

2024
Colleague Total
Rewards Guide
JANUARY 1 - DECEMBER 31, 2024

BUILDING BETTER BENEFITS

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Welcome

Our colleagues are the heartbeat of our health system. St. Tammany Health System strives to support your needs and the needs of your families through a diverse and comprehensive Total Rewards Program so you can focus on providing compassionate care to our patients and community. Through innovative partnerships and a commitment to quality, STHS has built a comprehensive array of benefit offerings to meet the diverse needs of our workforce. Our goal is to offer opportunities for each colleague to strengthen their physical, mental, and financial wellness.

Additional details on all of the benefits included in this guide can be found on the HR tab of [Lifeline](#)



New & Noteworthy

» **Premiums for 2024:** For the first time in 3 years, STHS will have a mild, 2%, premium increase for colleague medical plans. This is paired with broader network access (see next bullet point), lower in-network deductibles, and richer co-insurance benefits. Dental premiums are only higher for the new High Plan. Vision premiums have increased slightly.

» **Medical Plan Administered by Blue Cross Blue Shield of Louisiana:** Starting on January 1st, the medical benefits will be administered by Blue Cross Blue Shield of Louisiana. Some of your benefits like deductibles and copays are a little different than they have been in the past and you'll be accessing new networks. More details can be found on page 6.

» **St. Tammany Services:** If you seek services at St Tammany Health System, you will enjoy the richest benefit plan with the lowest out of pocket costs. This "Enhanced" tier offers a 72% discount at STHS facilities.

» **Tier 1: Blue Connect Network:** If you utilize the Blue Connect network, you will receive Tier 1 benefits. Blue Connect providers can be found at www.bcbsla.com/find-a-doctor/local-provider. Please select the "**Blue Connect HMO/POS OR Blue Connect EPO**" network. This is the tier you will now find all Louisiana-based Ochsner facilities and providers, as well as partner facilities and providers such as the St. Tammany Cancer Center, Slidell Memorial Hospital and Physicians Network, Pelican Urgent Care-Slidell, Ochsner-Baton Rouge, Ochsner LSU Health-Shreveport, and more.

» **Tier 2: BCBS National PPO Network:** If you seek services from a Blue Cross network provider who is not in the Blue Connect network, you will receive Tier 2 benefits. In this tier, there will be higher deductibles and out-of-pocket maximums. Check out tips in the telemedicine section for seeking medical care while traveling.

» **Tier 3: Out-of-Network:** If you seek services from someone who is not in the Blue Cross Network, you will receive Tier 3 benefits.

» **The HR Intranet is now on Lifeline:** You can locate a variety of Total Rewards (Benefits and Compensation) resources from your desktop or the mobile app, as well as all the benefit program links.

» **New Wellness Platform and Employee Assistance Program:** All part-time and full-time colleagues will now be eligible for a brand new well-being experience; complete with challenges, access to well-coaching, and an interactive well-being platform in addition to EAP services. See page 9 for more on Health Advocate.

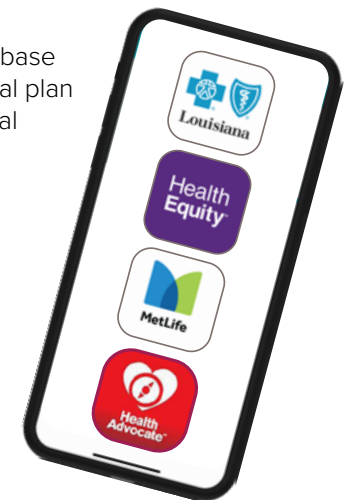
» **New Medical ID Cards:** You will now have **two** ID cards. One will be your Medical ID Card from Blue Cross and the other will be your Pharmacy ID Card from MedImpact.

» **Flexible Spending Accounts:** If you would like to participate in the FSA or Dependent Care FSA in 2024, HealthEquity will provide those benefits to you. You will still use your remaining 2023 FSA funds through HealthComp within the existing timelines and deadlines for use.

» **Health Savings Accounts:** For those who participate in the High Deductible Health Plan, your HSA accounts will now be with HealthEquity. These new HSA accounts even allow for investment opportunities. Information on rolling over existing HSA accounts can be found on Lifeline.

» **Dental & Vision Plans with MetLife:** Starting in January, MetLife will be the provider of your dental and vision benefits and you should utilize their in-network providers in order to receive the best benefit. More details can be found on page 11. Dental and Vision coverage will not have cards. You will use your birth date and SSN at the providers office to verify coverage.

» **Dual Option Dental Plan & The Addition of Adult Orthodontia!** You will now have the option between a base dental plan and a buy-up dental plan. The buy-up dental plan includes orthodontia for children and adults. Both dental options will now offer coverage for **dental implants** as major services.



How to Enroll/Make Changes

Enrollment may occur during the following periods:

- Within 30 days of your hire date or qualifying job change after hire date/eligibility. Coverage begins the 1st of the month following 30 days of employment.
- During annual open enrollment each fall. Coverage elections and/or changes will go into effect January 1st.
- Within 30 days of a qualifying life event (QLE), or known as a special enrollment period.

Your benefit elections remain in effect through the end of the plan year unless you experience a qualifying life event or qualifying job change that allows for a special enrollment period. Exceptions: Life and Disability insurance can be updated in Workday throughout the year, however additions of coverage are generally subject to approval known, as Evidence of Insurability (EOI), and you must take additional steps after making your elections. Instructions for completion of EOI for coverage approval is sent via email and Workday. This must be completed online through Lincoln and approved before coverage goes into effect.

Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year.

Benefit Events Initiated By HR:

1. Login to Workday
2. Click on the applicable benefit event in your Workday Inbox

Benefits Open Enrollment:

- Click 'Continue'
- 'Manage' and/or 'Enroll' in various plans offerings
- 'Review and Sign'
- Attach dependent documentation if adding anyone new
- Check 'I Accept' box
- 'Submit'

Change Benefits for Life Event (New Hire/Re-Hire, Job Change, etc):

- Let's Get Started
- 'Enroll' in various plan offerings and name beneficiaries
- Add New Dependents (Spouse and/or child(ren) as applicable)
- 'Review and Sign'
- Attach dependent documentation if adding anyone new
- Check 'I Accept' box
- Submit'

Qualifying Job Changes:

For job changes, the coverage is effective the first of the month following 30 days of eligibility. If you are losing eligibility, such as changing to a non-eligible benefit status, coverage ends the day of the status change.

- Full-time to part-time or per diem
- Per diem to part-time or full-time
- Part-time to full-time
- Part-time to per diem
- To or from "no benefits" status

Benefit Events Initiated By Colleagues:

Common Qualifying Life Events:

- Birth, adoption, legal guardianship
- Change in cost of dependent care provider (change in Dep Care FSA only)
- Death of spouse or child
- Divorce
- Gain of alternate coverage
- Loss of alternate coverage
- Marriage

1. Login to Workday to initiate the event

- From your Workday home page, click on the Benefits Application
- Click 'Benefits' under the Change section
- Select the applicable Qualifying Life Event
- Enter the date the event occurred
- Attach documentation of the event
- 'Submit'

2. Return to your Workday homepage to select and complete the event

- Click on the event you just created in your inbox
- Click 'Let's Get Started'
- Manage' and/or 'Enroll' in various plans offerings
- Add New Dependents (Spouse and/or child(ren) as applicable)
- 'Review and Sign'
- **Attach dependent documentation if adding anyone new**
- Check 'I Accept' box
- 'Submit'

Eligibility

Depending upon your employment status, you will be eligible for a variety of benefits. The chart below details what is available to you.

Full-time: Colleagues budgeted for and working a minimum of 32 hours per week/64 hours per pay period and have a full-time equivalent (FTE) of 0.8 or higher.

Part-time (20+ hours): Colleagues budgeted for and working 20 to 31 hours per week/40 to 63 hours per pay period and have a full-time equivalent (FTE) of 0.5 to 0.79. They are eligible to participate in the Medical, Dental and Vision plans at part-time premium rates.

Part-time (<20 hours): Colleagues budgeted for and working 4 to 19 hours per week/8 to 38 hours per pay period and have a full-time equivalent (FTE) of 0.1 to 0.49. They only qualify for participation in the Medical plan if they meet the hours worked requirement under the Affordable Care Act**.

Per Diem: Per diem colleagues have no budgeted status and only qualify for participation in the Medical plan if they meet the hours worked requirement under the Affordable Care Act**.

No Benefit Status: Refer to HR 0067 in Policy Manager for details.

Eligible Dependents

- **Spouse:** Legally married spouse
- **Child under the age of 26*:** Biological, legally adopted or placed for adoption, stepchild, legal custody

Children are covered on medical, dental, and vision through the end of the month in which they turn 26. Their life insurance however ends ON their 26th birthday. Contact HR for continuation information. If your youngest child is turning 26, you must initiate the cancellation of your child life insurance coverage in Workday. Contact HR for further assistance.

**Child over the age of 26 incapable of self-sustaining employment due to mental or physical disability that commenced prior to age 26. (See HR for details)*

If you are adding a new dependent, documents must be uploaded into Workday before your benefits elections can be processed. Please include the following:

- Spouse: Marriage License
- Child(ren): Birth Certificate; Marriage license is also required if covering step child(ren)

Benefit	Full-time 32+ hours	Part-time 20+ hours	Part-time <20 hours	Per Diem	No Benefit Status 20+ hours
Medical	X	X	ACA**	ACA**	
Dental	X	X			
Vision	X	X			
PTO	X	X			
Short-term Disability	STHS after 1 year				
Long-term Disability	STHS				
Employee Assistance Program & Wellness	X	X	X		X
Basic Life	STHS				
Basic Dependent Life	X				
Voluntary Life	X				
Education	X	X			
STHS Retirement	X	X			
Voluntary 403/457	X	X	X	X	X
Aflac	X	X			X
Corestream Benefits	X	X			X
Colleague Discount Programs & Resources	X	X	X	X	X

Affordable Care Act eligibility (ACA)
Benefit Paid by St. Tammany (STHS)
Paid Time Off (PTO)

***STHS HR conducts an initial measurement period to determine eligibility at 12 months of employment and an ongoing measurement period each fall prior to open enrollment. If a colleague has worked more than 1560 hours in the preceding 12-months, they will be notified of their eligibility to enroll /30 hours a week in the Medical plan at full-time premiums based on their Affordable Care Act eligibility.*

Medical

Did you know? Making the most of your medical coverage means staying right here at STHS using the all new, **St Tammany Services benefits!**

Please note: Deductible: St. Tammany's Services and Tier 1 deductibles cross accumulate. Tier 2 and Tier 3 deductibles are separate.

Plan Feature	High Deductible Health Plan (HDHP)				Traditional Plan			
	Enhanced Tier 1: St. Tammany Services	Tier 1: Blue Connect Network	Tier 2: National BCBS PPO Network	Tier 3: Out-of-Network	Enhanced Tier 1: St. Tammany Services	Tier 1: Blue Connect Network	Tier 2: National BCBS PPO Network	Tier 3: Out-of-Network
Annual Deductible (deductible must be met before plan begins to pay)								
<i>St. Tammany Services and Tier 1 deductibles cross accumulate. Tier 2 and Tier 3 deductibles are separate.</i>								
Individual	\$1,600	\$2,500	\$8,000	\$8,000	\$500	\$1,200	\$3,600	\$9,100
Per Person Deductible	\$1,600	\$2,500	\$8,000	\$8,000	\$500	\$1,200	\$3,600	\$9,100
Overall Family	\$3,200	\$5,000	\$8,000	\$16,000	\$1,000	\$2,400	\$7,200	\$18,200
Co-Insurance								
The Plan Pays	90%	80%	50%	50%	90%	80%	50%	50%
Annual Out-of-Pocket Maximum								
Individual	\$3,000	\$6,000	\$8,000	Unlimited	\$3,500	\$6,000	\$9,450	Unlimited
Per Person Out-of-Pocket Maximum	\$6,000	\$8,000	\$8,000	Unlimited	\$3,500	\$6,000	\$9,450	Unlimited
Overall Family	\$6,000	\$12,000	\$16,000	Unlimited	\$7,000	\$12,000	\$18,900	Unlimited
<i>RX Out-of-Pocket Maximum: Prescription drug card copayments and expenses will apply to the Tier 1 Blue Connect out-of-pocket maximum.</i>								
Office Visits								
Primary Care / Specialist	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*	\$15 / \$15 copay	\$25 / \$40 copay	Plan pays 50%*	Plan pays 50%*
Urgent Care	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*	\$25 copay	\$50 copay	Plan pays 50%*	Plan pays 50%*
Preventive Care	Plan pays 100%, no deductible	Plan pays 100%, no deductible	Plan pays 50%*	Plan pays 50%*	Plan pays 100%, no deductible	Plan pays 100%, no deductible	Plan pays 50%*	Plan pays 50%*
Emergency Facility** Visit (copay waived if admitted)	\$150 copay then 90%*	\$150 copay then 80%*	\$150 copay then 80%*	\$150 copay then 80%*	\$150 copay			
Hospital/Facility Inpatient ¹ (Precertification required)	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*
Hospital/Facility Outpatient Expenses	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*
Professional Services: PCP / Specialist	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*
Professional Services: Specialist	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*

*after deductible

**Physician services and diagnostics billed at their applicable provider Tier.

Provided is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD). To view annual disclosures, scan this QR code!



Pharmacy Benefits

Pharmacy benefits are built into both the Medical HDHP and Traditional plans.

Prescriptions are tiered based on type and cost:

- **Tier 1:** Preferred Generic
- **Tier 2:** Preferred Brand
- **Tier 3:** Non Preferred Brand
- **Tier 4:** Specialty must be filled at STHS Employee Pharmacy

You'll also notice that it is more affordable for you to receive a 90 day supply when available on the Traditional Plan. If you take a Non Preferred or High Cost Generic drug, it could fall in to Tier 2, 3, or 4. If you need assistance with the formulary to review these drugs and any options you may have, please contact the Employee Pharmacy or MedImpact.

	HDHP		Traditional 30 day/90 day	
	STHS Employee Pharmacy	Other Covered Retail	STHS Employee Pharmacy	Other Covered Retail
Pharmacy Deductible	Full medical deductible applies unless your medication is on the ACA preventive drug list.		\$100 per member	
Tier 1	Plan pays 100%*		\$10/\$20	\$10/\$20
Tier 2*	Plan pays 80%*		\$35/\$70	\$40/\$80
Tier 3	Plan pays 80%*		\$55/\$110	\$60/\$120
Tier 4	20% up to \$250 copay Specialty medications must be filled through the STHS Employee Pharmacy			
Rx Out-of-Pocket Maximum	Don't Forget: Prescription drug card copayments and expenses will apply to the Blue Connect Tier 1 out-of-pocket amount. See page 6 for your detailed benefit.			

STHS Employee Pharmacy

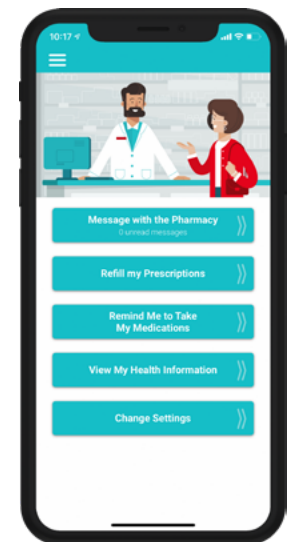
- Monday-Friday 7:00 am to 5:30 pm, phone number: 985-898-4432
- Located in the hall between the Emergency Department and Cafeteria
- Payroll deduction and delivery options available
- Contracted with most insurance companies and able to fill for colleagues and dependents on STHS and non STHS insurance plans
- Several over the counter items in stock to keep colleagues feeling their best at work

MedImpact Member Portal

MedImpact member portal provides real-time access to personalized healthcare and financial information so you can better manage your budget and your healthcare. The portal provides access to drug price check, locate a pharmacy, view RX spending and view member copays. To access the portal visit pbm.medImpact.com and create an account by using your plan member ID located on your HealthComp insurance card.

Rx Local App

The STHS Employee Pharmacy utilizes the Rx Local App for all employees and patients to conveniently manage and refill their family's prescription needs. We encourage you to use the pharmacy and app, even if you have a different insurance plan, as a convenient on-site pharmacy.



Virtual Telemedicine

STHS has you covered **virtually** everywhere. Avoid Tier 2 or 3 deductibles by going **VIRTUAL**.



Virtual Care Now

- » Covered by STHS Health Plans as a PCP visit
- » Available in Louisiana
- » Integrated with MyChart/Epic
- » Additionally, the Virtual Care Now service will be available for depression/anxiety follow-ups, as well as for patients in need of a referral



- » \$64 cash co-pay Urgent Care
- » \$85-\$110 cash co-pay Therapy Visits
- » Public price as of 9/2023 (may be subject to change)
- » Can utilize from anywhere in the country
- » Great when traveling or for kids off at college



Providers on each platform will be available to assess and treat most acute conditions, including:

- Cold/flu and cough
- Pink Eye
- Allergies and sinus issues
- Fever
- Rashes
- Sore throat
- Urinary tract infections
- Stomachache

By utilizing your smart phone, you can use your camera to enhance your provider/patient experience during the exam. Any required prescriptions can be sent to the pharmacy of your choosing for fast pick-up.

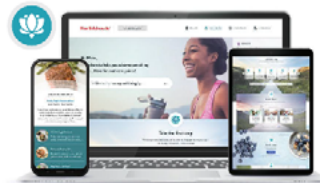
Colleague Wellness & Employee Assistance Platform: Health Advocate

STHS's Well-Being Program "Krewe Du Renew" through Health Advocate meets our colleagues no matter where they are in their journey to health and well-being. The program is carefully constructed to focus on every aspect of well-being through four pillars:

Be Well | Be Balanced | Be Connected | Be Successful

At the heart of our program is a state of the art digital experience, which consists of a website and mobile app. Colleagues have access to tools and resources that inspire behavior change, motivate skill building and increase self-efficacy.

- » Personal Health Profile
- » Personal Pathfinder
- » Personal Pathways
- » Workshops & Pulse Checks
- » Challenges & Trackers
- » Additional Features



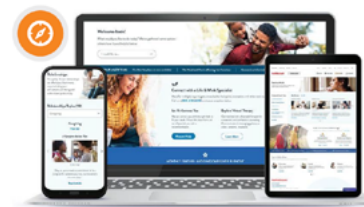
Krewe du Renew Program Eligibility

The Krewe du Renew Well-Being Program is available to all STHS colleagues (other than Per Diem). Incentives are based on your medical plan enrollment. Spouses and dependent children age 18+ are eligible to use the well-being platform and resources, but are not eligible for any incentives. Review the full program details, plus access activities, track your points and progress, and more, visit HealthAdvocate.com/STPH.

NOTE: The deadline for all program points is November 30, 2024.

New Hires! Completing the Personal Health Profile (PHP) will award you the 2024 medical premium discount (following month of completion). Continue to participate in the 2024 well-being program and complete the required Annual Physical and reach 400 points to continue the medical premium discount in 2025. New hires with a hire date on or after 9/1/2024 only need to complete the PHP to earn the discount for the remainder of 2024 and through 2025.

Health Advocate's EAP+ Work/Life solution takes a flexible, "whole person" approach to behavioral health and well-being support. It begins by offering a strategic combination of high-tech digital access and live support from experienced EAP clinicians so they can connect colleagues to the most appropriate care.



Digital engagement

The digital experience is inclusive and easy to navigate, with multiple ways to access services, browse and reach your optimal well-being.

- » Personalized assessments, checklists
- » Schedule online counseling, coaching
- » Instant navigation to digital therapy
- » State-specific Legal Center
- » Financial Fitness

Every call to the program is answered by an in-house staff of Care Managers that includes Employee Assistance Program (EAP) Professionals and Work/Life Specialists for confidential help with personal challenges, or work and life balance support. **Support is available 24/7/365.**

Telephone: 877.650.9027

Email: answers@HealthAdvocate.com

Website: HealthAdvocate.com/STPH



Scan the QR code to download the Health Advocate app!

Take Control of Your Health with Technology

Become your healthiest self with Ochsner Digital Medicine

St. Tammany Health System has partnered with Ochsner Digital Medicine to help you manage your high blood pressure/Type 2 diabetes remotely **at no cost to qualifying health plan members.**

How does the program work?

- Take readings with a blood pressure cuff and/or glucometer using your smartphone or tablet
- Get treatment from a licensed clinician who monitors your readings and can adjust medications
- Create healthy habits with advice and lifestyle support from your health coach
- 4 out of 5 members achieve their health goals and often have fewer ER visits and hospital stays

What does the program cost?

- The program is covered by the STHS medical plan at **no additional cost to you**
- Members also receive ongoing diabetes testing supplies at no cost to you

Who is eligible to participate?

- STHS medical plan participants and dependants with a smartphone or tablet (iOS/Android)
- Existing diagnosis of high blood pressure and/or Type 2 diabetes (*Clinical restrictions may apply.*)

Does this program replace my current physician?

- No. The Digital Medicine program helps you manage your chronic condition(s) between visits
- to your doctor. Your primary care physician can review your readings at any time.

Enroll Today:

Visit your STHS | Ochsner provider, call 866-622-5929, or sign up now at ochsner.org/digitalmedicine-sths to schedule a complimentary virtual visit to get started today.



MyChart 

With the MyChart app for your mobile device, your healthcare is never farther than your smartphone. Now available for Android and iOS devices, it provides patients with personalized and secure online access to their health information. Visit stammany.health/MyChart

- Refill your prescriptions
- View your health summary
- View test results and diagnostics images
- Make or cancel appointments
- Communicate with your provider
- Conduct video visits with your provider
- Pay medical bills
- Review care provided by our partners at Ochsner Health



2024 Colleague Premiums

You will notice there are two sets of premiums for each medical plan – Full Premium and the Wellness Premium. Premiums are pre-tax and deducted from all 26 pay periods. For more information on STHS Wellness Program and Premium Reduction, please refer to page 9.

Spousal Surcharge

The spousal surcharge is an additional \$75.00 a month if you are covering a spouse on medical insurance who has access to medical through their own employer. As your employer, we want to spend as much of our benefit budget as we can taking care of YOU! We hope your spouse's employer is spending their benefit budget taking care of them. This is one of the many ways STHS actively manages our plan design to keep quality high and cost as low as possible for our colleagues and their families who rely on us for their medical insurance.

You must elect the Spousal Surcharge during benefit enrollment in Workday if:

Your spouse is eligible for medical coverage through their place of employment, even if they choose not to be covered or are "double covered."

A Spousal Surcharge is not necessary if:

Your spouse does not have coverage available at their place of employment, they are currently unemployed, they are retired and on Medicare, they are employed by STHS, or your spouse is only covered on Dental and/or Vision.

Did you know? Employers typically pay a higher % of their own employee's medical premiums. If you need help comparing plans/ premiums offered to you and your spouse through their employer to make the best decision for your family, HR can help.

Medical Coverage: Full-Time Colleagues (32 hours or more per week)

Deductions (Per Pay Period)		
	Full Premium	Wellness Premium
High Deductible Health Plan		
Employee	\$47.91	\$24.83
Employee + 1	\$114.77	\$91.69
Employee + Family	\$137.90	\$114.82
Traditional Plan		
Employee	\$76.19	\$53.11
Employee + 1	\$194.47	\$171.39
Employee + Family	\$254.13	\$231.05

Medical Coverage: Part-Time Colleague (20 to 31 hours per week)

Deductions (Per Pay Period)		
	Full Premium	Wellness Premium
High Deductible Health Plan		
Employee	\$156.36	\$133.28
Employee + 1	\$275.01	\$251.93
Employee + Family	\$354.62	\$331.54
Traditional Plan		
Employee	\$222.25	\$199.17
Employee + 1	\$400.19	\$377.11
Employee + Family	\$521.05	\$497.97

Please note: The STHS HR team will periodically audit and require proof of spousal medical coverage eligibility status. If your spouse's employer eligibility changes mid year, contact Human Resources.

Dental & Vision

Dental Coverage: MetLife

Following is a high-level overview of your dental coverage provided by MetLife.

Your Dental Provider Network: MetLife PDP Plus

MetLife does not provide membership cards in the mail. You may print a card by registering on the MetLife website or simply give your SSN to the MetLife provider of your choice at the time of your appointment.

Plan Feature	High Plan	Standard Plan
Annual Deductible	\$50 per member	\$50 per member
Annual Maximum Benefit	\$2,000	\$1,500
Preventive Services	Plan pays 100%, no deductible	Plan pays 100%, no deductible
Basic Services	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Services	Plan pays 80% after deductible	Plan pays 80% after deductible
Implant Coverage*	Plan pays 80% after deductible	Plan pays 80% after deductible
Orthodontia (Adults & Children)	Plan pays 50% after deductible	Not Covered
Orthodontia Lifetime Maximum	\$2,000	Not Covered

*Replacement once every 5 calendar years

Dental Coverage Rates

Deductions (Per Pay Period)		
Full-Time Rates	High Plan	Standard Plan
Employee	\$7.01	\$2.67
Employee + 1	\$21.88	\$13.33
Employee + Family	\$33.53	\$23.33
Part-Time Rates	High Plan	Standard Plan
Employee	\$16.91	\$12.57
Employee + 1	\$32.25	\$23.70
Employee + Family	\$39.58	\$29.38

Vision Coverage: MetLife

Following is a high-level overview of your vision coverage provided by MetLife.

Your Vision Provider Network: Superior Vision

MetLife does not provide membership cards in the mail. You may print a card by registering on the MetLife website or simply give your SSN to the MetLife provider of your choice at the time of your appointment.

Plan Feature	Frequency	In-Network
Examination	Every 12 months	\$10 copay
Basic Lenses (single/bifocal/trifocal)	Every 12 months	\$25 copay
Frames	Every 24 months	\$130 allowance, then 20% off balance
Contact fitting and evaluation		
Standard Fitting	Every 12 months	Covered in full after \$30 copay
Specialty Fitting	Every 12 months	\$50 allowance after \$30 copay
Contact Lenses (medically necessary)	Every 12 months	Covered in full with prior authorization
Contact Lenses (in lieu of glasses)	Every 12 months	\$130 allowance, then 20% off balance of conventional or 10% off balance of disposable

Vision Coverage Rates

Deductions (Per Pay Period)	
Full-Time AND Part-Time Rates	
Employee	\$2.70
Employee + 1	\$5.12
Employee + Family	\$7.52

Low Vision Coverage Enhancement: See Plan Summary on Lifeline for details

Hearing Discounts: A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Superior Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service.

Wealth

Flexible Spending Program (FSA): Health Equity

For use with Traditional Plan or if you don't have medical coverage.

Flexible spending accounts (FSAs) allow you to pay for eligible health and/or dependent care expenses on a pre-tax basis, meaning your FSA contributions are deducted from your pay before your federal and Social Security taxes are calculated. The result is that your taxable income is reduced and you get to keep a greater portion of your pay check.

An FSA is a great option if you expect to incur medical, vision, dental and/or dependent care expenses that are not reimbursed by your benefit plans.

Health Care FSA

Eligible Expenses	Qualified medical, dental and vision expenses not covered by insurance
2024 Maximum Annual Contribution	\$3,050 <i>*Subject to change based on IRS limits.</i>

Debit card availability for medical reimbursement only. Not eligible for medical reimbursement account if enrolled in High Deductible Health Plan

Dependent Care FSA

Eligible Expenses	Qualified dependent care, such as child or elder care
2024 Maximum Annual Contribution	\$5,000 (or \$2,500 if married and filing separately)

Direct Deposit required for dependent care reimbursement

For a complete list of qualified health care expenses, visit: <http://www.irs.gov/pub/irs-pdf/p502.pdf>

For a complete list of qualified dependent care expenses, visit: <http://www.irs.gov/pub/irs-pdf/p503.pdf>

Note for 2023 Funds: You will continue to use and file claims with HealthComp. Deadline for dates of service is still 3/15/2024 and all claims must be filed by 6/15/2024.

More on FSAs

You must enroll each year to participate.

“Use it or lose it.” The IRS requires that any unused funds you have set aside for eligible expenses that are still in your account at the end of the plan year (12/31/2024) be claimed by submitting your eligible expenses no later than **June 15, 2025**. All claims submitted must be **incurred by March 15, 2025**. Any unused funds will be forfeited.

Visit my.HealthEquity.com or download the HealthEquity mobile app to access claims information and FSA balances.

Health Savings Account (HSA): Health Equity

For use with High Deductible Health Plan (HDHP) only.

An HSA allows participants enrolled in a Qualified High Deductible Health Plan (QHDHP) to pay for eligible medical expenses on a pre-tax basis. A participant may use funds in his/her open HSA for medical expenses such as deductibles, co-insurance, dental costs and vision costs. Cosmetic services/procedures are excluded. These eligible expenses are paid for with a check or debit card and are subject to funds being available in your HSA.

2024 IRS Contribution Limits

\$4,150 Individual Plan	\$8,300 Family Plan
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Members 55+ can contribute an extra \$1,000

STHS Annual Contributions to your HSA:

\$250 to your Individual Plan	\$500 to your Family Plan
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In conjunction with STHS employer contributions made on your behalf, you can contribute a maximum annual amount:

\$3,900 to your Individual Plan	\$7,800 to your Family Plan
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Account balances above \$1,000 can be invested in low cost mutual funds.



Did you know?

If you have the HDHP medical plan and cannot contribute to the HSA due to your enrollment in Medicare, you can still set aside funds in an FSA.

HSA Eligibility:

- You must be enrolled in a qualified High Deductible medical plan.
- You are not allowed to be enrolled in any other health coverage, and cannot have an HSA if you are enrolled in any other health coverage or Medicare, or claimed as a dependent on someone else's tax return.
- You cannot participate in the Health Care Flexible Spending Account (FSA) if you have an HSA. Your spouse also cannot have a Health Care FSA.



Basic Life and AD&D

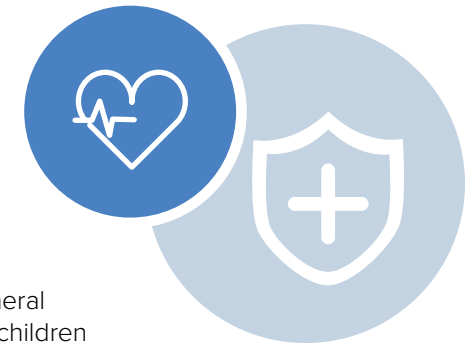
Basic Life and AD&D Coverage (Full-time colleagues only)

We help our eligible colleagues maintain financial security by providing a group life and accidental death and dismemberment (AD&D) benefit. STHS knows when you head home from your shift, your responsibilities are just beginning, that's why in the event of your untimely death or a tragic accident, we will pay your family your next year's salary up to certain plan maximums. STHS pays the premiums for **full-time colleagues** to have this basic life insurance coverage with accidental death and dismemberment included.

To name your beneficiaries, login to **Workday**. Please note, that coverage adjusts when you make any changes in your salary or hours.

Eligibility	Benefit	Max
Full-time Colleague	1x Annual Salary rounded up to next \$1,000	\$200,000
AVP and Director	Greater of \$150,000 or 1X Annual Salary rounded up to next \$1,000	\$200,000
Hospitalists	Greater of \$150,000 or 1X Annual Salary rounded up to next \$1,000	\$200,000
Physicians, SVP, CEO	\$200,000	\$200,000

If you leave employment or change status and lose your eligibility for Life coverage, Lincoln Financial will mail you information on converting your policies so you can keep your coverage.



Basic Dependent Life

STHS will also supplement the cost of funeral expenses for your spouse (\$10,000) and children (\$5,000 each) if you elect the Basic Dependent Life coverage for \$0.47 each pay period. If you are married and/or have dependent children under the age of 26, you can enroll those family members in life insurance coverage.

Eligibility	Covered Dependent	Benefit Amount
All full-time colleagues: \$0.47 each pay period	Spouse Dependent Child < 26	\$10,000 \$5,000 per child
Director, AVP, SVP, CEO: Paid by STHS	Spouse Dependent Child < 26	\$10,000 \$5,000 per child

If married couples are eligible for benefits at STHS, spouses can cover each other, but child life will only pay out on one plan.

Voluntary Life

Voluntary Employee Life

As a new hire or newly eligible, this is your **only chance for a guarantee issued amount**. NO health questions asked.

- Any coverage above \$150,000 is subject to Evidence of Insurability (EOI). Any request for new coverage or coverage increase after 30 days = EOI
- Cost is based on your age and the amount of elected coverage.

Eligibility	Benefit/Guarantee Issue	Max
All full-time colleagues	\$10,000 increments / \$150,000	Lesser of 4X Salary or \$1,000,000

Voluntary Spouse Life Coverage

You must elect Employee Voluntary Life to enroll in Voluntary Spouse Life coverage. As a new hire or newly eligible, this is your only chance for a guarantee issued amount. NO health questions asked. Any coverage above \$50,000 is subject to Evidence of Insurability (EOI). Any request for new coverage or coverage increase after 30 days = EOI. Cost is based on your age and the amount of elected coverage.

*If both spouses are eligible for benefits at STHS, they **can** cover each other.*

Eligibility	Benefit/Guarantee Issue	Max
All full-time colleagues who elect Voluntary Employee Life coverage	\$5,000 increments / \$50,000	50% of Voluntary Employee Life Coverage or up to \$100,00

If you leave employment or change status and lose your eligibility for voluntary Life coverage, Lincoln Financial will mail you information on the portability of your policies so you can keep your coverage.

Voluntary Child Life Coverage

You must elect Employee Voluntary Life to enroll in Voluntary Child Life coverage. All children are covered for one deduction.

- Coverage is portable as each child turns 26.

If both parents are eligible for benefits at STHS, child life will only pay out on one plan.

Eligibility	Coverage Period	Coverage Options
All full-time colleagues who elect Voluntary Employee Life coverage	Age 14 days to 26 years	\$5,000 or \$10,000



Disability

We know you have worked hard to get where you are and to be able to provide for yourself and your family. But what happens if you lose your ability to work even temporarily due to a non work related illness or injury?

Short-Term Disability (STD)

Short-term Disability pays in the event of a personal illness or injury. This benefit is used in conjunction with a Family Medical Leave Act (FMLA) or Non FMLA Leave of Absence. Colleagues with more than 1 year of service are provided with STD coverage paid for by STHS and are automatically enrolled in the benefit.

As a new hire with less than 1 year of service, you can purchase STD coverage on a voluntary basis. After you have reached 1 year of service, the STD coverage will be provided for you by STHS.

Eligibility	Benefit	Max
<p>Full-time Colleagues with less than 1 year of service: Paid by colleague, if elected.</p> <p><small>*Pre-Existing Condition Exclusion: This policy will not cover any Disability or Partial Disability: 1. which is caused or contributed to by, or results from, a Pre-Existing Condition; and 2. which begins in the first 12 months immediately after the Covered Person's effective date of coverage. "Pre-Existing Condition" means a condition resulting from an Injury or Sickness for which the Covered Person is diagnosed or received treatment within three months prior to the Covered Person's effective date of coverage.</small></p>	60% of weekly base earnings at 15th day of consecutive absence	\$750/week, up to 26 weeks
<p>Full-time Colleagues with 1 or more years of service: Paid by STHS</p>	60% of weekly base earnings at 15th day of consecutive absence	\$1,000/week, up to 26 weeks
<p>CEO, SVPs, VPs, AVPs, Directors, Physicians, All Full-Time Hospitalists, APRNs, CRNAs, & Pharmacists: Paid by STHS</p>	60% of weekly base earnings at 8th day of consecutive absence	\$2,500/week, up to 26 weeks

Long-Term Disability (LTD)

Long-term Disability pays a monthly benefit in the event of a personal illness or injury that keeps you from performing the duties for your job for more than 180 days. Filing of claims will begin toward the end of short-term disability or as you transition off payroll following an extended absence. Premiums are paid by STHS for all Full-time Colleagues: Enrollment is automatic. Long-term disability coverage is **paid by STHS**.

Eligibility	Benefit	Max
<p>Full-time colleagues: Paid by STHS</p>	60% of monthly base earnings at 180th day of consecutive absence	\$10,000/month, up to SS Normal Retirement Age or no longer disabled



Retirement Benefits

STHS Voya Retirement Plan: 401(a)

All full-time and part-time colleagues are automatically enrolled in the STHS 401(a). This is a defined contribution retirement plan administered by Voya. You will begin seeing contribution calculations on your paycheck stub after the 12-month waiting period. Contributions are deposited annually into accounts the first quarter of each year, based on the prior year of service, for eligible colleagues who worked at least 1000 hours that year.

This is not a matching plan, because STHS contributes automatically regardless of our colleague's ability to contribute. Contribution percentages are based on tenure and outlined in the chart below. *Note: You have to be an eligible colleague on 12/31 of the plan year to qualify for the contribution.*

Vesting: You are fully vested after 5 years of employment in a full-time or part-time eligible status with at least 1,000 hours of work in each of the years. The one year waiting period does count toward the 5 year vesting period. You cannot access these funds until you resign or retire and have been separated at least 12 months or reach age 55. **Beginning in 2023**, Colleagues who move to a part-time or per diem role may qualify for an in-service distribution after age 59 ½.

How much does STHS contribute?

Years of Service	STHS Contribution/Percentage of Salary
1-4	2%
5-9	3.5%
10-14	5%
15+	6%

What do I need to do?

- You can monitor your retirement contribution accrual on your Workday payslip after you have reached 1 year in an eligible status.
- You will receive your first contribution by March of the following year.
- At that point, Voya will mail you your PIN# and instructions on how to login for the first time.
- Upon first login, make sure you name your beneficiaries and make your investment selections.
- Choose your investment options online or by contacting Emmett Dupas or Dylan Hoon with Northwestern Mutual/Bienville Capital Group at (504) 620 4801.

Voluntary Retirement Plans: 457(b) and 403(b)

STHS has two voluntary retirement plans that offer additional retirement investment options for colleagues. All colleagues are eligible to participate in the 457 deferred compensation plan and/or 403(b) plan. Contributions in these plans are made by you only, with no contributions by STHS. Both plans have traditional and roth options. You may begin contributing upon your date of hire or anytime thereafter. Colleague contributions are payroll-deducted, and may be as little as \$10 per paycheck, but may not exceed the IRS annual contribution limits in the table below. Both plans offer loan provisions for qualified funds and can take rollovers from your previous employers.

2024 IRS Annual Employee Contribution Limits

Employee Contribution	\$23,000
Age 50 Catch-Up Provision	\$7,500
Maximum Contribution	\$30,500

457(b) Plan: EMPOWER

For more information, call or text the plan representative, Kerry Pennington at 985-630-1852.

403(b) Plan: Corebridge

For more information, call or text the plan representatives, Scot DuBuisson at 985-788-7875 or Stephen Gaubert at 504-444-5940.

Enrollment instructions can be found on the HR tab of Lifeline. Elect coverage through Workday and an account representative will reach out with any further instructions.

When do I prepare for retirement and how much do I save?

- As soon as you can! The earlier you start saving the longer your money has to grow.
- You can start savings and change your elections throughout the year in Workday.
- Experts recommend a savings goal of 10% -15% of your pre-tax income. You have free access to financial advisors through Voya, Corebridge, and Empower to help you plan your retirement goals. Calendars for their on-site PJ's Coffee consultations are posted across from the cafeteria and on Lifeline.

Additional Benefits

Discounts & Services

Use your payroll deduction loyalty program points towards your purchases at the Gift Shoppe. For every \$1 you spend, you earn 2 points. Once you have earned 500 points, you have a \$10 credit to spend in the Gift Shoppe. Use your loyalty program points towards:

- STHS logo wear, gift shopping, cards, appreciation gifts, retail therapy, and treats (with the exception of candy)

You also receive a 20% discount in the cafeteria when making purchases with:

- Payroll deduction via badge swipe
- Pre-purchased meal card, see cafeteria cashier for details on purchase

Vizient

Vizient's name-brand special offers and discounts are applicable to the way people live – from wireless phone service and computers to entertainment and travel. With more than 300,000 offers and easy mobile access, there's always a way to save. The Employee Discounts by Vizient program is available at no cost to you.

AT&T - Visit www.att.com/wireless/Vizient8 & enter your 8-digit FAN code: 03011478

Save with Verizon, Insight, Dell, Sherwin Williams, Staples, AMC, Godiva, Six Flags, Abenity Hotels & Cruises, and much more!

Sign up at www.vizientinc.com/discounts

Tickets at Work

Tickets at Work offers through exclusive deals and limited-time offers on the products, services and experiences you need and love.

AT&T, Verizon, Firestone, JiffyLube, Carreta's Grill, Dickey's BBQ, Great Wolf Lodge, Universal Studios, Walt Disney World, hotels, car rentals, entertainment tickets, and much more!

Visit www.ticketsatwork.com and become a member with company code: STPH



STHS Corestream Benefits

Introducing **STHS Voluntary Colleague Benefits**, a new program offering specially negotiated group rates on valuable benefits that fit your lifestyle.

- Be prepared and confident facing life's legal challenges with prepaid **Legal Services**
- Protect your pet and your wallet with affordable **Pet Health Insurance**
- It's your identity, keep it that way with proactive **Identity Protection**
- Low-cost Personal Loans offer a reliable and affordable solution to costly debt
- Buy the things you need and pay-over-time with the **Purchase Financing Program**
- Shop your coverage and don't overpay for **Auto & Home Insurance**

Learn more & enroll at STHS.corestream.com / *Note: Not compatible with Safari browser*

Certain eligibility requirements and program restrictions apply for voluntary benefits | Powered by Corestream

Colleague Educational Assistance Program

STHS offers an Education Assistance Program to colleagues who are interested in furthering their education and meet the following eligibility: 20+ hours per week in a benefit eligible status, Complete one (1) year of service in a benefit eligible status prior to the start date of the course, and have no disciplinary action.

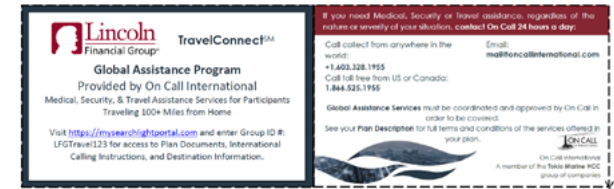
Type of Assistance	Additional Requirements	Max Reimbursement Per Calendar Year
Tuition Assistance	Documented grades of "C" or better or a "Pass" under Pass/Fail grading System	\$2,500
Initial Professional Certification	Successfully pass the certification's examination	\$600
Professional Recertification	Certification must not lapse and must be in good standing	\$300



ST. TAMMANY BENEFITS

Additional Benefits (continued)

STHS offers all colleagues access to various value-added services & support through Lincoln.



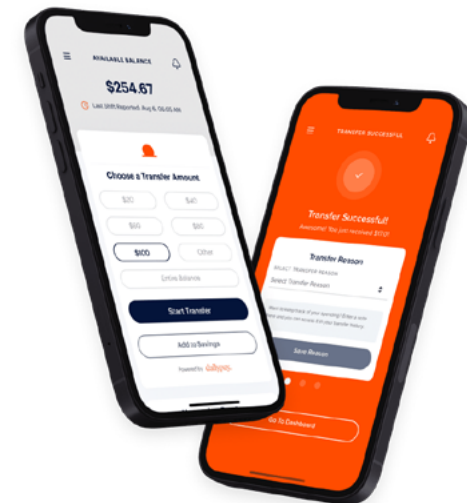
Benefit	Description of Services	Contact/Login
LifeKeys	<ul style="list-style-type: none"> Discounts on shopping and entertainment Legal, financial, family and career guidance Protection against Identity Theft Online will preparation Guidance and support for your beneficiaries 	<p>GuidanceResources.com Web ID: LifeKeys 855-891-3684</p>
TravelConnect	Travel assistance with dedicated support when you're 100 or more miles away from home, such as support during medical emergencies, natural disasters to gathering medical records or recovering lost or stolen documents/luggage.	<p>MyOnCallPortal.com Group ID: LFGTravel123 Printable benefit card available on Lifeline</p>
Funeral Prep/ Beneficiary Checklist	Reduce the stress and overwhelming process of losing a loved with Lincoln's online portal that provides funeral planning preparation assistance. In addition, check your Lincoln portal to access a Beneficiary Checklist during this time of loss.	<p>LincolnFuneralPrep.com/GPlife</p>
Employee Connect	EmployeeConnect offers professional, confidential services to help you and your loved ones improve your quality of life. Services vary including: <ul style="list-style-type: none"> Unlimited 24/7 assistance online/phone with toll-free call Wide variety of resources to access on your own such as articles, tutorials, videos, interactive tools (financial calculators, budgeting worksheets, & more) 	<p>GuidanceResources.com Username: LFGSupport Password: LFGSupport1 888-628-4824</p>

daily pay. Receive your pay anytime before payday!

As a colleague, you are eligible for **DailyPay**, which is a voluntary benefit that allows you to access your earned pay when you need it. On-demand pay — also known as earned wage access — gives colleagues access to their earned pay before the traditional, scheduled payday. Similar to an ATM, you only pay a fee when you make a transfer.

With this on-demand pay benefit, STHS can provide greater financial wellness support for colleagues, leading to happier and more productive colleagues. In addition, DailyPay provides free tools that you can use to help you budget and work towards financial security.

- 1. Balance Update Alerts:** Monitor your real-time earnings based on the hours you work
- 2. Automatic Savings:** Automatically send a portion of your earnings to savings account



Aflac Products

Critical Illness

- Benefits are paid straight you as the employee to help cover out of pocket expenses!
- Lump sum benefit based plan pays either \$10K or \$20K when diagnosed with a major illness including:

Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, COVID (based on # of days), and more!

Guarantee Issue

- No Pre-Existing Condition Waiting Period! Must occur on/after effective date.
- Rates are ISSUE AGE meaning they will never increase as a result of you getting older.
- \$50 WELLNESS – pays you \$50 once on you and your spouse (if covered) per year for having a covered wellness checkup performed!

Off the Job Accident

- Benefits are paid straight you as the employee to help cover out of pocket expenses!
- Indemnity based plan pays based on treatment received from having a covered off the job accident, including benefits such as:

Urgent Care: \$200, X-Ray: \$200, Crutches: \$100, Follow Up: \$75, and over 30 more!

- Includes a 20% Organized Sport rider.
- \$50 WELLNESS – pays you \$50 once per person per year for having a covered wellness checkup performed!

Hospital Indemnity

- Benefits are paid straight you as the employee to help cover out of pocket expenses!
- Indemnity based plan that pays based on you being admitted into the hospital as an inpatient (min. 24 hours)
 - **Initial Hospitalization:** \$1,000, Daily Hospital Confinement: \$150
 - Includes a Facility rider which pays MORE if you are admitted to a St. Tammany facility!

Guarantee Issue

- No Pre-Existing Condition Waiting Period! Must occur on/after effective date — INCLUDING PREGNANCY (covered day one)!



Work Life Balance

Our benefits are designed to support you in remarkably helpful ways – in your career and in areas of your personal life. **Paid Time Off (PTO)** for scheduled vacations, short-term illnesses, personal business, reduced staffing days, and emergency situations (personal or business).

- Eligibility: Full-time and eligible part-time colleagues
- Able to use as soon as you accrue, with leader approval.
- Alternate time off banks apply to Physicians and Hospitalists. See specialized benefit summaries.

How do I use my PTO?

PTO Requests must be completed via STHS's time and attendance system, Kronos, and are routed for approval to your leader.

Observed Holidays:

- Holidays falling on a Saturday will be observed the preceding Friday.
- Holidays falling on a Sunday will be observed the following Monday.
- See policy for details on eligibility for Holiday premium pay.
- Observed Holidays include the following:

**New Year's Day | Mardi Gras Day | Memorial Day
4th of July | Labor Day | Thanksgiving Day | Christmas Day**

Other Types of Time Off

All policies and procedures accessible through Policy Manager via Okta.

- Lifestyle Hours
- Jury Duty
- Bereavement
- Military (with pay provisions)
- FMLA (Family Medical Leave Act) and Standard Leave of Absence



Benefits Directory

Direct site links and resources are also located on Lifeline.

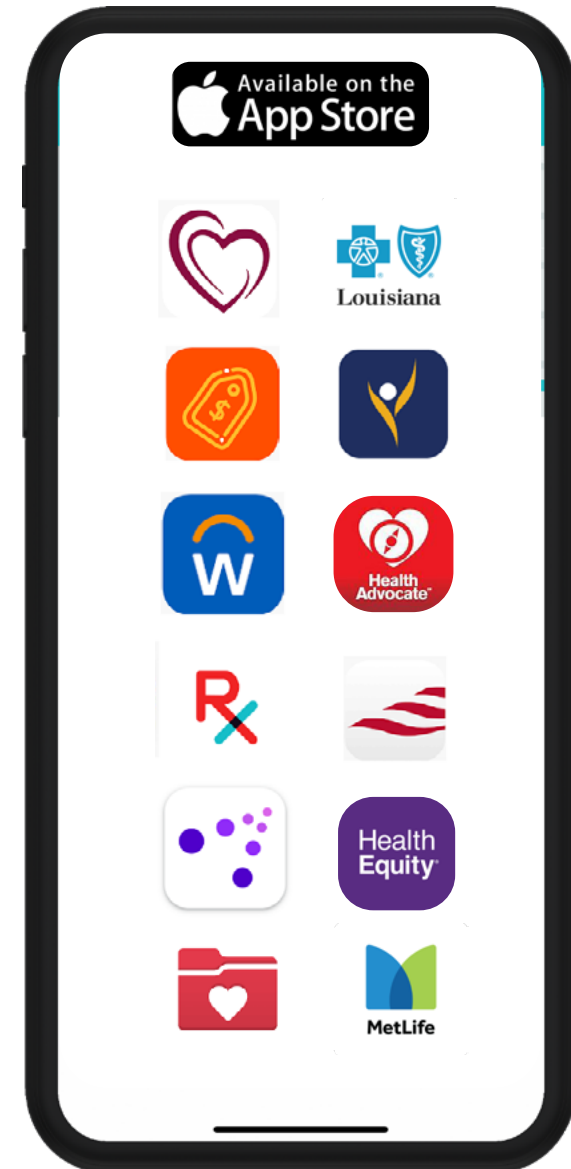
Contact	Phone Number	Website & Network
General Benefits Questions, Basic Life and AD&D, Disability Coverage		
Benefits Team	985-898-4081: Benefits 985-898-4041: FMLA/Work Comp 985-898-4089: Benefits Manager	General Questions: benefits@stph.org Leaves/Return to Work: LOA@stph.org
Medical Coverage		
Blue Cross Blue Shield of LA	844-718-2583	www.bcbsla.com
Blue Connect Network Provider Search	-	https://www.bcbsla.com/find-a-doctor/local-provider
MedImpact	800-788-2949	pbm.medimpact.com
Dental & Vision Coverage		
MetLife - Dental	800-GET-MET8	www.metlife.com
MetLife - Vision (Superior Network)	833-EYE-LIFE	www.metlife.com
Spending Accounts (FSAs and HSAs)		
HealthEquity	866-346-5800	www.healthequity.com
Retirement Plan Options		
VOYA 401(a)		
Nicole McIvor	985-792-5268	nicole.mcivor@voya.com
VOYA Investment Planning: Bienville Capital Group		
Emmett Dupas	504-620-4801	emmett.dupas.iii@nm.com
Dylan Hoon	504-620-4807	dylan.hoon@nm.com
Corebridge 403(b)		
Scot DuBuisson	985-788-7875	scot.dubuisson@corebridgefinancial.com
Stephen Gaubert	504-444-5940	stephen.gaubert@corebridgefinancial.com
Maria Kyriakides	985-201-6678	maria.kyriakides@corebridgefinancial.com
Empower 457(b)		
Kerry Pennington	985-630-1852	kpennington@tfcinc.com
Life, Disability, and Leaves of Absence		
Disability Claims	877-628-5222	www.MyLincolnPortal.com Registration Code: STHS LOA@stph.org
FMLA and Leave Requests	877-628-5222	
Life Claims	985-898-4089	
Lagniappe		
Discounts (Vizient)	-	www.vizientinc.com/discounts
Health Advocate EAP and Wellness	877-650-9027	https://www.healthadvocate.com/site/
Employee Pharmacy	985-898-4432	RX Local
Braswell's Drugs, a department of STHS	985-892-0818	Coming soon! January 2024
Colleague Wellness Clinic	985-898-4591	To schedule a virtual visit, call 985-898-4001
TicketsatWork	800-331-6483	TicketsatWork.com Company Code: STPH
Aflac, Claims Assistance	800-840-6580 x4	www.aflac.com
Corestream Voluntary Benefits (Pet, Legal, ID Theft, Loans, etc)	985-266-2034	STHS.corestream.com

There's an App for that!

Did you know you could have a WHOLE folder on your smartphone dedicated to STHS and our benefits?

- » LifeLine
- » Vizient Discounts
- » Workday
- » RX Local
- » Corebridge
- » MyChart
- » BCBS
- » Ochsner Connected Anywhere
- » Health Advocate
- » Empower
- » HealthEquity
- » MetLife

Refer to Workday or visit www.stammany.health/oe, for required annual notices and a copy of the Total Rewards Guide that includes eligibility details, as well as specific information on premiums, disability plans and time-off benefits. Hard copies are available in Human Resources upon request.



Visit sttammany.health/oe

Other great information on this page includes:

- Colleague Total Rewards Guide
- Open Enrollment Total Rewards Colleague Presentation Slides
- BlueConnect Local Directory
- High Deductible Summary of Benefits and Coverage
- Traditional Plan Summary of Benefits and Coverage
- STHS Transparency-CAA-Preventive Care Overview
- Disclosure Notice Regarding Patient Protections Against Surprise Billing

St Tammany Annual Notices including those below can also be found here:

- Medicare Part D
- CHIPRA/CHIP Notice
- Annual Notice of Women's Health and Cancer Rights Act
- Wellness Program Disclosure
- Notice of Availability of HIPAA Notice of Privacy Practices
- Health Insurance Marketplace Coverage Options
- Notice of Special Enrollment Rights
- General COBRA Notice



Refer to Workday or visit www.sttammany.health/oe for required annual notices and a copy of the Total Rewards Guide that includes eligibility details, as well as specific information on premiums, disability plans and time-off benefits. Hard copies are available in Human Resources upon request.

Please note: This guide is intended to provide you with highlights of our benefits program. It is not intended to address all details. Actual benefit coverage is specified in the Summary Plan Descriptions (SPDs). In the event of any differences between this guide and the SPDs, the SPDs will govern.