

# OPELOUSAS GENERAL HEALTH SYSTEM EMPLOYEE BENEFITS

## Paid Time Off:

**Who receives:** Full and part-time employees

**Who pays:** Opelousas General Health System

**When eligible:** Earn immediately; can use after 30 days of employment

**What you receive:** Full-time employees accrue 23 days per year from zero to four years employment and then 28 days per year beginning at fifth year; Part-time employees accrue PTO based on number of regular hours worked. The maximum PTO bank is 400 hours.

After 10 years of full-time employment, employees receive 40 bonus hours of PTO (bonus hours can be cashed out or placed into PTO bank). Bonus given only at five-year increments (ie. 10-year, 15-year, 20-year, etc. anniversaries)

## Extended Illness Benefit:

**Who receives:** Full-time employees

**Who pays:** Opelousas General Health System

**When eligible:** Earn immediately; can use after 30 days of employment

**What you receive:** Five paid days per year. Must be out sick 24 work hours before EIB is used, except for day surgery or hospitalization. The maximum EIB bank is 720 hours.

## Merit Evaluation:

**Who receives:** All employees

**Who pays:** Opelousas General Health System

**When eligible:** After first full-year performance evaluation

**What you receive:** Possibility of a merit increase (raise) based on your annual performance evaluation

## Shift Differentials:

**Who receives:** All qualifying employees

**Who pays:** Opelousas General Health System

**When eligible:** Immediately

**What you receive:** Varies by position

## Overtime/Holiday Pay:

**Who receives:** Hourly employees

**Who pays:** Opelousas General Health System

**When eligible:** Immediately

**What you receive:** Paid time and one-half your regular base rate for overtime in accordance with the Federal Fair Labor Standards Amendment of 1966 (OT requires departmental and administrative approval)

**Holiday Pay:** Seven paid holidays at 1 ½ time when worked during the recognized holiday

## Bereavement Pay:

**Who receives:** All employees

**Who pays:** Opelousas General Health System

**When eligible:** Immediately

**What you receive:** Up to three days off with pay for death of an immediate family member

\*Direct Deposit is mandatory to a bank or prepaid card account\*

## Health Insurance:

**Who receives:** Full and part-time employees

**Who pays:** Opelousas General Health System will pay a portion of individual premium and employee pays the rest

**When eligible:** 1<sup>st</sup> of the month following your hire date

**What you receive:** Employee & dependent coverage  
Option 1: *PPO plan* – Pays 80% of covered expenses\*; annual deductible \$500 per person; FSA eligible  
Option 2: *High Deductible plan* – Pays 80% of covered expenses\*; annual deductible \$2,500/employee, \$5,000/family; HSA eligible

Option 3: *Co-Pay plan* (\$25 - \$50 co-pay); FSA eligible  
\*Refer to current OGHS benefit booklet for medical coverage benefits

## Dental Insurance:

**Who receives:** Full and part-time employees

**Who pays:** Opelousas General Health System will pay a portion of individual premium and employee pays the rest

**When eligible:** 1<sup>st</sup> of the month following your hire date

**What you receive:** Employee & dependent coverage\*  
\*Refer to current OGHS benefit booklet for dental coverage benefits

## Vision Plan:

**Who Receives:** Full and part-time employees

**Who Pays:** Employee

**When Eligible:** 1<sup>st</sup> of the month following your hire date

**What you receive:** Provides eye exam, basic eyewear\*  
\*Refer to current OGHS benefit booklet for vision coverage benefits

## Life Insurance:

**Who receives:** Full and part-time employees

**Who pays:** Opelousas General Health System; employee can purchase additional life insurance

**When eligible:** 1<sup>st</sup> of the month following your hire date

**What you receive:** All full-time employees have \$25,000 worth of life, accidental death, and dismemberment insurance coverage

## Employee Assistance Program:

**Who receives:** All employees.

**Who pays:** Opelousas General Health System

**When eligible:** Immediately

**What you receive:** EAP program includes up to eight confidential one-hour counseling sessions with local providers ready to help with your personal situation

## Voluntary Benefits:

**Who receives:** Full and part-time employees

**Who pays:** Employee (voluntary)

**When eligible:** 1<sup>st</sup> of the month following your hire date

**What you receive:** Options to enroll in additional Life/AD&D, Accident, Critical Illness, Short-term Disability, Hospital Indemnity & Identity Theft

## **Disability Insurance:**

**Who receives:** Full-time employees

**Who pays:** Opelousas General Health System

**When eligible:** After 18 months of continuous service

**What you receive:** After six months of total disability, employee will receive 60 percent of salary until age 65

## **Worker's Compensation:**

**Who receives:** All employees

**Who pays:** Opelousas General Health System

**When eligible:** Immediately

**What you receive:** Medical payments and lost time in accordance with state regulations, including a waiting period of seven days before benefits begin

## **Social Security Replacement:**

**Who receives:** All employees

**Who pays:** Employee

**When eligible:** Immediately

**What you receive:** Employee automatically contributes 7.65% of pay on a pre-tax basis into a self-directed retirement plan; employee is then exempt from paying Social Security taxes. Corebridge Financial is the third-party administrator providing investment options; account is 100% vested and funds are accessible upon separation or retirement.

## **401(a) Retirement Contribution:**

**Who receives:** Full and part-time employees

**Who pays:** Opelousas General Health System

**When eligible:** Immediately

**What you receive:** Contribution equal to 5% of employee's wages into an OGHS-guided retirement account; contribution increases 2% every five years (max 13%). Partial vesting after two years of service and fully vested after six years. Vested funds are accessible upon separation or retirement.

## **457(b) Retirement Plan:**

**Who receives:** All employees

**Who pays:** Employee (voluntary)

**When eligible:** Immediately

**What you receive:** Employee contributes pre-tax pay into a self-directed retirement plan up to Federal maximum; Corebridge Financial is the third-party administrator providing investment options; account is 100% vested and funds are accessible while employed (under specific conditions), upon separation or retirement

## **Credit Union:**

**Who receives:** All employees

**When eligible:** Immediately

**What you receive:** Lower interest rates on financial loans, interest bearing accounts, CD's, Christmas Club, checking accounts, credit cards and more at Pelican State Credit Union and Advancial Federal Credit Union

## **Cafeteria & Gift Shop Discounts:**

**Who receives:** All employees

**Who pays:** Opelousas General Health System

**When eligible:** Immediately

**What you receive:** OGHS provides a 20% discount on food & beverage in cafeteria and 20% off on select gift items in gift shop; payroll deduction allowed for charges

## **Education & Wellness Program:**

**Who receives:** All employees

**Who pays:** Opelousas General Health System

**When eligible:** Immediately

**What you receive:** In-house continuing education; In-house gym; Annual wellness exam covered at 100%

## **Medical Home:**

**Who receives:** All employees, spouses and children, except those receiving Medicaid benefits

**Who pays:** Opelousas General and employee

**When eligible:** Immediately

**What you receive:** Medical care with \$5 - \$15 co-pay

## **Jury Duty:**

**Who receives:** All employees

**Who pays:** Opelousas General Health System

**When eligible:** Immediately

**What you receive:** Hospital pays employee's full salary

## **Flexible Spending Account:**

**Who receives:** Employees in OGHS PPO and Co-Pay Health Plans only

**Who pays:** Employee (voluntary)

**When eligible:** Immediately

**What you receive:** Employee contributes pre-tax pay into FSA up to Federal maximum; funds must be used within the calendar year for qualified medical expenses

## **Dependent Care FSA:**

**Who receives:** Full and part-time employees

**Who pays:** Employee

**When eligible:** Immediately (voluntary)

**What you receive:** Employee contributes pre-tax pay into Dependent Care FSA up to Federal maximum; funds must be used within the calendar year for qualified dependent day care expenses

## **Health Savings Account:**

**Who receives:** Employees in OGHS High Deductible Health Plan only

**Who pays:** Opelousas General and Employee

**When eligible:** Immediately

**What you receive:** Employee voluntarily contributes pre-tax pay into HSA up to Federal maximum; OGHS annual contribution is \$600/single and \$900/family; Account is 100% vested for healthcare expenses and funds are accessible immediately upon deposit via bank debit card through St. Landry Bank