIVE LIFE

SOCIAL HEALTH

- Paid time off
- Paid holidays
- Leaves of absence (including paid parental leave)
- Family-building benefits (including fertility support and adoption assistance)
- Bright Horizons

This guide covers many, but not all, of your Ochsner benefits.

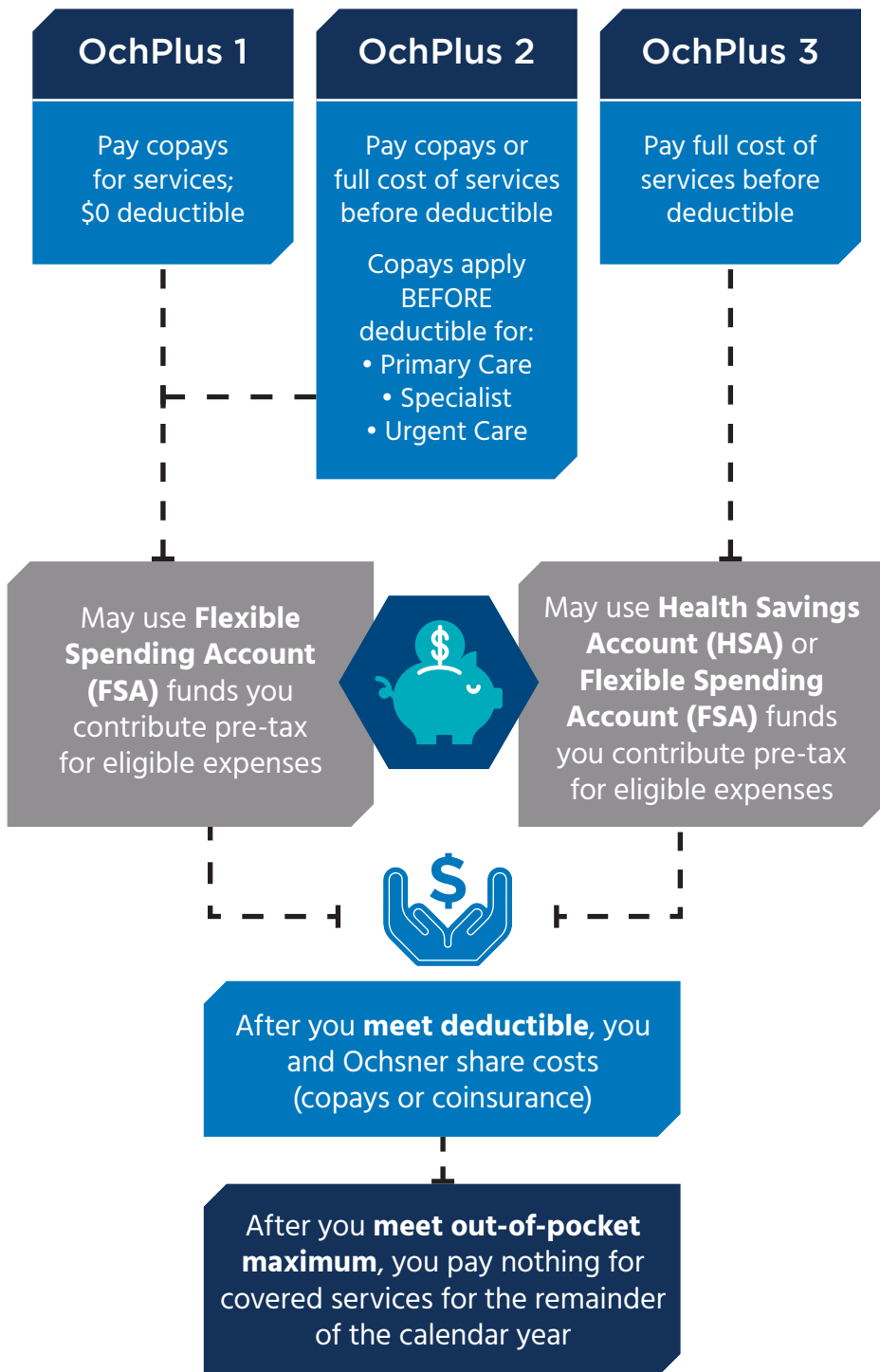


Olivia is Back to Explain Benefits

Check out our Virtual Benefits Assistant in Workday.



How the Medical Plans Work



Terms to Know

Coinsurance: Percentage of costs you pay for covered services after you meet your deductible

Copays: Amount you pay at the time of service for doctor visits or medical services; generally applies after you meet deductible
(See exception in chart for OchPlus 2)

Deductible: Amount you pay before the plan covers any medical expenses or copays take effect

Out-of-pocket maximum (OOPM): Highest amount you would pay for covered medical and prescription expenses annually

Premium: Amount you pay each pay period for coverage deducted from your paycheck

Network Options

In-network: Ochsner provider or facility in the OchPlus Network; highest level of benefits available

Out-of-network: Provider or facility not in the OchPlus Network; lowest level of benefits

Out-of-area: Coverage level provided when you and/or your dependents live outside of the local geographic area and cannot use the OchPlus Network; based on your home address zip code in Workday



Medical

Medical coverage is a core component to transforming your health and well-being. It enables you to care for the needs of you and your family. And with a choice of three plans, you can pick the one that works best for you.

Plan Features

- **What's the same:** Access to high-quality providers, no-cost preventive care, access to digital medicine, prescription drug coverage and an optional funding account (Flexible Spending Account or Health Savings Account based on plan selection)
- **What's different:** How you manage your healthcare dollars—more upfront and less later; less upfront and more later if you have expenses; or somewhere in between
- **Plan enhancements:** In 2024, our medical plans have new and expanded features: genetic testing for oncology medications, Centers of Excellence for spine care, and a new fertility partner outside of BCBSLA (Progyny) with more coverage and an expanded network.



Find a Network
Medical Provider

**Blue Cross and Blue
Shield of Louisiana
(BCBSLA)**
bcbsla.com

844-718-2583



No cost to you
for preventive
care with
OchPlus network.

Centers of Excellence

We are dedicated to providing the best-in-class patient care, including services for:

- Spine Care (OMC-New Orleans, OMC-Baton Rouge, Ochsner Lafayette General and Ochsner Lafayette General Surgical Hospital, and Slidell Memorial - Main Campus and Slidell Memorial East)
- Cancer Care (Ochsner MD Anderson, other OchPlus facilities, or pre-authorized facilities only)
- Organ Transplants (Ochsner facility or preauthorized National Transplant Network only)
- Bariatric Surgery (OMC New Orleans, Slidell Memorial East, Ochsner Lafayette General)



Choosing the Right Medical Plan

To help you understand which medical plan may be best for you, consider:

- ➔ Your healthcare needs
- ➔ The cost of the premium
- ➔ The cost associated with care



Register at **myochsner.org** for appointment scheduling, getting on a wait list, online bill paying or communicating with your provider.

	OchPlus 1	OchPlus 2	OchPlus 3
Ideal for	Those who like lower copays and predictability of medical costs	Those with moderate medical expenses	Those with fewer medical expenses and the ability to meet the deductible
Premium	Highest (\$\$\$)	Middle (\$\$)	Lowest (\$)
Deductible	Lowest (\$0)	Middle (\$\$)	Highest (\$\$\$)
Out-of-Pocket Max	Lowest (\$)	Middle (\$\$)	Highest (\$\$\$)
Optional Funding Account	Flexible Spending Account Learn more on page 16.	Flexible Spending Account Learn more on page 16.	Health Savings Account OR Flexible Spending Account Learn more on page 16.



Choosing the Right Medical Plan

The following scenarios provide common examples of medical coverage and costs. When selecting a plan, you should consider your medical needs, the premium, deductible and out-of-pocket maximum of each plan.

Scenario 1

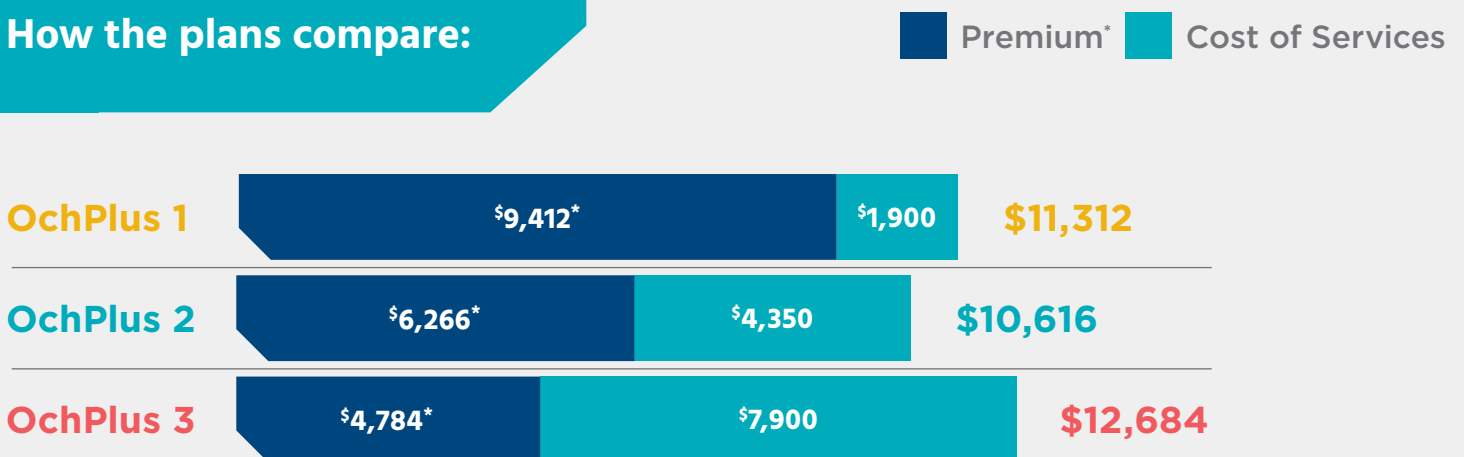
Meet the Ochsner Family

- Ollie and Jane are middle-aged and have two teenage children. Both are non-smokers.
- Ollie has diabetes and high blood pressure.
- The oldest child also has a chronic condition: asthma. An asthma attack this summer required a visit to the ER.
- The youngest child is active in sports and can be prone to injuries, resulting in two urgent care visits this year.

Ochsner Family Medical & Pharmacy Needs

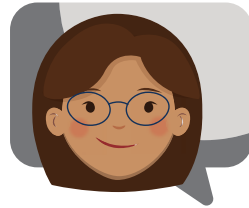
- 4 Primary care physician visits (sick visits)
- 2 Urgent care visits
- 6 Specialist visits
- 6 Labs
- Asthma medication
- Diabetes medication
- Blood pressure medication
- 1 ER visit

How the plans compare:



When you add the premium to the cost of services, **OchPlus 2** is the best option for this family.

*Please refer to your specific addendum in Workday for premium rates.



Video Resource on OchWeb:
[Choosing the Right Medical Plan](#)



Online Resource available in Workday:
[Olivia, Your Virtual Benefits Assistant](#)

Scenario 2

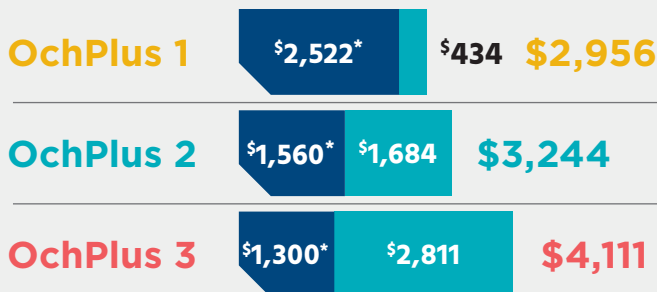
Meet Emily

- Emily is in her early 30s, exercises regularly and is a non-smoker.
- She doesn't suffer from any serious conditions, however she does have numerous allergies that require prescriptions and a few visits to her primary care physician and a few specialist visits throughout the year.
- Additionally, she's had issues with runner's knee this year, requiring a few appointments to the sports medicine doctor and an outpatient surgery.

Emily's Medical & Pharmacy Needs

- 4 Primary care physician visits (sick visits)
- 4 Specialist visits
- 2 Labs
- 1 Outpatient surgery
- Ongoing prescriptions

How the plans compare:



When you add in the cost of bi-weekly premiums, the **OchPlus 1** plan just edges out the **OchPlus 2** plan.

*Please refer to your specific addendum in Workday for premium rates.

■ Premium* ■ Cost of Services



Olivia, our Virtual Benefits Assistant, includes a calculator to help you decide which plan is right for you. Available in Workday.



Choosing the Right Medical Plan

The following scenarios provide common examples of medical coverage and costs. When selecting a plan, you should consider your medical needs, the premium, deductible and out-of-pocket maximum of each plan.

Scenario 3

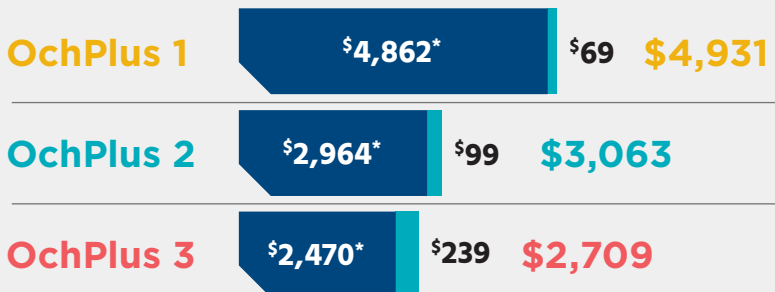
Meet Julia and her child

- Julia and her child are in good health, and Julia is tobacco-free.
- They both have the occasional cold or flu.
- They keep up on their preventive care and generally only have to visit the doctor for an illness once or twice a year.
- They typically only get a prescription filled one or two times a year.

Julia and Her Child's Medical and Pharmacy Needs

- 2 Primary care physician visits (sick visits)
- 2 Prescriptions

How the plans compare:



Premium* Cost of Services

The **OchPlus 3** plan is the best option for Julia. Plus, the **OchPlus 3** plan has an HSA or Health Savings Account where Julia can save money for future healthcare expenses. Since it takes time to build up the balance in an HSA, Julia should be prepared to pay for expenses out of pocket if she doesn't have enough in her HSA to cover the care she needs this year.

*Please refer to your specific addendum in Workday for premium rates.



Below are the costs you pay by plan for common medical services.

Copays and coinsurance apply AFTER you meet the deductible in most cases with the exceptions outlined below.

- **OchPlus 2:** Primary care, specialist and urgent care copays apply **BEFORE** deductible.
- **Out-of-Area Network:** Blue Cross Blue Shield National PPO Network coverage is same as your elected plan.

Prior Authorization: Do You Need It?

Certain medical services require prior authorization. If you do not obtain prior authorization, you may receive lower benefit coverage. Call **800-523-6435** to confirm if prior authorization for medical services is required.

Physician, Urgent Services	OchPlus Network Out-of-Area Network is Blue Cross Blue Shield National PPO Network			Out-of-Network
	OchPlus 1	OchPlus 2	OchPlus 3	
Deductible	\$0 individual/ \$0 family	\$1,000 individual/ \$2,000 family	\$3,200 individual/ \$6,400 family	\$5,000 individual/ \$14,000 family
Out-of-Pocket Maximum	\$3,000 individual/ \$9,000 family	\$4,000 individual/ \$12,000 family	\$4,800 individual/ \$13,500 family	Unlimited
Physician Visit (Face-to-face or MyOchsner App Virtual)				
Primary Care	\$25 copay	\$40 copay	\$50 copay	50%
Specialty Care	\$45 copay	\$60 copay	\$75 copay	
Maternity Care (physician fees) ¹	\$250 copay	\$350 copay	\$500 copay	
Urgent Services (Face-to-face)				
Ochsner Urgent Care, Pelican Urgent Care (Slidell & Picayune Locations) ³	\$25 copay	\$40 copay	\$50 copay	N/A
Non-Ochsner Urgent Care	\$45 copay	\$60 copay	\$75 copay	
Urgent Care - In Home	\$25 copay	\$40 copay	\$50 copay	
Emergency Room ⁴	\$350 copay			
Urgent Services (Virtual)				
Ochsner Connected Anywhere Virtual Visit	\$0 copay, unlimited visits		Deductible, then \$0 copay, unlimited visits	Not covered

No-cost Preventive Care*

Preventive care helps you stay healthy and catch problems early when they are easier to treat—and there's no cost when you see an in-network provider!

- Annual physical
- Annual gynecological exams & routine mammograms
- Prostate (PSA) screenings
- Colonoscopies, proctosigmoidoscopies, sigmoidoscopies
- Tobacco cessation ²
- Well-child care
- Immunizations
- Hearing screenings

* Services are covered at 100% if utilizing Ochsner or BCBS PPO provider, and there is no charge for an office visit.

¹ In most cases, the one-time maternity copay covers all prenatal and post-delivery services rendered by the OBGYN and billed under the global maternity bill. If a global maternity bill is not submitted, additional charges may apply.

² Our plan provides coverage for tobacco use counseling and certain tobacco cessation drugs under our wellness provisions at no cost to you. For details about covered services, please refer to the Summary Plan Description (SPD).

³ The only Pelican Urgent Care Centers in-network are the Slidell and Picayune locations. All other locations are out-of-network.

⁴ The in-network deductible applies to ER services both in and out-of-network. If admitted to hospital, the ER copay is waived and inpatient benefit applies.



Below are the costs you pay by plan for common medical services.

Copays and coinsurance apply AFTER you meet the deductible in most cases with the exceptions outlined below.

- **OchPlus 2:** Primary care, specialist and urgent care copays apply **BEFORE** deductible.
- **Out-of-Area Network:** Blue Cross Blue Shield National PPO Network coverage is same as your elected plan.

Inpatient, Outpatient, Radiology, Mental Health, Rehabilitation	OchPlus Network Out-of-Area Network is Blue Cross Blue Shield National PPO Network			Out-of-Network
	OchPlus 1	OchPlus 2	OchPlus 3	
Ambulance				
Life-threatening	\$0 copay			
Non-life Threatening	Not covered			
Inpatient ¹ (Copays up to 7 days per admission)				
Hospital	\$250/day			50%
Extended Care / Skilled Nursing Facility (limited to 90 days per year)				
Organ Transplants ² (Ochsner facility or preauthorized National Transplant Network only)				Not covered
Hospice (limited to 180 days)	20%			50%
Outpatient (Stays less than 24 hours)				
Surgery	\$100 copay	\$150 copay		50%
Home Services				
Home Health, including Home Infusion and any Rx Administered with Visit ³ (limited to 60 visits per year)	20%			50%
Diagnostic Services, Labs, Imaging				
Lab & X-ray	\$0 copay	\$40 copay per provider/day	\$50 copay per provider/day	50%
Advanced Diagnostic Services (MRI, MRA, PET, CAT, SPECT)	\$75 copay	\$100 copay	\$125 copay	
Mental Health				
Physician Visit	\$25 copay	\$40 copay	\$50 copay	50%
Ochsner Connected Anywhere Virtual Visit ³ (Social Worker or Psychologist)	\$25 copay	\$40 copay	\$50 copay	Not covered
Inpatient ¹ (copays up to 7 days per admission)	\$250/day			50%
Outpatient (stays less than 24 hours)	\$25 copay	\$40 copay	\$50 copay	
Rehabilitation (Calendar year maximums apply)				
Acupuncture (max 12 visits)	\$25 copay			50%
Cardiac or Pulmonary Therapy (max 36 visits)				
Physical & Occupational Therapy (combined max 60 visits)				
Speech Therapy (max 60 visits)				
Chiropractic Care (max 30 visits)				
Connected Back	\$0 copay	\$0 copay	Not covered	Not covered
Healthy Back Program ⁴ (includes 1 year of care from initial physical therapy visit)	100% up to \$4,500 lifetime maximum Deductible does not apply			Not covered

¹ Overnight stays in hospital or extended care require prior authorization. Only authorized providers are covered. See SPD for details.

² Prior authorization is required. Only authorized providers and transplants meeting the clinical criteria are covered. See SPD for details.

³ OchPlus 3 must meet deductible before copays apply for Ochsner Connected Anywhere; deductible does not apply for OchPlus 1 or 2.

⁴ A member may continue to participate in the program under the physical therapy benefit once the lifetime maximum has been exhausted; copays will apply.



Below are the costs you pay by plan for common medical services.

Copays and coinsurance apply AFTER you meet the deductible in most cases with the exceptions outlined below.

- **OchPlus 2:** Primary care, specialist and urgent care copays apply **BEFORE** deductible.
- **Out-of-Area Network:** Blue Cross Blue Shield National PPO Network coverage is same as your elected plan.

Other Services	OchPlus Network Out-of-Area Network is Blue Cross Blue Shield National PPO Network			Out-of-Network
	OchPlus 1	OchPlus 2	OchPlus 3	
Equipment				
Durable Medical Equipment, Prosthetic Appliances, Ostomy Supplies, Insulin Pump & Accessories ¹	20%			50%
Connected Back Kit	Covered at 100%	Covered at 100%	Not covered	Not covered
Oral, Facial Bones or Jaw Procedures				
TMJ & Orthognathic ³ (surgical/non-surgical) \$1,000 annual limit (surgery); \$1,000 lifetime max (non-surgical)	20%, OchPlus network deductible applies			
Oral Surgery ³ (provider fees only; inpatient copays apply for facility fees)				
Weight Loss Services				
Bariatric Surgery ^{1, 2, 3} (i.e., gastric bypass)	20%		Not covered	
Bariatric Pre- & Post- Op Visits	\$45 copay	\$60 copay	\$75 copay	50%
Office Visit & Lab/X-Ray	\$0 copay	\$40 copay per provider/day	\$50 copay per provider/day	50%
Health Programs				
Nutritional Counseling for Obesity (adults - 24 visits; children - unlimited)	\$0 copay*, deductible waived			Not covered
Nutrition Counseling for Diabetes, Hyperlipidemia or Hypertension (unlimited visits)				
Education & Nutrition Counseling for Other Diagnoses (1 visit per year)	\$0 copay*, deductible waived		20%	
Nutrition Counseling for General Health & Preventive Wellness (no diagnosis or referral needed, 1-hour session, 1 visit per year)	\$0 copay*, deductible waived			Not covered
Hypertension, Diabetes, or Hypercholesterolemia Digital Program ⁴	\$0, deductible waived			Not covered
The below services are subject to the plan deductible and do not reduce the out-of-pocket maximum.				
Gender Dysphoria ^{1, 3, 5}	50%			
Cochlear Implants ^{3, 5}	50%; \$20,000 lifetime maximum			

NEW! Enhanced Fertility Benefit

Our new fertility benefit partner, Progyny, supports many paths to family building. This benefit is administered outside of BCBSLA. **See page 23 for details.**

NEW! Pharmacogenomic (PGx) Testing for Oncology

This one-time lab panel looks at a patient's DNA to determine their predicted response to certain oncology medications. Learn more at ochsner.org/services/precision-medicine

* Services are covered at 100% if utilizing Ochsner or BCBS PPO provider, and there is no charge for an office visit.

¹ Prior authorization is required. Only authorized providers are covered. See SPD for details.

² Coverage is not available for dependent children; employee and spouse/domestic partner only.

³ Exclusions and limitations apply. See SPD for details.

⁴ Members must meet program qualifications.

⁵ Out-of-area coverage is not covered.



Pharmacy

Prescription drug coverage is included with your Ochsner medical plan.

Prescription Drug Coverage Details

- **Ochsner Pharmacy & Wellness** provides convenient options for in-person pick-up as well as mail-order delivery with FREE, two-day shipping.

Save money with our maintenance drug program for chronic conditions.

- Fill your 90-day supply at Ochsner Pharmacies or OScripts, Ochsner's mail-order service. You save 33%, basically giving you one month free!
- To transfer a maintenance medication, call the Ochsner Pharmacy nearest you, go online to MyOchsner app or visit ochsner.org/services/pharmacy



Find a Network Pharmacy Provider

Plan Administrator:

MedImpact

mp.medimpact.com/mp

844-587-7390

(MedImpact)

504-842-3205

(Ochsner Pharmacy & Wellness)

855-312-4193

(Ochsner Specialty Pharmacy)



Did you know that Ochsner Pharmacy & Wellness can fill your sensors for certain glucose monitors?

Prescription Deductibles

OchPlus 1 & 2: \$0

OchPlus 3: \$3,200/\$6,400

(Combined Medical + Rx)

You must meet the deductible in OchPlus 3 before copays apply

Preventive Medications**

Tier 1 - Preferred Generic

Tier 2 - Preferred Brand

Tier 3 - Non-Preferred Brand and Generic

Tier 4 - High Cost Drugs (Brand and Generic)

Tier 4 - Specialty

Ochsner Pharmacies*

In-Network: CVS, Sam's Club, Walmart

30-day fill

90-day fill

30-day fill

90-day fill

\$0

\$0

\$0

\$0

\$9

\$18

\$15

\$45

\$25

\$50

\$45

\$135

\$45

\$90

\$70

\$210

25% up to \$250

25% up to \$250

25% up to \$250 per 30-day script

N/A

Not covered

*Ochsner Pharmacy & Wellness, Ochsner Rush pharmacies, Ochsner Lafayette General pharmacy, Ochsner American Legion outpatient pharmacy and Ochsner University Health Center pharmacy

** See MedImpact website for full list of medications.

Prescriptions must be on the list of drugs to be covered under the plan. Prescriptions filled outside of network are not covered. Rx copays and coinsurance apply to the out-of-pocket maximum. Additional limitations and restrictions apply. Please see SPD for more information.



Wellness

Transform your well-being with free or affordable benefits that help you focus on your total wellness.

Pathway to Wellness (PTW)

Our wellness program partner, *Virgin Pulse*, focuses on your total wellness, including physical, emotional, and financial health. Make small, everyday changes while reaping health benefits and reward points.

- FREE* to those covered by one of our medical plans
- Participate in wellness activities and earn points to redeem for gift cards
- Beginning Jan. 1, 2024, download the free app to get started (Search Virgin Pulse in the Apple App Store or Google Play)

*Employees not covered by one of our medical plans may enroll in Pathway to Wellness for a small fee per pay period.

Weight Watchers

Ochsner has partnered with WW to subsidize 50% of the WW program if enrolled in one of our medical plans or Pathway to Wellness.

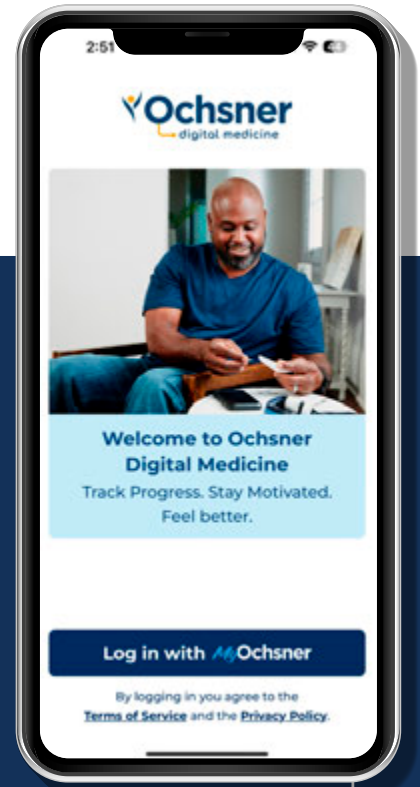
Visit ww.com/us/Ochsner for more information on who is eligible and how to enroll.



Fitness discount program

Stay active from anywhere with 12,200+ gyms, 9,700+ workout videos, and more for just \$28 a month!

Active&Fit Direct offers a national network of gym and fitness memberships with no annual fees or long-term contracts. Visit activeandfitdirect.com to learn more and how to enroll.



Ochsner Digital Medicine

The Ochsner Digital Medicine programs for high blood pressure, high cholesterol and Type 2 diabetes help patients manage their chronic conditions from home in between office visits.

- Available to employees and spouses/domestic partners enrolled in an Ochsner medical plan
- Devices, supplies and select medications are covered at 100%
- \$0 copays on select prescriptions
- New Digital Medicine app takes readings with a blood pressure cuff and/or glucometer

Visit ochsner.org/digital-medicine or call 866-960-0488 to learn more.



Dental

Dental care is an important part of your overall health and wellness. Ochsner offers two plans, allowing you to choose the one that best meets the needs of you and your family.

Preventive Plus

- Lower premiums and level of benefits
- Preventive services, basic care and X-rays

Comprehensive

- Higher premiums and level of benefits
- Preventive services, basic and major care and X-rays
- Orthodontia covered for adults and children
- 24-month waiting period for prosthodontics (such as crowns, dentures, bridges) if you or your dependents enroll after you are first eligible



Find a Network Dental Provider

Plan Administrator:
Humana Dental
humanadental.com
800-233-4013



Extensive Dental Work?

Request that your dental provider submit a pre-estimate to Humana so you know your portion of the cost in advance.

	Preventive Plus	Comprehensive
Annual Deductible	\$50 per individual, \$150 per family	
Annual Plan Maximum (The most that the plan pays)	\$1,000 per individual	\$1,500 per individual, excluding orthodontia
Specialty Treatment	No referral needed	
Preventive Care		
Routine Oral Exams & Cleanings (2 per calendar year)	All in-network preventive care is covered at 100%, no deductible	
Routine X-rays		
Basic Care		
Fillings & Extractions	20% after deductible	20% after deductible
Root Canal Therapy	Not covered	
Gum Disease (Periodontics)		
Major Care		
Dentures	Not covered	50% after deductible
Bridges		
Orthodontia for Adults and Children		50% (Plan pays up to 50% with a \$1,250 lifetime max per person)



Vision

Regular vision care should be an important part of your overall healthcare. Ochsner’s vision plan helps you cover the cost of eye exams, lenses and frames and contact lenses.

Plan Details

- Visit any provider, although you’ll always receive the highest level of coverage with a Humana EyeMed provider
- Fixed copays on eligible lens options
- 40% retail discount on additional eyeglasses
- Free standard polycarbonate lenses after copay (for dependents age 18 and younger)
- Free in-network diabetic eye care
- Online ordering of contacts



Find a Network Vision Provider

Plan Administrator:
Humana
humanavisioncare.com
877-398-2980

	EyeMed Insight Network (Participating Provider)	Non-Participating Provider
Exam (once per calendar year) (with dilation as necessary)	\$10 copay	\$30 allowance
Frames (once every 2 years)	\$130 retail allowance (20% off balance over \$130) ¹	\$65 retail allowance
Standard Lenses (Once per calendar year)		
Single	\$15 copay	\$25 allowance
Bifocal	\$15 copay	\$40 allowance
Trifocal	\$15 copay	\$60 allowance
Contact Lenses (Once per calendar year)		
Elective	\$130 retail allowance (15% off balance over \$130)	\$104 retail allowance
Medically Necessary	Covered 100%	\$200 retail allowance



You will get exclusive discounts at an **Ochsner Vision Center.**

¹ If a member prefers contact lenses, the plan provides an allowance in lieu of all other benefits (including frames).



Flexible Spending (FSA) & Health Savings Accounts (HSA)

FSA's and HSA's are a great way to pay for health, dental and vision services, dependent care and/or over-the-counter medications.

Additional Details

- With FSA's and HSA's, you can contribute pre-tax dollars (deducted from your pay each pay period) to set aside for your healthcare expenses.
- If you choose OchPlus 1 or 2, you can use an FSA.
- If you choose OchPlus 3, you have the option to open an FSA or a Health Savings Account (HSA).
- Money in your HSA rolls over year to year and always belongs to you.



Online Account Access

Plan Administrator:
Bank of America
myhealth.bankofamerica.com

800-328-5394
(FSA/DCFSA)

866-791-0250
(HSA)



Pay for eligible healthcare and dependent care expenses tax-free.

Dependent Care FSA (DCFSA)

Use pre-tax dollars to pay for dependent child care (age 13 and younger) and adult care while you and your spouse work.

- Use for day care facilities, day camps, after-school care, senior centers, private sitter (not immediate family), elder care
- \$5,000 maximum annual contribution
- You have until March 15, 2025, to use your balance and until May 31, 2025, to file claims
- Funds available after payroll deductions each pay period
- Use with Bright Horizons Child Care & Additional Family Supports



The Differences Between FSAs and HSAs

While Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) share many of the same benefits, there are important differences, including contribution limits, availability of funds and carryover limits.

	Healthcare Flexible Spending Account	Health Savings Account
Medical Plan Used With	OchPlus 1, 2, or 3	OchPlus 3 ¹
Maximum Contribution Limit	\$3,050 ²	\$4,150 Individual \$8,300 Family ³
Eligible Expenses	Medical, dental, vision and over-the-counter items (i.e., Tylenol, allergy medications)	
Funds Available	Full amount of funds available Jan. 1 or upon effective date	Funds available after payroll deductions each pay period. You can adjust your contributions (increase or decrease) at any time.
Carryover Limits	Up to \$610 rolls over at the end of the year. You have until May 30 to file claims.* <small>* FSA must be active as of December 31 of the plan year.</small>	Carries over year to year and always belongs to you



With both FSAs and HSAs, you choose your contribution at the start of the year.

¹ Eligible only if you enroll in OchPlus 3 and not enrolled in Medicare or covered by another health plan or claimed as a dependent on another person's tax return.

² 2024 contribution limits should be released in late October by the IRS. Any changes to the limits will be shown in the enrollment system.

³ \$1,000 catch-up contribution for those age 55 and older.



Live \$mart

Many times when a major illness or accident happens, there can be several expenses that are not covered by medical insurance. Our lifestyle and financial protection benefits can help ease your financial burden during a time of crisis.

Accident

Accident insurance helps supplement your medical plan and disability coverage by providing cash benefits when you are faced with an accidental injury.

Payable when accident-related expenses occur, such as:

- Medical treatment
- Hospitalization
- Diagnostic testing
- Follow-up care
- Transportation/lodging

For detailed coverage information, visit [Workday](#).

Example: How It Works

Rachel's 12-year-old son fractured his leg during a soccer game. With an urgent care visit, X-rays, prescriptions and follow-up visits, it doesn't take long for the bills to add up.

Thanks to her accident insurance, she received the following to help cover her bills:

Covered Care	Cash Benefits
Urgent care	\$200
X-ray	\$200
Leg fracture	\$2,400



Life AD&D, Disability
Plan Administrator: **Sun Life**
login.sunlifeconnect.com

800-247-6875

Critical, Accident and Hospital Indemnity

Plan Administrator: **Aflac**

800-840-6580, ext 3

Short-Term Disability

- Partial pay/salary replacement for a short period of time due to a non-work illness or injury.
- **New hires:** Option to purchase voluntary short-term disability for first year of employment.
- **Reminder:** Workers' Compensation coverage applies for work-related illnesses or injuries.

Coverage levels and premiums can be found in your addendum.



Critical Illness

When a heart attack, stroke or other serious illness strikes, critical illness insurance can provide financial support to help you through a difficult time.

- Elect either \$10,000 or \$20,000 benefit amount
- Coverage available for employee or employee + spouse.
- Child(ren) covered at 50% for no additional premium up to age 26 with employee coverage

This benefit is payable when diagnosed with covered critical illnesses such as:

- Heart attack, stroke, cancer
- Kidney failure
- Major organ transplant, bone marrow transplant
- Coronary artery bypass surgery (partial benefit)

For detailed coverage information, visit Workday.

Example: How It Works

Tom was sitting on the porch with his wife when he started having difficulty speaking and couldn't see out of one eye. His wife immediately recognized he was having a stroke and called 911. Thanks to her fast action, he made a full recovery—but after a several day hospital stay, occupational therapy and follow-up doctor visits, the expenses were mounting.

With critical illness coverage, he was able to pay most of his bills without dipping into his savings, receiving a lump sum benefit of \$20,000.

Long-Term Disability

- Partial pay/salary replacement for an extended period of time due to an injury or illness.
- Evidence of Insurability required if you elect LTD later than your initial eligibility.
- Pre-existing condition exclusions may apply if a disability occurs within the first 12 months of new or increased coverage.

Coverage levels and premiums can be found in your addendum. There is a slight increase to employee premiums for 2024.



Earn a \$50 annual wellness benefit when you file your wellness claim under your Critical Illness or Accident plan (or \$100 if you enroll in both!)



Live \$mart

Many times when a major illness or accident happens, there can be several expenses that are not covered by medical insurance. Our lifestyle and financial protection benefits can help ease your financial burden during a time of crisis.

Hospital Indemnity

Out-of-pocket costs from a stay in a hospital or other medical facility can be overwhelming.

As expenses add up, hospital indemnity insurance can help eliminate your financial concerns and provide support at a time when it is needed most. Coupled with your medical plan, this supplemental health insurance provides added protection should a covered hospitalization occur.

Coverage is available for you, your spouse and your child(ren).

For detailed coverage information, visit [Workday](#).

Life & AD&D

- Ochsner offers basic term life and AD&D insurance—at no cost to you.
- You may also choose optional term life insurance (see addendum) for yourself and your dependents.
- Evidence of Insurability may be required.

Coverage levels and premiums can be found in your addendum.

Example: How It Works

Amanda had complications from her diabetes and ended up in the intensive care unit for two days, with an additional three days in the hospital. During that time, she was not only off work, but her spouse took some time off, too.






Because she had hospital indemnity insurance, she receive the following to help pay her bills:

Covered Care	Cash Benefits
Initial hospital admission	\$1,000
Daily hospital stay	\$150 per day
Intensive care unit admission	\$150 per day

In addition to medical bills, hospital indemnity insurance provides cash benefits to help pay for other expenses like transportation and meals for family members, child care or time away from work.



Other Lifestyle Benefits

	Lifestyle Benefit	Description	Enrollment System	Enrollment Period
	Auto/Home	Provides exclusive employee savings and convenient payment options with national carriers (Subject to carrier availability in your state)	<p>These lifestyle benefits are available via the Ochsner Lifestyle Benefits Portal at ochsner.corestream.com</p> <p>Plan Administrator: Corestream 855-918-8400</p>	Anytime
	Identity Theft	Monitors financial transactions, social media, student loans, retirement accounts, etc., and helps to restore identity in an event of theft		Anytime
	Pet Insurance	Helps you care for your pets with reimbursements to offset more than half the cost of treatment for accidents and illnesses		Anytime
	Ochsner Exclusives	Provides special deals and employee discounts on programs for weight management, back-up dependent care and more		Anytime
	Legal	New provider: LegalEase Provides basic legal services such as family/personal law, home/real estate, civil lawsuits, etc., and includes 24/7 emergency assistance		Anytime



Did you know that you can get grocery coupons on PerkSpot?



Live Life

We understand that you are your best self when you have work-life balance. That's why we offer no-cost family-friendly benefits and resources to help you manage the demands of both home and work.

Paid Parental Leave

Provides time off to bond with a new child as well as income protection to alleviate some of the financial challenges that arise with the addition of a new family member.

Paid parental leave is available to full-time employees, APPs and physicians based on your length of employment.

- An eligible child must be under the age of 13 and new to the employee's home.
- Limited to one benefit per 12-month rolling year.

Years of Employment	Paid Leave
Less than 2 years	100% pay for 3 weeks
2-5 years	100% pay for 4 weeks
5+ years	100% pay for 6 weeks



Family-friendly benefits are available to you at no cost.

Adoption Assistance

Provides up to \$4,000 per calendar year for:

- Adoption fees, court costs, attorney fees
- Travel expenses
- Medical expenses for birth mother and other expenses related to the adoption

Adoption assistance is available to full-time employees, APPs and physicians on the first day of employment. You must be actively working full-time when event is finalized.

Retirement funds for birth/adoption: Withdraw up to \$5,000 from your 401(k) or 403(b) plan when you have a birth or adoption. To request this withdrawal, call Vanguard at **800-523-1188**.



Work and Family Resources

Whether you're seeking assistance expanding your family, providing care for a child or taking care of an older adult, our family-friendly benefits can help.

Bright Horizons

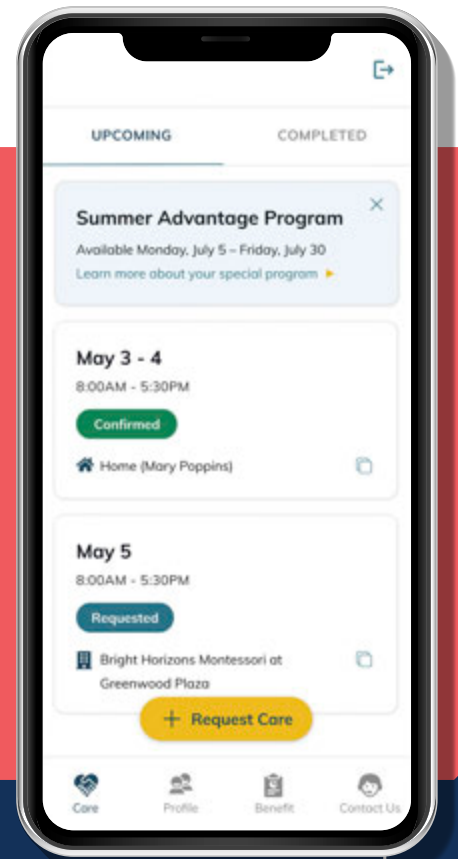
Provides affordable on-demand (non-emergency) care, either at home or in a high-quality care center for full-time employees.

- Home or in a high-quality care center
- In-home caregivers for an adult
- Virtual tutoring sessions for children & adult learners

Additional Family Support offers resources for:

- Sitters, nannies, pet sitters and housekeepers
- Discounts on tutors and test prep (ACT/SAT) services
- Senior care solutions

Visit clients.brighthorizons.com/Ochsner to learn more.



Fertility Support

Progyny, our new fertility benefit partner, supports many paths to family building, including IUI and IVF.

- **Individual support:** A Patient Care Advocate is paired with you to support you every step. Digital tools are also available.
- **Full spectrum:** Support begins with preconception wellness and coaching, including robust support for male-factor infertility, oncofertility, underlying health conditions, etc.
- **Benefit:** 2 smart cycles; 30%



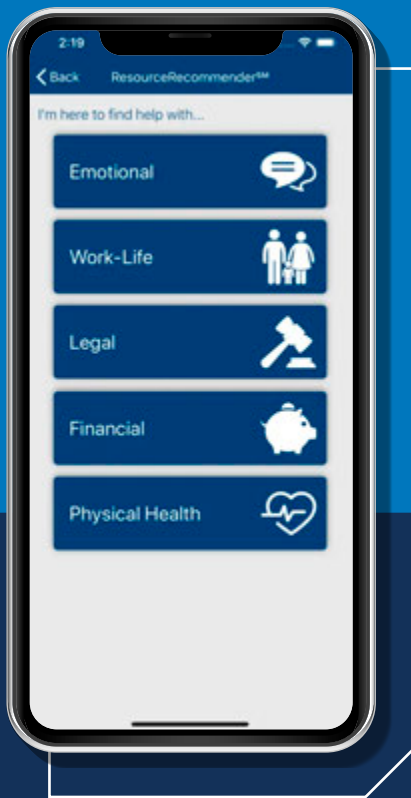
Download the Bright Horizons app: Search “Additional Family Supports” or “Back-Up Care”



Live Well

We offer several benefits that empower you to give your mental health the necessary attention you deserve. These resources help you manage through challenges, develop coping strategies and, ultimately, embrace life.

Employee Assistance Program (EAP)



Life has many challenges—and we've got you covered.

From confidential counseling and legal support, to financial tools and personalized work-life resources, our EAP provider, ComPsych Guidance Resources, is available at no cost to you.

- Available to you and your household members
- Five confidential, personal counseling visits (in-person or virtual) per year, per incident
- Free online self-care and emotional health tools

Get Started: 877-595-5284 or [guidanceresources.com](https://www.guidanceresources.com)

Company code: Ochsner

EAP can help if you are:

- Experiencing marital, relationship and family problems and need short-term help that can resolve your concerns in five or less sessions
- Needing legal assistance due to a divorce, child adoption or debt/bankruptcy
- Looking for help with budgeting, debt management or tax issues
- Tackling common issues such as stress, depression, sleep or anxiety

NEW: Foundations

You can access the Foundations digital self-care resources to reduce stress, learn healthy habits and support your mental well-being.

Available on the mobile app, tablet and desktop in English and Spanish.



Free and confidential help is available via our Employee Assistance Program.



Peer Support

Cabana, a digital platform designed specifically for healthcare workers, offers virtual peer group support, so you can connect with others who understand the joys and challenges of working in healthcare.

Cabana can help if you are seeking:

- A safe space that offers anonymity to work through difficult circumstances
- Peer sessions that fit your schedule, moderated by licensed professionals
- Access to meditation, mindfulness or self-improvement exercises

Get Started: Sign up at mycabana.health



Virgin Pulse

Virgin Pulse, our new wellness provider, offers tools to help you get and stay healthy:

- Fun, competitive challenges that inspire movement, balance and healthy habits
- Self-directed wellness journeys
- Health tips, tracking tools, rewards and more

Plus, Virgin Pulse offers holistic care including behavioral health support, mindfulness techniques, and emotional intelligence aids.

Get Started:

Access via the Pathway to Wellness portal

Who's Eligible:

Free benefit to those covered by our medical plans. Employees not covered by our medical plans can participate by enrolling in Pathway to Wellness for a small fee per pay period.



We also offer mental health coverage and Ochsner Connected Anywhere Behavioral Health services through our medical plan. **See page 10 for details.**



Required Actions

Below are steps you may need to take during benefits enrollment.

What You're Doing	Required Form	Action
Enrolling spouse, domestic partner or dependent(s) for first time	<u>Dependent Eligibility Verification</u> Mailed from HMS and emailed from Ochsner@verifyos.com with further instructions and deadline	Any dependent newly enrolled in the medical, dental, vision or life plans must submit appropriate documentation in a timely manner
Verifying tobacco-user status	Smoking Cessation Certification	Previously listed as smoker: Assigned tobacco-user rate Changing to non-smoker status: Submit proof of smoking cessation program completion within 90 days of the benefit effective date
Enrolling in life insurance or long-term disability (employee and spouse/domestic partner)	Statement of Health (also referred to as Evidence of Insurability) Mailed from Sun Life or complete online at sunlife-usa.net/eoi/	If newly eligible, EOI required if: <ul style="list-style-type: none"> • Elected employee life of \$650,000 or greater • Elected spouse life of \$75,000 or \$100,000 For Open Enrollment, EOI required if: <ul style="list-style-type: none"> • Increased life insurance of one or more levels or elected employee life of \$650,000 or greater • Increased spouse life by one or more levels or elected coverage of \$75,000 or \$100,000 Newly elected long-term disability 50%, 60% or 66 ⅔% coverage (for those with less than 3 years of service)
Adding spouse/domestic partner to medical plan	<u>Spousal Access Fee Verification</u> Mailed from HMS and emailed from Ochsner@verifyos.com	Annually required for any spouse/domestic partner enrolled in our medical plans If you confirm in Workday that your spouse/domestic partner has access to other coverage, you will not be asked for verification and the spousal access fee will apply.
Living outside of OchPlus Network (Must use Blue Cross Blue Shield Preferred Care Network for in-network coverage)	<u>Out-of-Area Dependent Notification</u> Resubmission required annually	If you or a dependent live outside of the local geographic area and cannot use the OchPlus Network, email MyHR@ochsner.org or call 504-842-4748 (Option 6) to request an Out-of-Area Dependent Notification form.



Enrolling in 2024 Benefits

You can go online and enroll in 2024 benefits between Oct. 31 and Nov. 14, 2023.

How to Enroll

- **Log into Workday using your Ochsner user name and password.***
- **Click on Start Your 2024 Open Enrollment Elections.**
- **Click Benefits Change – Benefits Open Enrollment.**
- **Follow instructions to complete enrollment process, including:**
 - Answer Yes or No to the tobacco use health questionnaire.
 - For each benefit, select either Enroll or Manage if making changes.
 - Click Confirm after each benefit option.
 - Click Add New Dependents to add those not already listed
 - **Once all elections have been made, click Review and Sign.**
 - Review summary of benefits and check **I Accept.**
- **Click Submit to confirm that your benefits elections are saved.**
- **Go to the Ochsner Lifestyle Benefits Portal at ochsner.corestream.com to elect additional coverages.**
- **Fill out the Out-of-Area Form for any dependents living outside of the Ochsner service area and submit to the HR Solution Center.**

*You can also enroll via the Workday app. Please refer to the instructions posted in Workday.

Eligibility

You are eligible for benefits if you work a minimum of 72 hours every quarter (for OchPlus 3 medical) or at least 24 hours per week for other benefits. You may also cover your spouse/ domestic partner and eligible dependents.

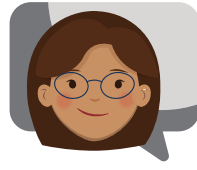
Coverage Options

You may elect medical, dental or vision coverage in one of the following combinations:

- You
- You and spouse/ domestic partner
- You and one child
- You and children
- You and family (spouse/ domestic partner and children)



**2024 benefits
are effective
Jan. 1, 2024.**



Virtual Benefits Assistant

Let Olivia take you on a tour of your benefit options and help you make the right benefit choices. Available in Workday.

Contacts

Service	Vendor	Contact	Website
401(k); 403(b); 457(b)	Vanguard	800-523-1188	vanguard.com/retirementplans Company code: 401(k) 094115 403(b) 094116; 457(b) 078108
Accident, Critical Illness & Hospital Indemnity	AFLAC	Gallagher AFLAC Customer Service 800-840-6580, ext 3	https://www.aflacrollment.com/Ochsner/00000256740655438
COBRA	Wage Works	877-452-6272	mybenefits.wageworks.com
Dental	Humana, Inc.	800-233-4013	humana.com
Discounts	PerkSpot	866-606-6057	ochsner.perkspot.com/login
Dependent Verification	HMS	866-868-8991	verifyOS.com
EAP (Employee Assistance Program)	ComPsych Guidance Resources	877-595-5284	ComPsych: guidanceresources.com Company code: Ochsner
Fertility Support	Progyny	866-960-3994	www.progyny.com
FSA & HSA	Bank of America	800-328-5394 (FSA/DCFSA) 866-791-0250 (HSA)	myhealth.bankofamerica.com
Leave of Absence	Sun Life Financial	888-888-5848	sunlife-ams.com OHS control #: 246426
Life and AD&D	Sun Life Financial	Submit EOI/claims: 800-247-6875	login.sunlifeconnect.com
		Add or update beneficiaries: 800-227-9985	wpsenroll.com Username: SSN (no dashes) Password: Last 4 SSN + 2-digit birth year
Lifestyle Benefits	Voluntary Benefits Help Desk	855-918-8400	ochsner.corestream.com
Medical	Blue Cross and Blue Shield of Louisiana	844-718-2583	bcbsla.com Network: OchPlus or National Provider Directory (for Out-of-Area only)
Pathway to Wellness	Virgin Pulse	855-760-7625	PathwayToWellness@Ochsner.org
Pharmacy	MedImpact	844-587-7390	mp.medimpact.com
	Ochsner Pharmacy & Wellness	504-842-3205, 855-312-4193 (Specialty)	ochsnerpharmacy.com ochsnerspecialtypharmacy.com
Payroll Loans	Credit4Work	800-409-3765	creditworksonline.com
Student Loan Assistance	Fiducius	513-645-5400	myfiducius.com/login
Vision	Humana, Inc.	877-398-2980	humanavisioncare.com

