

2019 Employment Highlights



BENEFITS AND COMPENSATION

Medical	3 plan choices (\$0/\$750/\$3,000 deductibles)
Dental	2 plan choices (Comprehensive/ Preventive)
Vision	Covers exam, frames and lenses
Savings and Spending Accounts	Dependent Care (DCSA), Flexible Spending Account (FSA), Health Savings Account (HSA)
Basic Life & AD&D*	Provided by Ochsner (50% of annual base pay w/min \$10,000)
Supplemental Life & AD&D	Paid by employee (can elect from ½ - 5x pay)
Short-term Disability*	Provided by Ochsner after 1 year. 14 day waiting period. 60% of base pay.
Long-term Disability*	Provided by Ochsner after 3 years. 60% of base pay. You may purchase coverage @ 50%, 60%, 66 2/3%.
EAP	Professional Assistance for Employee and Family
Business Travel Accident	\$500,000 coverage for company travel
401k Plan	(1) Employer Fixed Contribution of 2% plus... (2) Employer Match of 50% of first 4%. (3) Vests 20% per year.
Tuition Assistance*	\$1,500 per calendar year
Learning & Development	Professional and technical training through Ochsner Learning Institute
Paid Time Off*	Service Based New Hire accrual = 18 days per year
Holidays	7 designated paid holidays
Personal Holiday*	1 day per year to use at your discretion
Bereavement, Jury Duty	Provided by Ochsner
Merit	Annual performance review with merit opportunity
Premiums/Differentials	Available for eligible jobs
Wellness Program	Earn points which translate into "Bucks" for spending. Up to \$360 annually
Quick Relief Loans	Affordable loans with Ochsner's Payroll deductions
Student Loan Refinancing	Student Loan Counseling, Refinancing and/or Loan Consolidation services
Discounts	Exclusive discounts to hundreds of merchants nationwide

ELIGIBLE EMPLOYEES – BENEFITS ELIGIBILITIES VARY BASED ON EMPLOYMENT TYPE

- **Regular Full-Time** (.9 FTE) employees who are scheduled and work a minimum 72 hours per pay period.
- **Regular Part-Time** (.6+ FTE) employees who have a regular schedule and work a minimum of 48 hours per pay period. Regular PT are required to work an equivalent .6 FTE every quarter to be eligible for and retain benefits.
- **Part-Time** (<.6 FTE) employees who have a consistent work schedule and work less than 48 hours every pay period or work varying schedules throughout the year which doesn't meet the .6 FTE equivalency per quarter requirement for Regular PT status. (Minimum work schedule to be PT status is 12 hours per pay period.)
- **PRN employees work "as needed."** The system minimum requirement is 72 hours/quarter, however clinical departments may have more stringent commitments. Refer to your leader for department requirements.

*Benefits specific to your position are described in the addendum

Effective Date of Coverage: First of the month following date of hire

Eligible Dependents: Spouse, Children, Domestic Partner

Premiums: In addition to the medical plan deductions, you may be charged the following premiums.

- Tobacco rate if your new hire drug screen tests positive for tobacco use
- Spousal Access Fee if you enroll your spouse who has access to coverage through their own employer

Enrollment: You must enroll within 31 days of hire to be covered

Note: Full-Time and Part-Time rehires are eligible for bridged service if break in service is less than 3 years.

2019 Medical Highlights Medical



Ochsner offers three affordable choices based on what's most important to you. Our unique co-pay plans minimize your out of pocket expenses while providing you with a clear understanding of your cost share.

The following is only a summary of the medical insurance choices to help candidates assess the competitiveness of employment at Ochsner. This does not represent the official plan description and is not meant to cover all details.

	Risk averse, seeking stability of cash payment & cost certainty. Can afford higher payroll deduction.	Take home pay critical, health protection important. Able to pay the \$750 deductible before co-insurance assistance.	Healthy. Savings or Cash Flow to pay high deductible before receiving insurance assistance. Seeking income tax reduction via HSA.	Out of Network
	OchPlus 1	OchPlus 2	OchPlus 3	Out of Network
	Higher Premium (\$\$\$) Low Out-of-Pocket	Market Premium (\$\$) Market Out-of-Pocket	Lower Premium (\$) High Out-of-Pocket	
Deductible	\$0	\$750	\$3,000	\$5,000
OOP Maximum	\$3,000/\$9,000	\$3,500/\$10,500	\$4,800/\$13,500	Unlimited
Rx Deductible	\$0	\$0	Subject to plan deductible	Not covered
The following costs are AFTER you meet the plan deductible				
PCP Co-Pay	\$25	\$40	\$50	50%
Specialist Co-Pay	\$45	\$60	\$75	50%
Rehab Services Mental Health OP	\$25	\$40	\$50	50%
ER Co-Pay	\$350	\$350	\$350	\$350
Urgent Care	\$25/\$45	\$40/\$60	\$50/\$75	\$100
IP Hospital	\$250/day	\$250/day	\$250/day	50%
OP Surgery Facility	\$100	\$150	\$150	50%
Advanced Diagnostics	\$75	\$100	\$125	50%
Lab & X-Ray	\$0	\$40	\$50	50%

Other services subject to limitations and do not reduce maximum out-of-pocket

Bariatric Procedure	\$5,000 co-pay, \$25,000 lifetime max	Not Covered	Not Covered
Infertility	50%. Lifetime maximum of \$25,000 medical & \$10,000 Rx	Not Covered	Not Covered
Gender Dysphoria	50%. Lifetime maximum of \$85,000 medical & Rx	Not Covered	Not Covered
Cochlear Implant	50%. Lifetime maximum of \$20,000	Not Covered	Not Covered

Prescription Co-Pays per 30 day supply

Preferred Generic	\$9 @ Ochsner Pharmacy \$9 In-Network	Not Covered
Preferred Brand	\$25 @ Ochsner Pharmacy \$30 In-Network	Not Covered
Non-Preferred	\$45 @ Ochsner Pharmacy \$50 In-Network	Not Covered
Specialty	25% up to \$250 per 30 day supply	Not Covered

2019 Medical Highlights Medical



Ochsner Plus Medical Plans

Full-Time/ Regular Part-Time	Tobacco Free Bi-Weekly Premiums			Tobacco User Bi-Weekly Premiums ¹		
	● OchPlus 1	● OchPlus 2	● OchPlus 3	● OchPlus 1	● OchPlus 2	● OchPlus 3
Employee Only	\$92.65	\$57.05	\$47.55	\$116.65	\$71.85	\$59.95
Employee + Spouse ²	\$224.15	\$136.45	\$114.10	\$248.15	\$151.25	\$126.50
Employee + Child	\$178.10	\$108.40	\$90.35	\$202.10	\$132.20	\$102.75
Employee + Children	\$214.80	\$130.05	\$108.40	\$238.80	\$144.85	\$120.80
Employee + Family ²	\$344.40	\$229.10	\$174.95	\$368.40	\$243.90	\$187.35

¹ You are eligible for tobacco-free premiums if you submit a completed certification for a smoking cessation program within 90 days of your benefit effective date

² If applicable, the Spousal Access Fee of \$35.00 per pay period will be reflected as a deduction on your paycheck

Ochsner Dental

Full-Time/ Regular Part-Time	Bi-Weekly Premium	
	Comprehensive	Preventive
Employee Only	\$7.30	\$3.60
Employee + Spouse	\$20.65	\$9.60
Employee + Children	\$22.40	\$11.10
Employee + Family	\$36.80	\$22.90

Ochsner Vision

Full-Time/ Regular Part-Time	Bi-Weekly Premium
	Employee Only
Employee + Spouse	\$5.95
Employee + Children	\$5.65
Employee + Family	\$8.90

Short Term Disability*

Coverage	Premium
Ochsner provides Short Term Disability benefits to Full-Time employees who have completed twelve months of consecutive employment	\$0 Ochsner pays 100% of the cost
Regular Part-Time employees working at least 48 hours per pay period are eligible to enroll in the STD plan by paying the full cost of the coverage.	\$0.610 per \$10 of covered monthly pay

Long Term Disability*

Coverage	Premium
50% of base pay up to \$13,333 max	\$0.258 per \$100 of covered monthly payroll
60% of base pay up to \$16,000 max	\$0.409 per \$100 of covered monthly payroll
66 2/3% of base pay up to \$17,787 max	\$0.722 per \$100 of covered monthly payroll

Example: Your annual salary is \$30,000 and you choose the 60% LTD option.

$$\$30,000/100 = \$300.00$$

$$\$300 * \$0.409 = \$122.70$$

$$\$122.70/26 = \$4.72 \text{ bi-weekly premium}$$

Ochsner Paid Life and Accidental Death & Dismemberment*

Coverage	Premium	
Ochsner provides Employer Paid Life and Basic AD&D benefits to Full-Time and Regular Part-Time employees working at least 48 hours per pay period	Employer Paid Life 1/2 times Annual Base Pay	\$0 Ochsner pays 100% of the cost
	Basic AD&D 1/2 times Annual Base Pay	\$0 Ochsner pays 100% of the cost

Employer Paid Life and AD&D is rounded to the nearest \$1,000 with a minimum of \$10,000.

*Benefits specific to your position are described in the addendum