

RESIDENT BENEFITS SUMMARY



BENEFIT	When Eligible	Who Pays
Medical and Dental Insurance NOHS offers 2 medical plan choices and 2 dental plan choices with different premiums for each plan.	Resident must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	NOHS / Resident
MERP (Medical Expense Reimbursement Plan) Reimburses eligible medical expenses and premiums when the employee and/or dependents are covered by another group health plan that is not Medicare, Medicaid, or a High Deductible Health Plan.	Resident must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	NOHS
Vision Plan NOHS employees may opt for vision coverage at reasonable rates. Plan includes \$10 eye exam at participating providers; frames, lenses or contact lenses at little to no cost depending on your selection.	Resident must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Resident
Flexible Spending Account Flexible Spending Accounts are pretax monies set aside through payroll deduction to be used for out-of-pocket medical and pharmacy expenses, deductibles and co-insurance payments.	Resident must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Resident
Employer Paid Group Life Insurance Life insurance coverage for Full-Time benefit employees immediately upon attaining Full-Time benefit status. Coverage is equal to one times employee's annual base salary. Enrollment in this plan is automatic. Limited to plan limitations. Coverage over \$50,000 is considered imputed income per IRS guidelines.	Resident eligible upon attaining Full-Time Benefit Status.	NOHS
Basic Life Insurance Coverage available at reasonable group rates. Coverage level is \$10,000 for employee; \$4,000 for spouse; and \$2,000 for children.	Resident must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Resident
Voluntary Term Life Insurance Coverage available in \$10,000 increments. Maximum available is lesser of 5 times annual base salary or \$500,000. Guaranteed issue is \$150,000 for employee and \$50,000 for spouse. Coverage of \$10,000 is also available for children.	Resident must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Resident
Boston Mutual Whole Life with Long Term Care Rider Whole Life Insurance coverage with guaranteed premiums, coverage and values. Long-Term Care rider is also available to help provide financial assistance should you lose the ability to care for yourself.	Resident must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Resident
Long-Term Disability (LTD) LTD coverage is effective immediately upon hire if employee is actively at work. Coverage amount, and elimination period details are detailed in the contract. Elimination period is 90 days. Enrollment in this plan is automatic.	Per Contract	NOHS
Retirement Plan(s) 401A Plan - NOHS contributes to this plan for eligible employees. Resident must enroll in the plan before NOHS contributions can begin. <i>Subject to IRS compensation limitations.</i> Contribution is a percentage of base salary as follows: After completion of 1 Year of Service: 2% of Base Annual Salary After completion of 4 Years of Service: 3% of Base Annual Salary After completion of 8 Years of Service: 4% of Base Annual Salary After completion of 12 Years of Service: 5% of Base Annual Salary After completion of 16 Years of Service: 6% of Base Annual Salary Residents are 100% vested in the plan after 5 years of service.	After 1 year of employment	NOHS
Educational Expenses Educational fund to cover professional expenses	Per Contract	NOHS

PLEASE NOTE: This summary is designed and intended for the purpose of presenting general information only. Its contents are not to be accepted or construed as a substitute for the provisions of the written Plan Documents and/or the North Oaks Health System Human Resources Policies and Procedures.

**BENEFITS CONTINUED
ON NEXT SIDE...**

RESIDENT BENEFITS SUMMARY (Continued)

BENEFIT	When Eligible	Who Pays
457 - Pre-Tax or Post-Tax options available: Pre-Tax: Pay tax at time of distribution. Post-Tax: Pay tax at time of contribution. Residents must enroll in either plan before payroll deductions may begin. Subject to IRS maximum contribution limits. Residents are 100% vested as soon as contributions begin.	Immediately Upon Hire	Resident
Short-Term Disability & Critical Illness Supplemental insurance available for Short-Term Disability and Critical Illness which includes Cancer. Enrollment in the plans must be completed by a representative. The Critical Illness policy is portable.	Immediately upon hire or eligibility or wait until next annual enrollment period.	Resident
On Site Child Care Services at North Oaks Child care is available for children, 6 weeks-13 years of age, from 5:30 a.m.-7:30 p.m., Monday-Friday. For fee and enrollment information, please call Bright Horizons at (985) 230-6408. For information on Child Care Assistance Programs, please contact the Office of Family Support in your parish of residence.	Enrollment required prior to use.	Resident
Jury Duty All employees are eligible for up to 1 day's pay at straight time (no differentials) to attend jury duty. In addition, after 90 days of employment, full-time employees will be paid at straight time for all scheduled hours absent due to jury duty. (See policy for further clarification.)	Immediately Upon Hire	NOHS
Employee Assistance Program Private, confidential assistance to discuss problems of any nature - marital, family, financial, legal and discount service, etc. EAP also offers a 24-hour crisis counseling line that allows immediate access to the EAP. Resident, spouse and children are eligible. EAP phone: 1-800-424-4039 member.magellanhealthcare.com	Immediately Upon Hire	NOHS
Credit Unions NOHS employees have the choice of two Credit Unions - Louisiana Central and OnPath. Services provided include checking, savings, Christmas and Vacation Clubs, Certificates of Deposit, Loans, etc.	Immediately Upon Hire	Resident
Direct Deposit Residents are required to enroll in direct deposit to have 100% of their payroll checks sent to a financial institution of their choice.	Immediately Upon Hire	N/A
RAIN Early access to up to 50% of earned wages. Residents can opt-out within the first 7 days of employment.	Upon Hire - after 7 day waiting period expiration.	Resident
Annual Employee Benefit Fair Representatives from benefit vendors come on site to assist employees and answer questions about vendor benefits and products.	Immediately Upon Hire	NOHS/Resident
Discounts Complimentary meals in cafeteria.	Immediately Upon Hire	NOHS/Resident
Payroll Deductions Gift Shop, Cafeteria and Prescription Center purchases may be payroll deducted. See policy for limitations and guidelines. Uniforms are available for purchase from NOMC Gift Shop and may be payroll deducted.	Immediately Upon Hire	Resident
Identity Theft Protection A comprehensive identity theft program for employees and their dependents. A safeguard for finances, reputation and credit against theft and abuse. Resident ID required at time of purchase.	Residents must enroll within 30 days of employment or eligibility or wait until next annual enrollment period.	Resident
Pet Insurance Pet insurance helps you provide for your pets by reimbursing you for eligible veterinary bills. Plans are available for dogs, cats, birds, and exotic pets. Use any veterinarian.	Immediately Upon Hire	Resident
North Oaks Savings Marketplace Benefit that offers discounts on merchandise, travel, and many other items you may purchase routinely. Website: northoaks.savings.workingadvantage.com	Immediately Upon Hire	NOHS/Resident