



2025
**Colleague Total
Rewards Guide**

JANUARY 1 - DECEMBER 31, 2025



2/6/25 VERSION

YOUR BENEFITS FOR ALL STAGES OF LIFE



WELCOME

STHS continues to build innovative partnerships to offer benefit options for all stages of our colleagues' lives. By encouraging utilization and expanding access to wellbeing programs focused on financial fitness, self-care, and mental health resources we are committed to addressing the concerns our colleagues face in their day-to-day lives and ease the burdens of our diverse workforce.

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.

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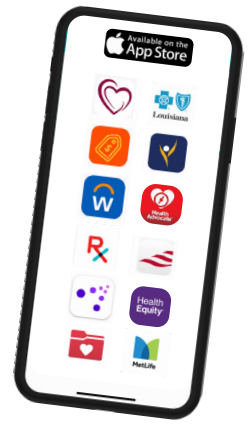
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Additional details on all of the benefits included in this guide can be found on the HR tab of **Lifeline**



BENEFITS DIRECTORY

Direct site links and resources are also located on Lifeline.



Guide page	Contact	App Available	Phone Number	Website
24	Health Advocate: EAP and Wellness	x	877-650-9027	https://www.healthadvocate.com/site/
Medical Coverage				
7-9	Blue Cross Blue Shield of LA	x	844-718-2583	www.bcbsla.com
11	MedImpact	x	800-788-2949	pbm.medimpact.com
11	Employee Pharmacy	x	985-898-4432	www.rxlocal.com
11	Braswell's Drugs (department of STHS)		985-892-0818	www.BraswellDrugs.com
Dental & Vision Coverage				
12	MetLife - Dental (PDP Plus)	x	800-GET-MET8	www.metlife.com
13	MetLife - Vision (Superior Network)		833-EYE-LIFE	www.metlife.com
Spending Accounts (FSAs and HSAs)				
14-15	HealthEquity	x	866-346-5800	www.healthequity.com
Retirement Plan Options				
16	VOYA 401(a)		x	www.voyaretirementplans.com
	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
16	Corebridge 403(b)	x	http://Corebridge.com/retirementservices	
	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
16	Empower 457(b)	x	www.EmpowerMyRetirement.com	
	Kerry Pennington		985-630-1852	kpennington@tfrinc.com
Critical Illness, Accident, Hospital Indemnity, and Long Term Care				
17	Aflac: Claims Assistance	x	800-840-6580 x4	www.aflac.com
Life, Disability, and Leaves of Absence				
18-19	Life Claims		877-628-5222	Benefits@stph.org
20	Disability Claims		985-898-4089	LincolnFinancial.com Registration Code: STHS LOA@stph.org
	FMLA and Leave Requests		877-628-5222	
Lagniappe Discounts and Services				
22	Corestream Voluntary Benefits		985-266-2034	STHS.corestream.com
22	Vizient Discounts	x		www.vizientinc.com/discounts
General Questions				
	Lifeline	x		
	Benefits Team		General Benefits Questions:	
			985-898-4081	benefits@stph.org
			Leaves/FMLA/Work Comp/Return to Work:	
		985-898-4041	LOA@stph.org	
			Benefits Manager: 985-898-4089	



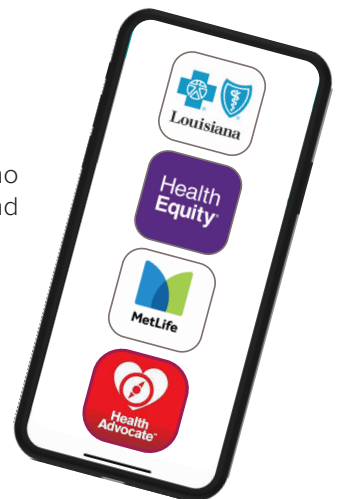
NEW & NOTEWORTHY

- **HDHP Plan and Medicare Eligibility:**
 - » The Inflation Reduction Act of 2022 set a new \$2,000 out-of-pocket spending cap on Medicare Part-D drug coverage beginning 1/1/2025. As a result, qualified high-deductible health plans will no longer be considered “creditable coverage” for Medicare Part D.
 - » If you are Medicare eligible, you should review your Medicare and Medicare Part D options.
 - » The Traditional Plan that STHS offers will continue to have what is considered “creditable coverage”
- **For 2025, HSA Contributions from STHS will increase to \$260 for those with individual coverage on the HDHP and \$520** for those with family coverage.
- **Premiums for 2025:** With plan changes and enhancements in 2024, we have still been able to stay below the market (7% median) increase for 2025. As an investment in our health plan and our colleagues, STHS will be covering the majority of the needed increase for 2025 while colleagues will see a 2% increase to premiums.
- **Deductible/Out-of-Pocket Max changes:** The only changes made to deductibles and OOP Maximums were those required by IRS guidelines to maintain qualified high-deductible status and ACA affordability.
- **Health Advocate:** Beginning in 2025 you can earn points for participating in a greater variety of in-app/online Workshops and Pathways through your portal.
- Access to 100% **covered dietician counseling services** through our Medical plan: Currently available through HealthAdvocate HUSK program virtually. Watch Lifeline for details on other coverage opportunities in 2025.
- **ADHD Coverage** now falls into the Mental Health classification and many members will see a reduction in their co-pay/co-insurance at Tier 1 providers.



CARDS & ACCESS

- **Health Insurance:** You will receive 2 cards
 - » **Medical:** LABlue (formerly BCBSLA)
 - » **Pharmacy:** MedImpact
- **MetLife Dental/Vision Insurance:** No Cards Provided – Give provider your DOB, SSN, & Network
 - » **Dental:** MetLife PDP Plus Network
 - » **Vision:** MetLife Superior Vision Network
- **Health Equity Accounts**
 - » **Health Savings Account (purple debit card)**
 - » **Health Care Flexible Spending Account (teal debit card)**
 - » You will only receive a new card if you are new to one of these plans for 2025.
 - » Contact HealthEquity if you need a replacement.
 - » **Dependent Care Flexible Spending Account (Child/Elder Day Care):** There is no debit card for this account. Reimbursement instructions are on your FSA portal and Lifeline.





ELIGIBILITY

Colleagues

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.

**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.

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. 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 stepchild(ren)

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

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

*Subject to annual salary maximums

STHS (Benefit Paid by St. Tammany)

ACA** (Affordable Care Act eligibility)



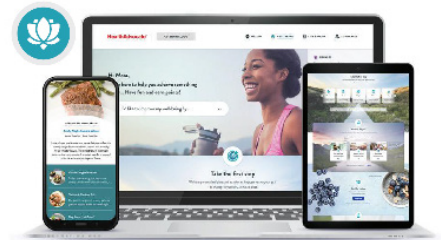
COLLEAGUE WELLNESS & HEALTH ADVOCATE

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 available to all STHS colleagues (other than Per Diem).* 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 Premium Discount Incentive Requirements

This optional financial incentive is 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. Complete the online Personal Health Profile (PHP), an Annual Physical Exam with your PCP, and reach 400 total wellness points by November 30, 2025, to earn the 2026 discount.

Required Activities

1. Complete the online Personal Health Profile (PHP) for 100 points.
2. Complete an Annual Physical Exam with your PCP for 100 points.

Additional Activities

3. Participate in a variety of *challenges, coaching, and healthy behavior* trackers to earn the remaining 200 points.

New Hires! Completing the Personal Health Profile (PHP) will award you the 2025 medical premium discount (following month of completion). Continue to participate in the well-being program to earn the medical premium discount for 2026.

*New hires with a hire date on or after 7/1/2025-11/30/2025 only need to complete the PHP to earn the discount for the remainder of 2025 and through 2026.

Get Started!

Review the full program details, plus access activities, track your points and progress, view curated health information and more through Health Advocate’s member platform.

HealthAdvocate.com/STPH





MEDICAL: HIGH DEDUCTIBLE HEALTH PLAN

Effective 1/1/2025, this plan is not creditable for Medicare Part D. Details on page 4.

Did you know? Making the most of your medical coverage means staying right here at STHS using the all new, **Enhanced Tier 1 benefits!**

Please note: Deductible: Enhanced Tier 1 and Tier 1 deductibles cross accumulate. Tier 2 and Tier Out-of-Network deductibles are separate.

Plan Feature	High Deductible Health Plan (HDHP)			
	Enhanced STHS Enhanced Tier 1 (72% Discount)	Blue Connect EPO Tier 1 (Most Access)	BCBSLA PPO Tier 2	Out-of-Network
Annual Deductible (deductible must be met before plan begins to pay)				
<i>Enhanced Tier 1 and Tier 1 deductibles cross accumulate. Tier 2 and Tier 3 deductibles are separate.</i>				
Individual	\$1,650	\$2,500	\$8,000	\$8,000
Per Person Deductible	\$3,300	\$3,300	\$8,000	\$8,000
Overall Family	\$3,300	\$5,000	\$8,000	\$16,000
STHS contributes funds to your HSA. See page 15 for details.				
Co-Insurance				
The Plan Pays	90%	80%	50%	50%
Annual Out-of-Pocket Maximum				
Individual	\$3,300	\$6,600	\$8,000	Unlimited
Per Person Out-of-Pocket Maximum	\$6,600	\$8,000	\$8,000	Unlimited
Overall Family	\$6,600	\$13,200	\$16,000	Unlimited
<i>RX Deductible and 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%*
Urgent Care	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*
Preventive Care	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%*
Hospital/Facility Inpatient ¹ (Precertification required)	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%*
Professional Services: PCP / Specialist	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*
Pharmacy Coverage	See page 10			

*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!





MEDICAL: TRADITIONAL PLAN

Did you know? Making the most of your medical coverage means staying right here at STHS using the all new, **Enhanced Tier 1 benefits!**

Please note: Deductible: Enhanced Tier 1 and Tier 1 deductibles cross accumulate. Tier 2 and Tier Out-of-Network deductibles are separate.

Plan Feature	Traditional Plan			
	Enhanced STHS Enhanced Tier 1 (72% Discount)	Blue Connect EPO Tier 1 (Most Access)	BCBS LA PPO Tier 2	Out-of-Network
Annual Deductible (deductible must be met before plan begins to pay)				
<i>Enhanced Tier 1 and Tier 1 deductibles cross accumulate. Tier 2 and Tier 3 deductibles are separate.</i>				
Individual	\$500	\$1,200	\$3,600	\$9,200
Per Person Deductible	\$500	\$1,200	\$3,600	\$9,200
Overall Family	\$1,000	\$2,400	\$7,200	\$18,400
Co-Insurance				
The Plan Pays	90%	80%	50%	50%
Annual Out-of-Pocket Maximum				
Individual	\$3,500	\$6,000	\$9,200	Unlimited
Per Person Out-of-Pocket Maximum	\$3,500	\$6,000	\$9,200	Unlimited
Overall Family	\$7,000	\$12,000	\$18,400	Unlimited
<i>RX Deductible and 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	\$15 / \$15 copay	\$25 / \$40 copay	Plan pays 50%*	Plan pays 50%*
Urgent Care	\$25 copay after deductible	\$50 copay after deductible	Plan pays 50%*	Plan pays 50%*
Preventive Care	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	\$150 copay	\$150 copay	\$150 copay
Hospital/Facility Inpatient ¹ (Precertification required)	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%*
Professional Services: PCP / Specialist	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*
Pharmacy Coverage	See page 10			

*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!





MEDICAL TIERS

What do the Tiers mean?

STHS Network			Out-of-Network
Enhanced STHS Enhanced Tier 1 You will pay the least with 72% Colleague Discount	Blue Connect EPO Tier 1 (\$) <p style="font-size: small; color: white;">Most Comprehensive Access To help manage cost, choose Tier 1 providers when Enhanced Tier 1 providers are not available</p>	BCBS LA PPO Tier 2 (\$\$) <p style="font-size: small; color: white;">In case of emergency...This tier could cost you more. Go here if Enhanced Tier 1 or Tier 1 providers are not available</p>	Out-of-Network (\$\$\$)

Find a doctor by logging into www.bcbsla.com portal

In-Network Preferred Tiers: Your Deductibles and Out-of-Pocket (OOP) Max will cross accumulate, which means your expenses in the Enhanced STHS and Blue Connect EPO tiers count toward the deductibles/OOP max for both of those tiers.

Enhanced Tier 1 : For STHS insured colleagues, in this tier you receive a **colleague discount** of 72% off billed charges before deductibles/coinsurance are calculated. Visits to PCP and Specialist providers and facilities in this tier will have the lowest copayment/ coinsurance and you'll get the most out of your benefits. Always choose Enhanced Tier 1 providers/facilities when you are able.

Tier 1 (\$) Blue Connect EPO: This is the primary plan tier. To help you manage cost, choose a Tier 1 provider when an Enhanced Tier 1 provider is not available. Visits to providers in this tier will cost less and will allow you to get more out of your benefits with the **broadest and most comprehensive access to providers and facilities**. You may also find that this tier offers more accessibility for you and your family based on your home or school zip code.

In-Network Non-Preferred:

Tier 2 (\$\$) BCBS LA PPO Network: Visits to providers or facilities in this tier will cost you more and count toward a separate deductible. We only advise utilizing the national provider network if you have an **emergency** while traveling.

- **Out-of-Area (OOA) Colleagues:** Colleagues who don't reside in Louisiana or are in Mississippi North of Hwy 84, please refer to the OOA versions of posted plan documents for your specific coverage access. You will have greater access to Tier 2 PPO coverage due to your area of residence.
- **Out-of-Area Dependents:** For colleagues who have individual dependents living outside the immediate area; please **plan ahead**. HR can discuss options with you such as college-based plans/health center access, individual plans, and urgent care options such as Ochsner Care Anywhere cash pay via app.

Out-of-Network Non-Preferred

Tier 3 (\$\$\$) Out-of-Network Non-Preferred: Visits to providers in this tier will cost you the most. Try not to go here if possible. Even in an emergency, request a BCBS hospital if you are able.



2025 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 6.



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

Deductions (Per Pay Period)		
	Full Premium	Wellness Premium
High Deductible Health Plan		
Employee	\$48.87	\$25.79
Employee + 1	\$117.07	\$93.99
Employee + Family	\$140.66	\$117.58
Traditional Plan		
Employee	\$77.71	\$54.63
Employee + 1	\$198.36	\$175.28
Employee + Family	\$259.21	\$236.13

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

Deductions (Per Pay Period)		
	Full Premium	Wellness Premium
High Deductible Health Plan		
Employee	\$159.49	\$136.41
Employee + 1	\$280.51	\$257.43
Employee + Family	\$361.71	\$338.63
Traditional Plan		
Employee	\$226.59	\$203.51
Employee + 1	\$408.19	\$385.11
Employee + Family	\$531.47	\$508.39

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.

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.



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/ High Cost Generic
- **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/Braswell's	Other Covered Retail	STHS Employee Pharmacy/Braswell's	Other Covered Retail
Pharmacy Deductible	Unless your medication is on the ACA preventive drug list, Tier 1 medical deductible applies		\$100 per member	
Tier 1	Plan pays 100%* *After Tier 1 medical deductible is met		\$10/\$20	\$10/\$20
Tier 2	Plan pays 80%* *After Tier 1 medical deductible is met		\$35/\$70	\$40/\$80
Tier 3	Plan pays 80%* *After Tier 1 medical deductible is met		\$55/\$110	\$60/\$120
Tier 4	Plan pays 80%		Colleague pays 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 7 & 8 for your detailed benefit.			

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

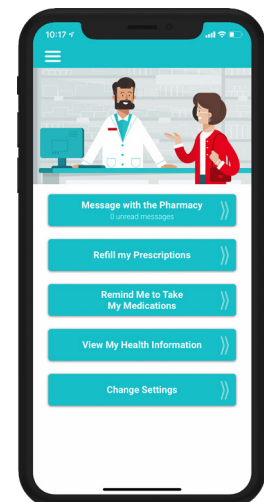
The STHS Employee Pharmacy utilizes the Rx Local App for all employees and patients to conveniently manage and refill their family's prescription needs. We encourage you to use the pharmacy and app, even if you have a different insurance plan, as a convenient on-site pharmacy.

STHS Employee Pharmacy

- Monday-Friday 7:00 am to 5:30 pm
- 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

Braswell's Drugs

- Monday-Friday 8am-6pm; Saturday 9am-3pm; Sunday 9am-1pm
- Located at 1107 S Tyler St, Covington, LA 70433
- 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





DENTAL

Dental Coverage: MetLife

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

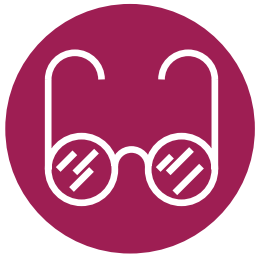
Your Dental Provider Network: MetLife PDP Plus

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	Low 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* <i>*Replacement once every 5 calendar years</i>	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

Dental Coverage Rates

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



VISION

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.



FLEXIBLE SPENDING PROGRAMS: HEALTH EQUITY

Your FSA contributions are deducted from your pay before your federal and Social Security taxes are calculated. This reduces your taxable income, so you get to keep a greater portion of your paycheck

Health Care FSA (Eligible Health Expenses)

For use with Traditional Plan, if you don't have STHS medical coverage, or HDHP Plan plus Medicare.

Eligible Expenses	Qualified medical, dental and vision expenses not covered by insurance. <i>*For a complete list of qualified health care expenses, visit:</i> http://www.irs.gov/pub/irs-pdf/p502.pdf
Account Use	You, your spouse, and dependents <26
2025 Maximum Annual Contribution	\$3,300 *Subject to change based on IRS limits
Reimbursement	Debit card (or file a reimbursement claim with Health Equity)

Dependent Care FSA (Eligible Day Care Expenses)

Health Plan Enrollment not required.

Eligible Expenses	Qualified dependent care, such as daycare, after-school care, summer camp, preschool, elder care, and other qualified expenses. <i>*For a complete list of qualified dependent care expenses, visit:</i> http://www.irs.gov/pub/irs-pdf/p503.pdf
Account Use	Children younger than age 13 and elderly or disabled dependents who cannot care for themselves
2025 Maximum Annual Contribution	\$5,000 (or \$2,500 if married and filing separately)
Reimbursement	Direct Deposit

Health Care FSA vs Dependent Care FSA eligible expenses:

A **Dependent Care FSA** helps cover costs associated with child and adult care services.

A **Health Care FSA** helps cover eligible medical expenses, like deductibles and copayments or prescription medications.

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 (12/31/2025) be claimed by submitting your eligible expenses no later than June 15, 2026. All claims submitted must be incurred by March 15, 2026. 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 ACCOUNTS: HEALTH EQUITY

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.

Health Care HSA (Eligible Health Expenses)

Eligible Expenses	Qualified medical, dental and vision expenses not covered by insurance. <i>*For a complete list of qualified health care expenses, visit:</i> http://www.irs.gov/pub/irs-pdf/p502.pdf
Account Use	You, your spouse, and dependents <26 for
Reimbursement	Debit card (or file a reimbursement claim with Health Equity)

2025 IRS Contribution Limits

\$4,300
Individual Plan

\$8,550
Family Plan

Members 55+ can contribute an extra \$1,000

STHS Annual Contributions to your HSA:

\$260
to your Individual Plan

\$520
to your Family Plan

**In conjunction with STHS employer contributions made on your behalf,
you can contribute a maximum annual amount:**

\$4,040
to your Individual Plan

\$8,030
to your Family Plan

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 covered by any other medical plan, such as a spouse's plan, Medicare A or B, Tricare, or Tricare for Life. Also, you cannot be 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.



RETIREMENT

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. Colleagues in 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.

2025 IRS Annual Employee Maximum Contribution Limits

Under age 50	\$23,500
Age 50-59	\$31,000
Age 60-63	\$34,750
Over age 63	\$31,000

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.



AFLAC PRODUCTS

To file claims call Gallagher Aflac Customer Service at 800-840-6580 ext 4 or visit <https://www.aflacgroupinsurance.com/customer-service/file-a-claim.aspx> . Policy limitations and exclusions exist. Please see a policy brochure on Lifeline for all benefits, limitations and exclusions. Where discrepancies exist, policy language will overrule. MEDICAID recipients are NOT recommended to participate in coverage.

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!

***New in 2025: Advanced Alzheimer's or Parkinson's, Benign Brain Tumor, Multiple Sclerosis, ALS 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!

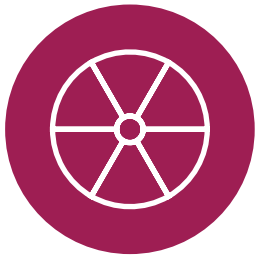
- Includes a 20% Organized Sport rider.
- \$50 WELLNESS – pays you \$50 once per person per year for having a covered wellness checkup performed!

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)!



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

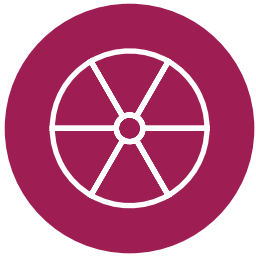
Basic Dependent Life

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.

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



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 \$100,000

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

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



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>*Pre-Existing Condition Exclusion: This policy will not cover any Disability or Partial Disability Claim filed in the 1st 12 months immediately following your effective date of coverage if you were diagnosed or treated within 3-month prior to your effective date. This includes a positive pregnancy test prior to effective coverage. Contact HR at benefits@stph.org with any pre-existing concerns.</p> <p>"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.</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



ADDITIONAL BENEFITS: LINCOLN

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

Benefit	Contact/Login	Description of Services
TravelConnect	MySearchLightPortal.com Group ID: LFGTravel123 Printable benefit card available on Lifeline.	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. TravelConnect services offer help, comfort and reassurance — helping make travel less stressful. If you're enrolled in life and/or AD&D insurance, you and your loved ones can count on TravelConnect services 24 hours a day, 7 days a week.
Empathy Program	join.empathy.com/lincolnfinancial	Empathy is a comprehensive support system that ensures beneficiaries of Lincoln Financial Group, Life policies receive full-circle care for loss, beyond the payout. With this complimentary benefit, you can rest assured that Lincoln Financial covered families will receive the emotional and administrative guidance they deserve in addition to the financial support a Lincoln Financial policy provides.
EmployeeConnect	GuidanceResources.com Username: LFGSupport Password: LFGSupport1 Phone Number: 888-628-4824	EmployeeConnect offers professional, confidential services to help you and your loved ones improve your quality of life. <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)
LifeKeys	GuidanceResources.com Web ID: LifeKeys Phone Number: 855-891-3684	<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

TravelConnect[®]
GLOBAL ASSISTANCE PROGRAM
 Provided by On Call International
 Medical, security and travel assistance services for participants traveling 100+ miles from home

Visit mysearchlightportal.com and enter Group ID #: LFGTravel123 for access to plan documents, international calling instructions and destination information.



If you need medical, security or travel assistance, regardless of the nature or severity of your situation, contact On Call 24 hours a day:

Call collect from anywhere in the world: +1-603-328-1955
 Call toll free from U.S. or Canada: 866-525-1955
 Email: mail@oncallinternational.com

Global Assistance Services must be coordinated and approved by On Call in order to be covered. See your plan description for full terms and conditions of the services offered in your plan.



On Call International
 A member of the Tokio Marine HCC group of companies

EmployeeConnectSM
EMPLOYEE ASSISTANCE PROGRAM SERVICES
 Confidential help 24 hours a day, seven days a week for employees and their family members. Get help with:

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationships
- Stress

EmployeeConnectSM
EMPLOYEE ASSISTANCE PROGRAM SERVICES
 To find out more:

- Visit GuidanceResources.com
- username: LFGSupport password: LFGSupport1
- Download the GuidanceNowSM mobile app
- Call 888-628-4824






ADDITIONAL BENEFITS: DISCOUNTS & SERVICES

STHS Voluntary Benefits through Corestream offers valuable benefits, deals and discounts that fit your lifestyle. See deals & enroll anytime in the year by visiting [STHS.corestream.com](https://sths.corestream.com). *Not compatible with Safari browser. *Certain eligibility requirements and program restrictions apply for voluntary benefits.

Benefit	Description of Services
LegalEase	Get access to heavily discounted specialized legal counsel for matters big and small.
Allstate Identity Protection	Make sure your identity stays safe and protected - and receive needed support should your identity be stolen.
Nationwide Pet Insurance	Enjoy more affordable care if your pet becomes sick or injured.
Gallagher Marketplace Auto & Home Insurance	Sleep better at night knowing your most valuable assets are protected should the worst happen.
Purchasing Power Purchasing Programs	Shop over 45,000 products with no credit check and easy payroll-based repayment plans.
Kashable Low Cost Loans	Get the cash you need in as little as two business days and build your credit over time with consistent payroll-based loan repayment.

Vizient Discounts provide a wide variety of special offers and discounts on products and services people use every day. 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. Save with Verizon, Insight, Dell, Sherwin Williams, Staples, AMC, Godiva, Six Flags, Abenity Hotels & Cruises, and much more! Learn more & enroll anytime in the year by visiting www.vizientinc.com/discounts

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

Ideal Protein is a structured program that will not only help you lose weight and improve your health, but will also guide you with weekly one-on-one coaching with the registered dietician to help you learn how to navigate food choices and keep the weight off. STHS colleagues enjoy a 25% discount. Questions? Contact Registered Dietician Rachel Posner at (985) 892-3766 or rposner@stph.org.

Ochsner Digital Medicine is an exclusive program to manage your high blood pressure or Type 2 diabetes with one-on-one clinical support and monitoring from anywhere. For more information, call the Digital Medicine team at 888-675-0045. To get started, talk to your Ochsner | STHS provider or visit ochsner.org/STHS-connect

Convenient Payroll Deductions at STHS

- STHS Cafeteria discount of 20%
- Loyalty program at the STHS Gift Shoppe
- Ability to payroll deduct purchases at the STHS Pharmacy

STHS Company Store The health system’s new online retail outlet is officially open for business! Items purchased through the online store will be shipped directly to addresses provided by users. Visit it at <https://sthscompany.store> and check back as inventory grows.



ADDITIONAL BENEFITS: EDUCATION ASSISTANCE & EARLY WAGE ACCESS

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. See Policy Manager: HR 0049 Educational Assistance Program Policy for more details.

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

Workforce Edge

Advancing your education has never been easier! Use workforce edge to access a variety of options to help you unlock your potential and grow your career. Login to STHS.WorkforceEdge.com. Use the SSO Login option using your STHS username and password. View the programs to browse the in-network options or select the upper right hand welcome message to see out-of-network/employer affiliations (scroll down for additional providers/STHS educational partners). Once you choose a program or certification, submit an eligibility request by clicking on the in-network option or submitting an out-of-network request. If eligible, you can then enroll in the chosen program or certification. Submit proof of enrollment in Workforce Edge. Once you complete the program or certification, submit proof of completion in Workforce Edge (such as grades, transcripts, or certificates). Once proof of completion is approved, you’ll receive your reimbursement. Start today!

DailyPay - Early Wage Access

Receive your pay any time 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

It’s free to sign up. Go to dailypay.tm/new-fd. Email employee.support@DailyPay.com for assistance.



WORK LIFE BALANCE & EAP

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)

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

Health Advocate's EAP + Work/Life Solution

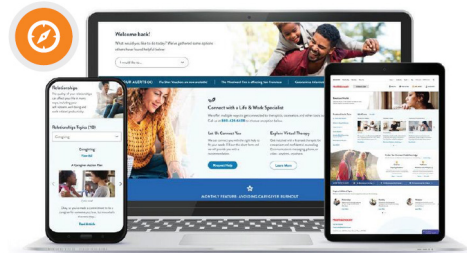
Health Advocate's Employee Assistance Program (EAP) takes a flexible, "whole person" approach to behavioral health and well-being support. It begins by offering a strategic combination of high-tech digital access and live support from experienced EAP clinicians so they can connect colleagues to the most 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.**



 In-the-Moment Telephone Support/
Lifestyle Coaching

 Virtual Telehealth Platform

 Face-to-Face Sessions

Telephone: 877.650.9027

Email: answers@HealthAdvocate.com

Website: HealthAdvocate.com/STPH



Scan the QR code to download the Health Advocate app!



VISIT STTAMMANY.HEALTH/OE



Other great information on this page includes:

- Colleague Total Rewards Guide
- 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.



HOW TO ENROLL/ MAKING 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), 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'