

2008 EMPLOYEE BENEFITS

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FLEXIBLE BENEFITS

At Ochsner Health System (Ochsner Clinic Foundation), employees are valued as family members and provided competitive compensation. As an Ochsner employee, your paycheck is only part of your total compensation package. The benefits you receive make up a large portion of the total compensation package. Ochsner provides many benefits at no cost to the employee and pays a portion towards other benefits. Regular full-time and regular part-time employees are eligible to participate in Ochsner benefit plans.

HEALTH BENEFITS

Medical Coverage

Regular full-time, regular part-time and part-time Ochsner employees working at least eight hours per pay period are eligible for medical coverage. There are two medical coverage options listed below:

- **OchsnerPlus Medical**

The OchsnerPlus Medical option is a point-of-service (POS) medical plan that offers comprehensive medical coverage.

- **Ochsner Opt-Out Plan**

If you have medical care benefits from another source, such as a spouse's employer's plan, this provides a 20% reduction in charges for many medical services and supplies provided at Ochsner facilities and is available at no cost to you.

Dental

Regular full-time, regular part-time and part-time Ochsner employees working at least eight hours per pay period are eligible for the choice of two dental options. The dental options that an employee can choose from are:

- **Indemnity (PPO) Dental Plan**

This plan pays a percentage of covered expenses after an employee meets the deductible.

- **Dental (DHMO) Health Plan**

This plan provides a high level of coverage for services from providers who are members of the plan's network. There are no annual deductibles, but for most covered services, except preventive care, an employee must pay a copayment.

TERM LIFE INSURANCE

Ochsner provides basic group term life insurance coverage at no cost to regular full-time, regular part-time and part-time Ochsner employees working at least eight hours per pay period. Regular full-time and regular part-time Ochsner employees working at least 40 hours per pay period may choose additional coverage up to four-and-a-half times their annual salary.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Regular full-time and regular part-time Ochsner employees working at least 40 hours per pay period automatically receive basic AD&D coverage equal to the amount of term life coverage. Eligible employees may purchase additional coverage. The plan pays a benefit equal to all or a portion of the coverage amount if the employee dies or suffers certain injuries as a result of an accident.

BUSINESS TRAVEL ACCIDENT

This plan provides a benefit if a regular full-time employee dies or suffers certain serious injuries while traveling on Ochsner business.

SHORT-TERM DISABILITY

If an eligible employee is unable to work because of an illness or injury that is not work-related, the short-term disability (STD) plan provides benefits after 14 calendar days. It will continue to pay a benefit for up to 26 weeks.

LONG-TERM DISABILITY

Eligible employees who continue to be disabled after six months may be eligible to receive long-term disability (LTD) benefits.

DEPENDENT LIFE

Spouse life options range from \$5,000 to \$50,000. Child life options range from \$2,500 to \$10,000.

AIR AMBULANCE INSURANCE

Air transportation coverage is available for employees or dependents who are hospitalized for any illness or injury. This optional program provides one-way transportation for the covered individual and one family member, from virtually any hospital throughout the world (more than 150 miles from Ochsner) to any other hospital.

LONG-TERM CARE

Long-term care provides a daily benefit amount for serious illness or injury requiring long-term hospital, in-home or hospice care.

One Ochsner
Many Choices.
Many Benefits.



Ochsner Medical Center
1514 Jefferson Hwy.
New Orleans, LA 70121



FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSA's) allow employees to save taxes on the money used to pay eligible family medical expenses and dependent daycare expenses.

GENERAL PURPOSE TIME (GPT)

Ochsner gives regular full-time and regular part-time employees freedom to manage their time off, whether for vacation, for periods of illness for themselves or their family, or to take care of other personal business. Regular full-time and regular part-time employees begin earning a pro rata GPT on the first day of work and may begin using it after three months of employment.

Length of Service	Regular Full-Time Days Per Year
Up to 5 years	18
5 - 9 years	23
10 - 14 years	26
15 or more years	28

PAID HOLIDAYS

In addition to the GPT days available, Ochsner provides eight paid holidays each year to regular full-time employees.

New Year's Day	Mardi Gras Day	Good Friday
Independence Day (July 4)	Labor Day	Thanksgiving
Christmas	One personal holiday of your choice	

Regular full-time employees may take a personal holiday after completing three months of employment.

401(k) AND 403(b) PLANS

Employees are eligible upon hire to join these plans. The 401(k) plan offers employees a wide array of pre-tax investment options. An eligible employee may contribute as much as 75% of each paycheck on a before-tax basis (up to the IRS limits), and Ochsner will make a Retirement Contribution each year, which is a percentage of income, not a match of employee contributions. The Ochsner matching dollars become 100% vested (or owned by the employee) after six years of service with Ochsner. Partial vesting occurs between years two through six at a rate of 20% per year. Employees are always fully vested in their contributions.

For certain employees who are compensated above a certain threshold, the 403(b) allows them to maximize their IRS allowable pre-tax deferrals by using this plan in conjunction with the 401(k) plan. As with the 401(k), the 403(b) offers employees a wide array of investment fund options. However, Ochsner provides no matches to this plan.

PROFESSIONAL DEVELOPMENT

Ochsner provides company-sponsored training and development programs for all employees. Ochsner's nationally recognized training departments offer education in the areas of nursing development, career management and success skills.

- Nursing Education Grant Fund
- CPR Training
- Continuing Education Credits
- Leadership Development
- Continuing Education Units
- Ochsner Career Center

TUITION ASSISTANCE

Ochsner will assist with up to \$1,500 per calendar year for regular full-time employees and \$1,000 per calendar year for regular part-time employees.

HEALTH & WELLNESS SERVICES

Pathway to Wellness Program – This innovative program is designed to enhance the health of Ochsner employees as they enjoy the benefits of working toward their wellness goals. Employees who participate will receive points for achieving health goals. Based on the number of points earned, participating employees will be eligible to win quarterly prizes and cash awards. This program also offers many health education classes and events.

Elmwood Fitness Center – Ochsner employees receive discounted rates at four convenient locations in Harahan, Kenner, Downtown and Heritage Plaza.

Brent House Fitness Center – Located on the Jefferson Highway main campus, the Brent House Fitness Center is available for employee use 24 hours a day, 7 days a week. Employees must complete an enrollment form in Employee Health to access the center.

Employee Health Clinic – Ochsner provides on-site (main campus) medical care for employees with acute illnesses at no charge. Any employee with an injury is treated and managed, or referred to an appropriate specialist.

Employee Assistance Program (EAP) – Confidential, personal counseling is available to all eligible Ochsner employees.

OTHER WORK-LIFE BENEFITS AND ACTIVITIES

Family-Friendly Programs

Kidsports Summer Camp
Tutoring Services
Savings & Financial Planning
Discounted Audubon Nature Institute Membership

Personal Services & Conveniences

Gift Shop
Discounted Cellular Phone/Pager
Free Parking/Shuttle
Sam's Club Membership

Employee Celebrations & Community Activities

Recognition Programs
Pediatric ECMO Run
Double Shot in the Dark
Tree of Life
United Way
Employee Golf Tournament
Zephyrs Night
New Orleans Saints Day
Hornets Night
Second Harvesters Food Drive
Martin Luther King Tribute
"Spirit of Ochsner" Service Awards

Diabetes Walk
Crescent City Classic
Intramural Sports
Ochsner Run/Walk
And More!

Benefits are subject to change at any time.

For more information, please call 504-842-3600.