

2027 Colleague

BENEFITS GUIDE



WELCOME

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

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.

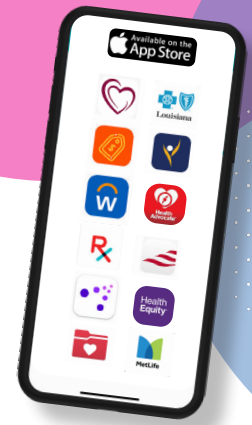
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BENEFITS DIRECTORY

Direct site links and resources are also located on Lifeline.



Page	Contact	App	Phone Number	Website
7 & 28	Health Advocate: EAP and Wellness	x	877-650-9027	www.HealthAdvocate.com/STPH
Medical Coverage				
8-10	LA Blue	x	844-718-2583	www.lablue.com
12	MedImpact	x	800-788-2949	www.pbm.medimpact.com
12	Employee Pharmacy	x	985-898-4432	www.rxlocal.com
12	Braswell's Drugs (department of STHS)		985-892-0818	www.BraswellDrugs.com
Dental and Vision Coverage				
13	MetLife - Dental (PDP Plus)	x	800-438-6388	www.metlife.com
14	MetLife - Vision (Superior Network)		833-393-5433	www.metlife.com
Spending Accounts (FSAs and HSAs)				
15-16	HealthEquity	x	866-346-5800	www.healthequity.com
Retirement Plan and Financial				
17-18	Empower	x	800-551-4218	www.EmpowerMyRetirement.com
	Glenn Walker - Retirement Plan Advisor		346-568-6740	Glenn.Walker@Empower.com
	Kerry Pennington - Enrollment Specialist		985-630-1852	kPennington@tfcinc.com
Critical Illness, Accident, and Hospital Indemnity				
19	SunLife		800-247-6875	www.sunlife.com/createaccount
Life and Disability				
20-21	Life Claims		985-898-4081	benefits@stph.org
22	Disability Claims		866-806-3619	www.sunlife.com/account
27	FMLA and Leave Requests		985-898-4041	LOA@stph.org
Lagniappe Discounts and Services				
23-24	Corestream Voluntary Benefits		985-266-2034	www.STHS.corestream.com
25	Vizient Discounts	x		Vizient.benefithubcom/app/home
27	Daily Pay	x	866-432-0472	https://dailypay.app.link/new-fd
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

1. **SunLife Becomes Our New Partner for Life, Disability & Supplemental Benefits.** Effective January 1, 2027, SunLife will become our carrier for:

- » Basic & Voluntary Life Insurance
- » Long-Term Disability
- » Hospital Indemnity Insurance
- » Short-Term Disability
- » Accident Insurance
- » Critical Illness Insurance

Important for Current Aflac Critical Illness Participants. If you currently have Critical Illness coverage through Aflac and would like to keep your existing policy at your original issue age, you will have the opportunity to continue that coverage through **direct billing with Aflac**. Information regarding this option will be mailed to your home address and emailed to your work email in early October.

Because Critical Illness coverage is moving to Sun Life and premium is aged based, **all colleagues who wish to have Critical Illness coverage in 2027 must enroll in the new Sun Life plan during Open Enrollment.** Coverage limits have also increased and is available for up to \$40,000 for employees and spouses. **Additional FAQs and information on this transition will be located on Lifeline.**

2. **Voluntary Life now includes Accidental Death and Dismemberment (AD&D).** See more on page 21.
3. **Leave of Absence Administration Returns In-House.** We're bringing Leave of Absence administration back home. Beginning in 2027, leave requests and support will be managed through a new platform by our dedicated STHS HR Leave of Absence Team, allowing for a more personalized and seamless experience. Instructions and training on the new Tilt platform will occur in December 2026.
4. **Medical & Dental Premium Adjustments.** Like many employers across the country, we continue to experience increased healthcare costs driven primarily by higher utilization and rising prescription drug expenses. Premiums are outlined on page 11.
- While premium increases are necessary for 2027, **STHS is sharing the increased cost with colleagues to help lessen the financial impact.** Open Enrollment is a great opportunity to review your benefit elections and ensure you're enrolled in the medical and dental plans that best fit your family's needs and budget.
5. **Meet Pasito Benefits.** Making benefits decisions can be challenging. To help you better understand your options and maximize the value of your benefits package, we're introducing **Pasito Benefits**, a new benefits education and decision-support platform.
- Pasito provides personalized guidance, educational resources, and tools designed to help you make confident, informed benefit choices.
6. **New Health Navigator Support Through Sun Life.** As part of our partnership with Sun Life, colleagues will gain access to Health Navigator, a dedicated advocacy service designed to support individuals facing complex medical conditions, difficult diagnoses, or challenging claims situations. This benefit is available to all benefit eligible colleagues, not just those enrolled in an STHS medical plan.
- Whether you're navigating treatment options, coordinating care, or understanding your benefits, Health Navigator can provide guidance and support throughout your healthcare journey.
7. **Expanded Access to Fertility Benefits.** We recognize that fertility treatment can be a complex and emotional journey. To help colleagues access care sooner, the eligibility waiting period for fertility treatment benefits under the health plan will be reduced from 12 months to 6 months, effective January 1, 2027. We also encourage colleagues to utilize Health Navigator (announced on #5 above) for additional support. This enhancement allows eligible colleagues and their families to begin pursuing treatment earlier while receiving support through their health plan benefits.
8. **Empower Retirement Consolidation.** In case you missed all the announcements in the summer of 2026, all your retirement accounts are now under one roof. Empowermyretirement.com is now your one-stop-shop for financial fitness and retirement readiness. See more on pages 17-18.
9. **Employee Assistance Program (EAP) through Health Advocate has now been extended to all colleagues as of 1/1/2027.** See more on page 28.

ID Cards

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 Equity HSA/FSA cards are now purple.**
- » You will receive a card if you are new to Health Equity, or if your old card has expired.
- » 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.



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. All benefits will become effective the first of the very next month following hire or a status change into an eligible position, with exception of HSA/FSA which have a 30 day waiting period.
- 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.

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. *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.*

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 and Payroll** Application
- » Click 'Benefits'
- » On the left menu, click Change Benefits button
- » 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

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 policy in PolicyStat 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.

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	X	X	X	X	X
Medical	X	X	ACA**	ACA**	
Dental	X	X			
Vision	X	X			
Wellness-Health Advocate	STHS	STHS			
STHS Retirement (401)	STHS	STHS			
Voluntary 403/457 Retirement	X	X	X	X	X
SunLife (Accident, Hospital Indemnity, Critical Illness)	X	X			X
Basic Life	STHS				
Voluntary Life (Spouse/Child)	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)/Lifestyle Hours	X	X			

*Subject to annual salary maximums

STHS (Benefit Paid by St. Tammany)

ACA** (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)

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 FT & PT 20+ hours STHS colleagues.* The program is carefully constructed to focus on every aspect of well-being through four pillars:

BE WELL | BE BALANCED | BE CONNECTED | BE SUCCESSFUL

The Program

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

New Hires!

Completing the Personal Health Profile (PHP) will award you the 2027 medical premium discount (following month of completion). Program details will be shared on Lifeline for how to earn the 2028 discount.

*Registration available online after your first 30 days.

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, 2027, to earn the 2028 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.

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.



[Visit HealthAdvocate.com/STPH](https://HealthAdvocate.com/STPH)



MEDICAL

High Deductible Health Plan

Did you know? Making the most of your medical coverage means staying right here at STHS using the **Enhanced Tier 1 benefits!** **Please note:** Deductible: Prescription Drug Coverage included. See page 12 for details.

Common Medical Plan Features

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.</i>		<i>Tier 2 and Tier 3 deductibles are separate.</i>	
Individual	\$2,000	\$3,000	\$8,000	\$8,000
Per Person Deductible	\$4,000	\$4,000	\$8,000	\$8,000
Overall Family	\$4,000	\$6,000	\$8,000	\$16,000
Health Savings Account	STHS contributes \$260 to an Individual HSA Plan <u>or</u> \$520 to a Family HSA Plan. *See page 16 for details.			
Co-Insurance				
The Plan Pays	90%	80%	50%	50%
Annual Out-of-Pocket Maximum				
Individual	\$4,000	\$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 (Labs & Radiology)	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.



**TO VIEW ANNUAL DISCLOSURES,
SCAN THIS QR CODE!**

Provided is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).



MEDICAL

Traditional Plan

Did you know? Making the most of your medical coverage means staying right here at STHS using the **Enhanced Tier 1 benefits!** Please note: Deductible: Prescription Drug Coverage included. See page 12 for details.

Common Medical Plan Features	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.</i>		<i>Tier 2 and Tier 3 deductibles are separate.</i>	
Individual	\$500	\$1,200	\$3,600	\$12,000
Per Person Deductible	\$500	\$1,200	\$3,600	\$12,000
Overall Family	\$1,000	\$2,400	\$7,200	\$24,000
Co-Insurance				
The Plan Pays	90%	80%	50%	50%
Annual Out-of-Pocket Maximum				
Individual	\$3,500	\$6,000	\$12,000	Unlimited
Per Person Out-of-Pocket Maximum	\$3,500	\$6,000	\$12,000	Unlimited
Overall Family	\$7,000	\$12,000	\$24,000	Unlimited
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.				
Office Visits				
Primary Care / Specialist	\$15 / \$15 copay	\$25 / \$40 copay	Plan pays 50%*	Plan pays 50%*
Urgent Care**	\$25 copay, then 100% after deductible	\$50 copay, then 100% 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 [†] (Precertification required)	Plan pays 90%*	Plan pays 80%*	Plan pays 50%*	Plan pays 50%*
Hospital/Facility Outpatient Expenses (Labs & Radiology)	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.



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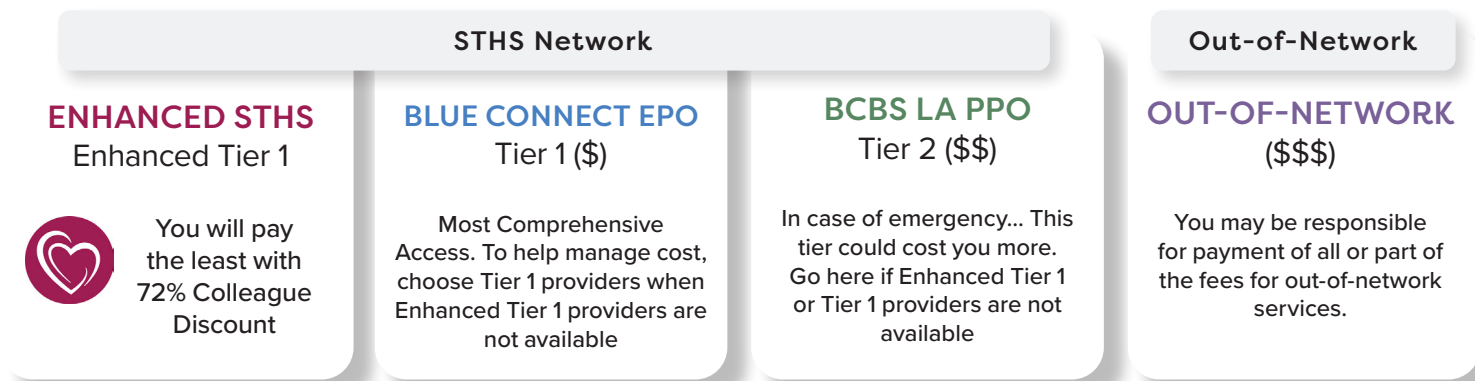


MEDICAL

Plan Tiers

Find a Provider by Visiting [LABlue.com](https://www.lablue.com)

What do the Tiers mean?



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. **Note:** STHS does not employ Radiologists, Anesthesiologists, Pathologists, Neonatologists, ED Physicians, etc. These professional fees should bill at Tier 1.

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 (\$\$) LA Blue 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.

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 LA Blue hospital if you are able.

2027

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 7.

Medical Coverage:

Full-Time Colleague (32 hours or more per week)

Deductions (Per Pay Period)



Full Premium

Wellness Premium

High Deductible Health Plan

Employee	\$53.80	\$28.39
Employee + 1	\$128.88	\$103.47
Employee + Family	\$154.85	\$129.45

Traditional Plan

Employee	\$85.55	\$60.14
Employee + 1	\$218.38	\$192.97
Employee + Family	\$285.36	\$259.96

Medical Coverage:

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

Deductions (Per Pay Period)



Full Premium

Wellness Premium

High Deductible Health Plan

Employee	\$175.58	\$150.18
Employee + 1	\$308.81	\$283.40
Employee + Family	\$398.21	\$372.80

Traditional Plan

Employee	\$249.45	\$224.05
Employee + 1	\$449.38	\$423.97
Employee + Family	\$585.09	\$559.68

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.

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
- » Your spouse is only covered on Dental and/or Vision.

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.



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.

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 and Braswell's	Other Covered Retail	STHS Employee Pharmacy and 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		\$15 / \$30	\$15 / \$30
Tier 2	Plan pays 80%* *After Tier 1 medical deductible is met		\$40 / \$80	\$45 / \$90
Tier 3	Plan pays 80%* *After Tier 1 medical deductible is met		\$60 / \$120	\$65 / \$130
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 Medimpact insurance card.

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
- » **Worksite delivery is available. See Lifeline for details.**

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.

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

Coverage through MetLife

[Visit MetLife.com/MyBenefits](https://www.MetLife.com/MyBenefits)

Following is a high-level overview of your dental coverage provided by MetLife. **Your Dental Provider Network: MetLife PDP Plus**

No cards provided. Give the MetLife provider of your choice your date of birth, SSN, and Network.

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	\$10.00	\$5.00
Employee + 1	\$28.00	\$20.00
Employee + Family	\$40.00	\$30.00
Part-Time Rates	High Plan	Low Plan
Employee	\$20.00	\$15.00
Employee + 1	\$40.00	\$30.00
Employee + Family	\$50.00	\$40.00



VISION

Coverage through MetLife

[Visit MetLife.com/MyBenefits](https://www.MetLife.com/MyBenefits)

Following is a high-level overview of your vision coverage provided by MetLife. **Your Vision Provider Network: Superior Vision**

No cards provided. Give the MetLife provider of your choice your date of birth, SSN, and Network.

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

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.

Vision Coverage Rates

Deductions (Per Pay Period)

Full-Time & Part-Time Rates	
Employee	\$2.70
Employee + 1	\$5.12
Employee + Family	\$7.52



FLEXIBLE SPENDING ACCOUNT

Health Equity

Visit HealthEquity.com



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. *For a complete list of qualified health care expenses, visit: http://www.irs.gov/pub/irs-pdf/p502.pdf
Account Use	You, your spouse, and dependents <26
2027 Maximum Annual Contribution	\$3,500 *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. *For a complete list of qualified dependent care expenses, visit: 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
2027 Maximum Annual Contribution	\$7,500 (or \$3,750 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 (12/31/2028) be claimed by submitting your eligible expenses no later than June 15, 2028. All claims submitted must be incurred by March 15, 2028. Any unused funds will be forfeited.

Download the HealthEquity mobile app to access claims information and FSA balances.

HEALTH SAVINGS ACCOUNT

Health Equity



Triple Tax Advantaged

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 their open HSA for medical expenses such as deductibles, co-insurance, dental costs, vision costs, and much more. 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. You may also invest your balance > \$1,000. Funds grow tax free and can be used for qualified expenses tax free in retirement.

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
Reimbursement	Debit card (or file a reimbursement claim with Health Equity)

2027 IRS Contribution Limits

\$4,500 Individual Plan	\$9,000 Family Plan
Members 55+ can contribute an extra \$1,000	

STHS Annual Contributions to your HSA: (Prorated based on effective date)

\$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:	
\$4,240 to your Individual Plan	\$8,480 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

Empower

STHS Retirement Plan: 401 (a)

All full-time and part-time benefit eligible colleagues are automatically enrolled in the STHS 401(a) Retirement Plan. This is a defined contribution retirement plan funded entirely by STHS. You will begin seeing contribution calculations on your paycheck after completing the 12-month waiting period. Contributions are deposited annually during the first quarter of each year for eligible colleagues who worked at least 1,000 hours during the prior year.

This is **not a matching plan**. STHS contributes automatically regardless of whether a colleague participates in a voluntary retirement plan.

Important: You must be an active colleague on December 31 of the plan year to receive the annual contribution.

Vesting

Vesting is the process by which a colleague earns ownership over the employer contributions. You become fully vested after five years of employment in an eligible full-time or part-time status with at least 1,000 hours worked in each year. The initial one-year waiting period counts toward vesting.

STHS Contribution Schedule

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

For colleagues with Fixed Account assets in a 403(b) Plan with Corebridge Financial, you received information during the 2026 transition regarding this fund and a 5-year put. You will still contact Corebridge for retirement planning assistance and investment guidance regarding those funds.

- » Scot DuBuisson – 985-788-7875
- » Stephen Gaubert – 504-444-5940

What do I need to do?

After your first annual contribution is deposited:

- » Activate your Empower account, if you don't already have one.
- » Designate your beneficiaries.
- » Review and select your investments.
- » Monitor your account through Empower's website and mobile tools.

For assistance with investment selections and retirement planning, contact:

- » Glenn Walker, Retirement Plan Advisor
- » Empower Advisory Services
- » (346) 568-6740
- » Glenn.Walker@Empower.com
- » Scan this QR Code to Schedule with Glenn



RETIREMENT

Empower

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

STHS offers two voluntary retirement savings plans that allow colleagues to contribute to their own funds through payroll deduction:

- 403(b) Plan
- 457(b) Deferred Compensation Plan

All colleagues, even per diem, are eligible to participate upon hire or at any time thereafter.

Key Features

- » Colleagues can have both a 457 & 403! Unique to working for a service district hospital.
- » Traditional and Roth contribution options available
- » Contributions are made by the colleague; STHS does not contribute to these plans
- » Payroll deductions may begin at as little as \$5 per paycheck
- » Loans are available for qualified funds
- » Rollovers from previous employer retirement plans may be accepted
- » Changes to contribution elections can be made throughout the year

One Recordkeeper, One Login

Both the 403(b) and 457(b) plans are administered through **Empower**, allowing eligible colleagues to manage their retirement plans through a single account at www.empowermyretirement.com. Enrollment instructions are available on the **HR tab of Lifeline along with a link.**

2026 IRS Annual Employee Maximum Contribution Limits

Under age 50	\$25,000
Age 50-59	\$32,500
Age 60-63	\$35,750
Over age 63	\$32,500

When Should I Start Saving for Retirement?

As soon as possible. The earlier you begin saving, the more time your money has to grow. Financial professionals generally recommend saving **10%–15%** of your income toward retirement goals. Whether you're just getting started or approaching retirement, STHS offers access to resources and financial professionals who can help you develop a retirement strategy. For additional retirement planning assistance, contact benefits@stph.org.

All your retirement in one location.

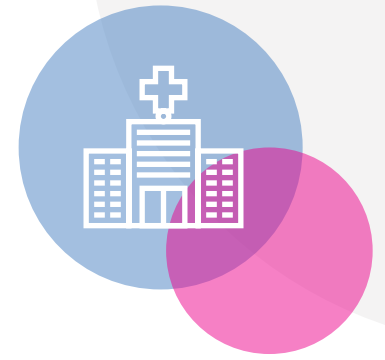
- ✓ One retirement recordkeeper — Empower
- ✓ One website — www.empowermyretirement.com
- ✓ One login to view all STHS retirement plans
- ✓ Simplified account management and retirement planning tools
- ✓ No change to retirement plan eligibility rules or STHS 401(a) contributions
- ✓ Existing Corebridge financial representatives remain available for guidance for those with funds that will remain at Corebridge.

Important: Retirement plan eligibility, contribution structures, vesting rules, and STHS funding of the 401(a) plan remain unchanged. The primary change is the transition to Empower as the single recordkeeper for retirement plan administration.



VOLUNTARY BENEFITS

SunLife - Effective 1/1/2027



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, \$20K, 30K, \$40K when diagnosed with a major illness including:
Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, COVID (based on # of days), Advanced Alzheimer's or Parkinson's, Benign Brain Tumor, Multiple Sclerosis, ALS and more!
Family Care/Inability to Conceive Benefits - Minor Surgery or Medication: 25% | Assisted Reproductive Technology (i.e. IVF): 50% | Adoption/Surrogacy: 100% | Benefit Waiting Period: 12 months | Limited to 3 benefits, subject to an overall maximum of \$30,000
- » Can cover spouse up to 100% of employee coverage and children up to 50% of employee coverage.

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:
Emergency Room: \$400 | X-Ray: \$300 | Follow Up: \$100 | And over 30 more!
- » \$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: \$200**
 - 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)!

Filing Claims

Log into your Sun Life account or create one sunlife.com/createaccount. To check the status of your claim, contact Supplemental Health Claims at 866-806-3619 . 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. Married dependents or dependents over 26 are not covered.

BASIC LIFE AND AD&D

SunLife

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

Alternative benefit coverage applies to Director and above, physicians/hospitalists. See specialized benefit summaries on Lifeline.

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

Dependents under the age of 26 are covered by life insurance. It is your responsibility to waive coverage if your family no longer qualifies for a Life insurance plan.

VOLUNTARY LIFE *NOW WITH AD&D!

SunLife - Effective 1/1/2027

Voluntary Employee Life and AD&D

As a new hire or newly eligible colleague, this is your only chance for a Guarantee Issue amount, up to \$250,000 with no health questionnaire required. Any coverage above \$250,000 is subject to Evidence of Insurability (EOI).

- » Cost is based on your age and the amount of elected coverage.
- » AD&D is Accidental Death & Dismemberment – Benefit Amount is doubled if death is the result of an accident.

Eligibility	Benefit/Guarantee Issue	Max
All full-time colleagues	\$10,000 increments / \$250,000	Lesser of 5X Salary or \$1,000,000

Voluntary Spouse Life and AD&D

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 and AD&D

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	Benefit/Guarantee Issue
All full-time colleagues who elect Voluntary Employee Life coverage	Age 14 days to 26 years	\$5,000 increments/\$15,000

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

DISABILITY

SunLife - Effective 1/1/2027

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) - SunLife

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
Full-time Colleagues with less than 1 year of service: Paid by colleague, if elected.	60% of weekly base earnings at 15 th day of consecutive absence	\$1,000/week, up to 26 weeks
Full-time Colleagues with 1 or more years of service: Paid by STHS	60% of weekly base earnings at 15 th day of consecutive absence	\$1,000/week, up to 26 weeks
Full-Time Leadership (Directors and above), Physicians, Hospitalists, APRNs, CRNAs, & Pharmacists: Paid by STHS	60% of weekly base earnings at 8 th day of consecutive absence	\$2,500/week, up to 26 weeks

Long-Term Disability (LTD) - SunLife

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

DEALS THROUGH CORESTREAM

Discounts and 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.

*Certain eligibility requirements and program restrictions apply for voluntary benefits.

NOOM

Noom is changing how the world thinks about weight loss through science and personalization to help you lose weight and keep it off for good. Start your 14-day free trial today.



Husk's Gym Network provides members with exclusive savings at over 5,000 gyms & studios nationwide. Save 5% - 25% off the retail rate at gyms throughout the US.

FACTOR _

With Factor Meals there's no prep and no cooking — just dietitian-approved, chef-prepared meals, delivered to your door and ready to eat in 2 minutes. Get 55% off your first box and free shipping.



Green Chef makes healthy eating easy with organic, chef-crafted meal kits, tailored to your lifestyle — including keto, plant-based, and more. Get 50% off your first box and free shipping, plus 15% off your next 12 boxes.

EveryPlate

EveryPlate delivers delicious, easy-to-cook meals at an unbeatable price — so you can skip the grocery store and enjoy home-cooked dinners, without the hassle. Get 50% off your first box, plus 10% off your next 8 boxes.



Tempo by Home Chef is your go-to for quick, fresh meals. You can select from 20+ mindful choices on their weekly menu, and all meals cook in just 3 minutes. Take 50% off your first box, and 25% off your next four boxes.



HelloFresh delivers fresh ingredients and easy-to-follow recipes, straight to your door — making home-cooked meals simple, fun, and delicious. Get 50% off your first box and free shipping, plus 10% off your next 8 boxes, and a free add-on item for life.

ADDITIONAL BENEFITS

Discounts and 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.

*Certain eligibility requirements and program restrictions apply for voluntary benefits.

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 with optional wellness.

Wagmo Pet Insurance

24-hour reimbursement for pet wellness care.

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.

Home and Auto

Liberty Mutual and Farmers effective 10/1/2026.

Keep an eye out for new benefits coming in 2027!



ADDITIONAL BENEFITS

Discounts and Services

Vizient Discounts

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 Vizient:

[Visit Vizient.benefithub.com/app/home](https://vizient.benefithub.com/app/home)

Convenient Payroll Deductions at STHS

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

STHS Company Store at Braswell's

The health system's company store has relaunched inside Braswell's. Spin by to see an array of STHS-branded merch. A limited selection of STHS gear is also available at the hospital gift shop.

Ideal Protein

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

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

[Visit Ochsner.org/STHS-connect](https://Ochsner.org/STHS-connect)

Parenting Center

STHS offers colleagues free membership to our parenting center, designed to support employees through various stages of parenthood.

EDUCATION ASSISTANCE

Colleague Educational Assistance Program through Workforce Edge

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 PolicyStat for the Educational Assistance Program Policy for more details. Visit STHS.WorkforceEdge.com to learn more.

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

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!

PeopleJoy

St. Tammany Health System has partnered with PeopleJoy to give you no-cost student loan guidance. With a 99% Public Service Loan Forgiveness (PSLF) acceptance rate, we make forgiveness and repayment options easy to understand.

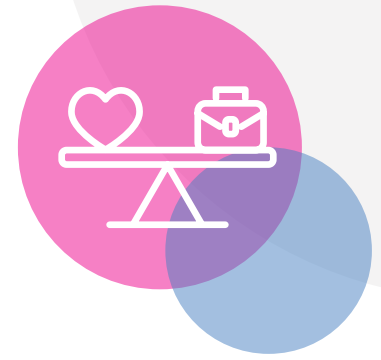
Why PSLF?

- » Forgives your remaining federal student loan balance after 10 years of qualifying payments.
- » Staying with St. Tammany keeps every payment PSLF eligible
- » With a PSLF-eligible employer & PeopleJoy’s guidance, you can focus on other financial goals

Start Your Assessment Today at
StTammany.PeopleJoy.com



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)

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.
- » PTO Requests must be completed by colleagues via STHS's time and attendance system, and are routed for approval to your leader.
- » Alternate time off banks apply to Physicians and Hospitalists. See specialized benefit summaries.

Other Types of Time Off

All policies and procedures accessible through PolicyStat via Okta.

- » Lifestyle Hours
- » Jury Duty
- » Bereavement
- » Military (with pay provisions)
- » FMLA (Family Medical Leave Act) and Standard Leave of Absence - FMLA loa@stph.org

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.

Observed Holidays

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

See policy for details on eligibility for Holiday premium pay.

EMPLOYEE ASSISTANCE PROGRAM

Now available to
ALL Colleagues

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. You can add independent app access for your age 18+ family members via your portal.

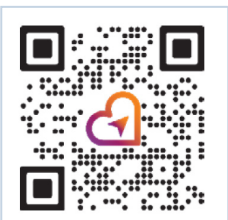
Digital engagement

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 Professionals and Work/Life Specialists for confidential help with personal challenges, or work and life balance support.

Support is available 24/7/365.



Scan the QR code to
download the Health
Advocate app!

Telephone: 877.650.9027

Email: answers@HealthAdvocate.com

Visit HealthAdvocate.com/STPH



VISIT YEAR ROUND

Visit sttammany.health/benefits

Other great information on this page includes:

- » Colleague Benefits 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

NEW RELEASE
CityBUSINESS
2025 Best Places to Work

NEW RELEASE
CityBUSINESS
2024 Best Places to Work

NEW RELEASE
CityBUSINESS
2023 Best Places to Work

NEW RELEASE
CityBUSINESS
2022 Best Places to Work



Refer to Workday or visit www.sttammany.health/benefits for required annual notices and a copy of the Benefits 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.

