

**Summary of Employee Benefits  
January 2019**

BENEFIT	WHO IS ELIGIBLE	WHEN ELIGIBLE	WHO PAYS																								
<p><b>PAID TIME OFF (PTO)</b> Combines vacation, personal time, and six holidays into one program. Employees who work forty (40) hours per week accrue each pay period at the rate of twenty-two (22) days per year (proportionally for employees who work less than 40 hours per week) PTO accruals increase with each 5 years of service, up to 15 years.</p>	FT & PT	Immediately	STPH																								
<p><b>EXTENDED ILLNESS BANK - (EIB)</b> <b>Paid Days Off</b> – Accrues each pay period for a total of <b>7.8 days/year</b> for employees who work 40 hrs. /wk. (proportionally for less than 40 hrs. /wk. on the basis of hours paid.) Payable only after missing five consecutive work days or 40 consecutive work hours, whichever is less, due to illness or, from 1st day of hospitalization or out-patient surgery.</p>	FT & PT	Immediately	STPH																								
<p><b>EMPLOYEE ASSISTANCE PROGRAM - (EAP)</b> EAP provides employees and their families confidential assessments, short-term counseling, referrals and follow-up for personal or health problems.</p>	FT & PT	Immediately	STPH																								
<p><b>HEALTH INSURANCE</b> Two (2) Health Plans for full-time or part-time employees. Dental option includes two preventative visits per year, plus orthodontic coverage for minors. Onsite Employee Pharmacy. Premiums are paid via payroll deduction on a pre-taxed basis. <u>Cost for full time:</u></p> <table border="0"> <thead> <tr> <th></th> <th><u>Traditional Plan</u></th> <th><u>HDHP/HSA Plan*</u></th> </tr> </thead> <tbody> <tr> <td><i>Employee, Only</i></td> <td><i>\$ 107.50/month</i></td> <td><i>\$ 49.76/month</i></td> </tr> <tr> <td><i>Employee, plus one</i></td> <td><i>\$ 349.00/month</i></td> <td><i>\$ 186.26/month</i></td> </tr> <tr> <td><i>Employee, plus Family</i></td> <td><i>\$ 470.80/month</i></td> <td><i>\$ 233.50/month</i></td> </tr> </tbody> </table> <p><i>Vision &amp; Dental Plans also available.</i></p> <p><u>Cost for part time:</u></p> <table border="0"> <thead> <tr> <th></th> <th><u>Traditional Plan</u></th> <th><u>HDHP/HSA Plan*</u></th> </tr> </thead> <tbody> <tr> <td><i>Employee, Only</i></td> <td><i>\$ 405.70/month</i></td> <td><i>N/A</i></td> </tr> <tr> <td><i>Employee, plus one</i></td> <td><i>\$ 769.00/month</i></td> <td><i>N/A</i></td> </tr> <tr> <td><i>Employee, plus Family</i></td> <td><i>\$ 1,015.76/month</i></td> <td><i>N/A</i></td> </tr> </tbody> </table> <p><i>Vision &amp; Dental Plans also available.</i> <b>Please note: A monthly surcharge of \$75 may be applicable if a spouse has other group health insurance coverage.</b></p>		<u>Traditional Plan</u>	<u>HDHP/HSA Plan*</u>	<i>Employee, Only</i>	<i>\$ 107.50/month</i>	<i>\$ 49.76/month</i>	<i>Employee, plus one</i>	<i>\$ 349.00/month</i>	<i>\$ 186.26/month</i>	<i>Employee, plus Family</i>	<i>\$ 470.80/month</i>	<i>\$ 233.50/month</i>		<u>Traditional Plan</u>	<u>HDHP/HSA Plan*</u>	<i>Employee, Only</i>	<i>\$ 405.70/month</i>	<i>N/A</i>	<i>Employee, plus one</i>	<i>\$ 769.00/month</i>	<i>N/A</i>	<i>Employee, plus Family</i>	<i>\$ 1,015.76/month</i>	<i>N/A</i>	FT & PT (PT must be scheduled to work 20 hrs. /wk. or more)	First day of month following completion of one month of employment.	STPH and Employee
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<p><b>FLEXIBLE SPENDING ACCOUNT (FSA)</b> Allows a pre-taxed payroll deduction, to be set aside into the employee's account to cover two types of non-reimbursed expenses: Medical (<b>\$2,650 max; not available to HDHP/HSA participants</b>) and child or dependent care (<b>\$5,000 max</b>). This allows the employee to enjoy immediate tax savings.</p>	FT & PT (PT must be scheduled to work 20 hrs. /wk. or more)	First day of month following completion of one month of employment.	Employee																								
<p><b>LIFE INSURANCE</b> Employee coverage = one time the annual salary rounded up to the nearest <b>\$1,000.00</b> to a max of \$200,000. Dependent coverage = <b>\$10,000.00 spouse / \$5,000.00 child</b></p>	FT	First day of month following completion of one month of employment.	<b>STPH</b> for employee coverage. <b>Employee</b> for dependent coverage																								
<p><b>SUPPLEMENTAL LIFE</b> (Voluntary) Term Life Insurance Additional life insurance is available at a reasonable group rate for employee, spouse &amp; dependents coverage.</p>	FT	First day of month following completion of one month of employment.	Employee																								

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<b>SHORT TERM DISABILITY</b> Pays <b>60%</b> of salary with <b>\$750/week</b> maximum benefit ( <b>excluding workers compensation</b> ) for the 6-month waiting period until Long Term Disability goes into effect. Also pays for short-term illness or accident. ( <b>14</b> day waiting period)	FT	First day of month following completion of one month of employment.	Employee
<b>LONG TERM DISABILITY</b> Salary continuation up to <b>60%</b> of your base salary <b>after 6 months</b> .	FT	1 <sup>st</sup> day of month following completion of 1 month of employment.	STPH
<b>EMPLOYEE BENEVOLENT FUND</b> A fund by and for the employees of STPH to assist those employees in financial crisis. Employee contributions may be donated through payroll deduction or cash.	All Employees	After one year of continuous employment	Employee Benevolent Fund
<b>PENSION PLAN (Voya)</b> Defined Contribution Pension Plan. Vested after <b>5 years</b> of service of working <b>1000 hours</b> each year. A graduated contribution scale: 1-4yrs 2%; 5-9yrs 3.5%; 10-14yrs 5%; 15+yrs 6%.	FT & PT	Participant: after 1 year of service and work 1000 hours annually.	STPH
<b>VOLUNTARY RETIREMENT</b> <b>457 Deferred Compensation Plan (Mass Mutual); and/or 403B Plan (Valic)</b> Tax sheltered with accruing interest and retirement benefits. The maximum contribution that can be made for 2019 will be \$19,000 per year or \$730.77 per pay period (age 50 plus) of additional \$6,000 per year or \$961.54 per pay period. Loan provision available.	All Employees	Immediately	Employee
<b>TUITION ASSISTANCE *</b> Hospital will reimburse pre-approved tuition for up to <b>\$2,500.00</b> /calendar year. Please refer to Tuition Assistance Policy for more details.	FT & PT (must be scheduled to work 20 hrs. /wk. or more)	Following completion of 1 year in a benefit-eligible status and approval by Dept. Head and Sr. V.P.	STPH reimburses
<b>MEAL DISCOUNT</b> <b>20%</b> discount via payroll deduction or purchase of a cash Meal Card.	All Employees	Immediately	STPH
<b>LOUISIANA 529 PLAN</b> A college savings program that offers federal and state tax incentives to assist in the financing of a college education for your child/children.	All Employees	Immediately	Employee
<b>BEREAVEMENT PAY</b> For full-time employees, <b>3</b> days off with pay for <b>immediate family</b> ; <b>1</b> day for <b>specified family</b> . For part time employees, <b>1</b> day off with pay for <b>immediate family</b> only.	FT & PT (PT must be scheduled to work 20 hrs. /wk. or more)	Immediately	STPH
<b>ADOPTION ASSISTANCE</b> Hospital will reimburse eligible expenses up to \$3,000 for legal adoption of a minor child. Please refer to Adoption Assistance Policy for more details.	FT & PT (must be scheduled to work 20 hrs. /wk. or more)	Following completion of 1 year in a benefit-eligible status	STPH reimburses
<b>JURY DUTY PAY</b> Regular pay with time off for jury duty. Full time employees will receive pay for each day of jury duty and part time, per diem and temporary employees will receive pay for one day of jury duty.	All Employees	Immediately	STPH
<b>WORKER'S COMPENSATION</b> Pays medical costs resulting from an on-duty injury or illness. Insurance carrier pays partial pay for workdays missed after a minimum of 7 calendar days according to State Law.	All Employees	Immediately	STPH
<b>PARKING</b> Convenient free parking with shuttle services Monday-Friday.	All Employees	Immediately	STPH
<b>SERVICE AWARDS</b> Special recognition for completion of set years and hours of service.	FT & PT	5, 10, 15, 20, 25 etc. years of service	STPH

\*Scholarships sponsored by STPH Volunteers and STPH Medical Staff are also available to Nursing and Allied Health students employed with St. Tammany Parish Hospital.