

Residents and Fellows

For team members of Ochsner Health, Southern Regional Medical Center, Slidell Memorial Hospital and Ochsner LSU Health

Medical, Dental & Vision

Salary Continuation

Long-Term Disability

Life and AD&D

Retirement

Time Off

Residents (GME, Research Associates, Pharmacy, OTW, Sports Medicine Assistants and CPE Chaplains) and Fellows

Note: A change in employee type will result in a different benefits eligibility. If you change employment to PRN or PT <0.6 FTE, your benefits end on the last day of the month following your status change. **You must re-elect medical if you want to continue coverage.**

2027 Benefits at a Glance

Your benefits coverage begins on your hire date*. This means that your premiums—the amount deducted from your paycheck to cover your share of the cost—also start on this date.

**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 are your bi-weekly payroll deductions.

Medical

	Tobacco-Free Rates			Tobacco User Rates ¹		
	OchPlus 1	OchPlus 2	OchPlus 3	OchPlus 1	OchPlus 2	OchPlus 3
Employee Only	\$51.00	\$31.00	\$22.00	\$76.00	\$56.00	\$47.00
Employee + Spouse ^{2,3}	\$174.00	\$120.00	\$85.00	\$199.00	\$145.00	\$110.00
Employee + Child	\$122.00	\$85.00	\$59.00	\$147.00	\$110.00	\$84.00
Employee + Children	\$144.00	\$100.00	\$70.00	\$169.00	\$125.00	\$95.00
Employee + Family ^{2,3}	\$216.00	\$150.00	\$105.00	\$241.00	\$175.00	\$130.00

Coverage details: [PPO \(OchPlus 1\)](#), [PPO \(OchPlus 2\)](#), [HDHP \(OchPlus 3\)](#)

Dental

	Comprehensive	Preventive
Employee Only	\$9.70	\$4.80
Employee + Spouse ³	\$25.71	\$11.97
Employee + Children	\$27.81	\$13.57
Employee + Family ³	\$45.17	\$26.66

Coverage details: [Comprehensive](#), [Preventive](#)

Vision

Employee Only	\$3.16
Employee + Spouse ³	\$6.32
Employee + Children	\$6.00
Employee + Family ³	\$9.44

Coverage details: [Coverage details](#)

¹ Your medical plan premium includes a Tobacco User Fee of \$25 per pay period if you indicated you use tobacco. You are eligible for the lower tobacco-free rates if you submit a certificate of completion for a smoking cessation program within 90 days of the benefit effective date.

² A Spousal Access Fee of \$50 per pay period will be added to your medical premium if your spouse/domestic partner has access to employer-provided medical coverage but opts to be covered by Ochsner Health and Partners.

³ Domestic partners are eligible for coverage.

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

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Salary Continuation Benefit

Coverage	100% of your stipend for approved leave.
Who Pays	No cost to you, paid by Ochsner Health and Partners.
When Salary Continuation Begins	After one day of disability.
When Salary Continuation Ends	Up to 6 weeks.
Taxable Income	Any benefits received are considered taxable income.
Supplemental Income	You are first required to utilize any available Vacation 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.
Your Responsibility	Submit physician certification of disability and confirmation of regular care/treatment for the condition. For more information about requesting medical records from your provider, please refer to this Workday Help Center article, How do I request medical records for my Leave of Absence?

Note: For Ochsner Therapy and Wellness (OTW) and Pharmacy Residents, The Hartford Workplace Accommodation and Leave of Absence Processes will apply.

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Long-Term Disability (LTD)

This benefit provides pay if you are unable to work due to an illness or injury at no cost to you.

Coverage	Up to 66⅔% of base pay.
Who Pays	No cost to you, paid by Ochsner Health and Partners.
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.
Taxable Income	Any benefits received are considered taxable income.
Your Responsibility	Submit physician certification of disability and confirmation of regular care/treatment for the condition. For more information about requesting medical records from your provider, please refer to this Workday Help Center article, How do I request medical records for my Leave of Absence?
Approval Required	You must complete the medical questions—Evidence of Insurability (EOI)—to qualify for coverage if you increase coverage during open enrollment.

[Coverage details](#)

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Life and Accidental Death & Dismemberment (AD&D)

This benefit provides financial protection for your loved ones in the event of your death or a serious injury resulting from an accident.

Basic Life & AD&D

Coverage	\$50,000
Cost	No cost to you, paid by Ochsner Health and Partners

[Coverage details](#)

Optional Life & AD&D

Coverage Options	Multiples of salary (½, 1½, 2½, 3½, 4½)*
Maximum Benefit	\$1,150,000**
Evidence of Insurability (EOI) Required	Yes, if increasing more than one level or electing \$650,000

[Coverage details](#)



Scan the QR code to evaluate your life and AD&D options and calculate your premium.

* Age reduction applies. Please click on coverage details for more information.

** Prior to age reduction

Voluntary AD&D

(Employee or Employee + Family)

Coverage Options	\$100,000 – \$500,000 (in \$100,000 increments)
Maximum Benefit	10x annual salary

[Coverage details](#)

Spouse Life

Coverage Options	\$5,000, \$10,000, \$15,000, \$25,000, \$50,000, \$75,000, \$100,000*
Evidence of Insurability (EOI) Required	Yes, if electing \$100,000

[Coverage details](#)

Child Life (All Children Combined)

Coverage Options	\$2,500, \$5,000, \$10,000
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[Coverage details](#)

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Retirement

Your well-being is important to us and that includes your long-term financial health. You're automatically enrolled in the retirement plan after 60 days of employment, with a pre-tax contribution rate of 4% of your salary.

	Ochsner	SRMC	SMH	Ochsner LSU
Types of Plans	401(k)	401(a), 457(b)	401(a), 403(b), 457(b)	401(k)
Plan Number	094115	401(a) – 094556 457(b) – 070048	401(a) – 099227 403(b) – 099228 457(b) – 070033	090484
Your Contribution	Made into 401(k)	Made into 457(b)	Made into 403(b) or 457(b)	Made into 401(k)
Annual Increase	Each April, your contribution increases by 1% unless you opt out. To opt out, notify Vanguard or complete the process online.			

Eligibility

If you become a full-time or part-time physician (working at least 1,000 hours/year) after residency, you're eligible for employer match and retirement contributions.

Vesting Date: Your original hire date as a resident determines your eligibility for the employer match and retirement contributions and vesting.

Service Requirement: This may waive the 12-month waiting period for employer contributions and count toward the 6-year vesting schedule.

Access Your Retirement Account

Your retirement benefits are not visible during your enrollment in Workday. To view your retirement contributions, visit [Vanguard's website](#) or call 800-523-1188. Click [here](#) for instructions to view the employer deposit in the Vanguard portal.

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When Can You Change Your Benefits?

You have up to 60 days from the date of a qualifying life event (QLE) to request a change to benefits.

2027 Benefits at a Glance

Time Off

Vacation must be taken in no more than six segments during the year.

	Number of Days Monday – Friday	Number of Days Not To Be Exceeded With Continuous Weekends
Year		
PGY1	10	14
PGY2	15	21
PGY3 & above	20	28
Carryover	Unable to carry over year to year. Forfeited if 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.