



DAUGHTERS OF CHARITY SERVICES OF NEW ORLEANS



Product & Premium	2017 – 2018 Employee Cost																																									
<p><u>Medical Insurance</u> <u>BCBS of LA – POS</u></p> <p><u>Total Monthly Premium</u></p> <table> <tr> <td>Employee</td> <td>\$343.85</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$687.69</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$636.11</td> </tr> <tr> <td>Family</td> <td>\$979.96</td> </tr> </table> <p><i>*The above premiums are based on the total monthly premium. However, YOUR Employee Contribution is based on your Annual Salary.</i></p>	Employee	\$343.85	Employee + Spouse	\$687.69	Employee + Child(ren)	\$636.11	Family	\$979.96	<table> <tr> <td>Employee <i>(\$20K-\$39,999)</i></td> <td>\$42.98</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$128.94</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$116.05</td> </tr> <tr> <td>Employee + Family</td> <td>\$202.01</td> </tr> <tr> <td>Employee <i>(\$40K-\$69,999)</i></td> <td>\$51.58</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$137.54</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$124.64</td> </tr> <tr> <td>Employee + Family</td> <td>\$210.61</td> </tr> <tr> <td>Employee <i>(\$70K-\$90,999)</i></td> <td>\$60.17</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$146.13</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$133.24</td> </tr> <tr> <td>Employee + Family</td> <td>\$219.20</td> </tr> <tr> <td>Employee <i>(\$91K+)</i></td> <td>\$68.77</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$154.73</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$141.84</td> </tr> <tr> <td>Employee + Family</td> <td>\$227.80</td> </tr> </table>		Employee <i>(\$20K-\$39,999)</i>	\$42.98	Employee + Spouse	\$128.94	Employee + Child(ren)	\$116.05	Employee + Family	\$202.01	Employee <i>(\$40K-\$69,999)</i>	\$51.58	Employee + Spouse	\$137.54	Employee + Child(ren)	\$124.64	Employee + Family	\$210.61	Employee <i>(\$70K-\$90,999)</i>	\$60.17	Employee + Spouse	\$146.13	Employee + Child(ren)	\$133.24	Employee + Family	\$219.20	Employee <i>(\$91K+)</i>	\$68.77	Employee + Spouse	\$154.73	Employee + Child(ren)	\$141.84	Employee + Family	\$227.80
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<p>Long Term Disability</p> <p>(LTD) (employee paid)</p> <p>BCBS of LA./Southern National</p> <p><u>*See your Plan Administrator for premium amounts.</u></p>	<p>Benefit: 60% of base salary to a monthly maximum of \$5,000</p> <table border="0"> <tr> <td>Elimination Period</td> <td>90 days</td> </tr> <tr> <td>Own Occ. Def.</td> <td>2 years</td> </tr> <tr> <td>Duration of Benefits To age 65</td> <td></td> </tr> <tr> <td>Pre-Existing</td> <td>3/12</td> </tr> </table>	Elimination Period	90 days	Own Occ. Def.	2 years	Duration of Benefits To age 65		Pre-Existing	3/12														
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<p>Life Insurance (employee paid)</p> <p>BCBS of LA./Southern National</p> <p><u>*See your Plan Administrator for premium amounts.</u></p>	<p>Life Benefit: \$10K increments not to exceed 5 x's salary</p> <p>Guaranteed Issue Amount of \$100,000</p>																						
<p>Employer Paid Life Insurance</p> <p>Ascension Life</p> <p><small>*All active full-time employees working 30 or more standard bi-weekly hours are eligible.*</small></p>	<p>Life Benefit: Two times basic annual earnings from a minimum of \$15,000 to a maximum of \$500,000</p>																						
<p>Accident</p> <p>(Trustmark)</p>	<p>Benefit provides lump sum cash payouts to cover unexpected expenses that result from all kinds of accidents. It provides cash benefits to cover things such as deductible, co-payments, transportation and lodging, and everyday bills.</p>																						
<p>Critical Illness</p> <p>(Trustmark)</p>	<p>Provides financial relief from expenses of a serious illness such as heart attack, stroke, cancer, kidney failure, and major organ transplant. It pays a lump-sum cash benefit when you are diagnosed with a covered illness. Health Screening benefit included which pays up to \$50 towards the cost of one screening test per calendar year.</p>																						
<p>Universal Life</p> <p>(Trustmark)</p>	<p>A Permanent life insurance benefit that can be paid as a death benefit, living benefit, or as a combination of both. A death benefit is money that can be used for expenses such as funeral costs, rent or mortgage, college education, household debt and more.</p>																						

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<p>Paid Time Off (PTO)</p> <p>Paid Time Off (PTO) is used for scheduled personal leaves due to vacations and holidays, personal business or short term illness.</p>	<p><u>Full-Time Employees:</u></p> <table border="0"> <tr> <td>Years of Service</td> <td>0-4</td> <td>5-9</td> <td>10+</td> </tr> <tr> <td>Up to</td> <td>26 days</td> <td>31 days</td> <td>36 days</td> </tr> </table> <p><u>Part-time Employees:</u> Accrue PTO hours based on actual hours worked</p>	Years of Service	0-4	5-9	10+	Up to	26 days	31 days	36 days				
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<p>403(b) Retirement Savings Plan</p>	<p>Through Transamerica Investment Advisors, Ascension Health offers a Retirement Savings Plan. Eligible employees are automatically enrolled effective January 1, 2015, if after completion of 1,000 hours of service during the calendar year. You are eligible for an automatic contribution of no less than \$1,400 and based on years of service. In addition to the automatic contributions, you are eligible to receive an employer match of 50% of the first 6% of earnings per pay period that you elect to contribute into the retirement plan. The match begins immediately after you begin to defer a dollar or percentage of pay amount into the retirement plan. You are immediately vested in the employer match made under the Retirement Savings Plan after 2005. Also, an annual employer credit to a Retirement Health Reimbursement Account will be established.</p>												
<p>Bereavement</p>	<p>Employee is entitled to 3 days paid leave for immediate family as defined in the Bereavement Policy.</p>												
<p>Jury Duty</p>	<p>Employees will receive straight pay for work days spent in court activity with proper documentation.</p>												
<p>Direct Deposit</p>	<p>Employees are required to have payroll checks directly deposited into the financial institution of their choice.</p>												
<p>Paydays</p>	<p>All employees are paid biweekly on every other Friday. Paycheck statement will not be released until Friday morning. Each paycheck will include earnings for all work performed through the end of the previous payroll period.</p>												
<p>Holidays</p>	<table border="0"> <tr> <td>New Year's Day</td> <td>Good Friday</td> <td>Labor Day</td> <td>Christmas Day</td> </tr> <tr> <td>MLK Day</td> <td>Memorial Day</td> <td>Thanksgiving Day</td> <td></td> </tr> <tr> <td>Mardi Gras Day</td> <td>Independence Day</td> <td>Day After Thanksgiving</td> <td></td> </tr> </table>	New Year's Day	Good Friday	Labor Day	Christmas Day	MLK Day	Memorial Day	Thanksgiving Day		Mardi Gras Day	Independence Day	Day After Thanksgiving	
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