

## Benefits Offered

- Health, Dental, Vision, Short Term Disability, and Basic Life.
- Two health plan options, PPO and High Deductible Health Plan available through Blue Cross and Blue Shield of Nebraska
- Dental and/or Vision plans available through Ameritas
- Short Term Disability and/or Basic Life coverage available through Mutual of Omaha

## Health Insurance Coverage Rules

- Coverage begins 1<sup>st</sup> of the month following their start date.
  - Example: Traveler starts November 15<sup>th</sup> benefit coverage begins December 1<sup>st</sup>
- Coverage ends the last day of the month in which the traveler's assignment ends.
  - Example: Traveler ends assignment on November 23<sup>rd</sup> benefits will end on November 30<sup>th</sup>
  - Note if a traveler ends on the last day of the month their coverage will end that day. Example: Assignment ends November 30<sup>th</sup> coverage will also end November 30<sup>th</sup>

## 3 Week Rule for Health Insurance Continuance

- Employees are allowed to take off 3 weeks between assignments to ensure continuance of insurance coverage. If employee has an upcoming assignment with Fusion that will begin less than or up to 3 weeks after the last day of the current assignment, the employee will continue with the same insurance coverage as the current assignment.
- The next assignment **MUST** be in Bullhorn by the **LAST DAY** of the current assignment or the employee will be terminated off insurance.
- If **more than** 3 weeks lapse before the employee starts a new position or the employee does not have a new assignment as of the last day of current assignment, the insurance coverage will **terminate** and the employee will be eligible to come back on insurance the first of the month after their new assignment has started.

- When traveler starts their next assignment, we will catchup the premiums missed during their time off.
- If a traveler drops off coverage due to a break in assignments, new paperwork is **REQUIRED!**

## 5 Week Deductions for Health Insurance Premiums

- 5 Week deductions are taken the 3<sup>rd</sup> week into the month which the benefits start for the traveler.
  - Example: Benefits begin December 1<sup>ST</sup>, 5 week deductions are taken on December 18<sup>th</sup>.
  - 5 Week deductions are actually 4 weeks of premiums, plus the employee's regular weekly deduction being withheld.
  - Anything more that employee only coverage will be split over two weeks, the amount will still be 4 weeks of premiums, plus the regular weekly deduction just spread out over 2 weeks.
- 5 Week deductions are taken to cover the employee's premiums through the end of the month in which their contract ends, but the employee is no longer receiving a paycheck from Fusion. For example, if an employee's contract end on the 5<sup>th</sup> of a month, the employee will still have health insurance coverage through the end of that same month, and the 5 week deductions will be used to cover the employee portion of the premium for the weeks not worked.
- Any unused weeks will be refunded to the traveler after 60 days.

## Part Time Employees

- If an employee goes part time, he or she will be offered the opportunity to continue on insurance. The employee will then enter a measurement period where we will track the average number of hours worked.

- If after 6 months the employee is still in a Part Time status (29 hours a week or less), but is not averaging enough hours over the 6-month period to maintain health insurance, we will notify the employee that he or she is no longer eligible for insurance.

### PTO

- Employee will be eligible to receive 40 hours of vacation after working 1,560 hours; then 40 hours of vacation for every 1,560 hours worked thereafter. Employee will be paid at the taxed hourly rate on their current assignment. If an employee is between assignments, the employee will be paid at the hourly rate on their prior assignment.
- If you need to find out your PTO balance, please contact Payroll for assistance.

### 401 K

- Fusion offers a retirement plan through Empower Retirement. Employees are eligible to participate in Fusion's 401K plan starting either the January 1<sup>st</sup> or July 1<sup>st</sup> after completing 1 year of service with Fusion. Employees can be considered immediately eligible after working 2,000 hours of service with Fusion. Eligibility will be determined by whichever qualification is met first.
- Empower sends plan information to eligible employees starting 1 month prior to their eligibility period. Information will be sent to the employee's W-2/payroll address that Fusion has on file.
- Fusion offers a company match. Fusion will match 100% on the first 3% of an employee's contributions and 50% on the next 2% of an employee's contributions. In total if an employee is contributing 5% then Fusion will match the employee's contributions at 4%. Employees are immediately vested once eligible for the plan.

### Affordable Care Act Compliance

- Under the ACA all employees need to be insured by some form of health coverage or they will be subject to penalties.
- We will need to have Health Insurance Forms on file for ALL travelers either electing or declining coverage in order to be compliant with the ACA.



## 2017 TRAVELER BENEFITS OVERVIEW

- Travelers will **NOT** be allowed to make changes to their benefits once their assignments have started.
- If an employee needs to make a change to his or her coverage or elect benefits, the employee will have to wait for Open Enrollment in the fall or until a break in assignments longer than 3 weeks.

### CONTACT INFORMATION FOR BENEFITS

#### **Blue Cross Blue Shield**

**1-888-592-8961**

[www.nebraskablue.com](http://www.nebraskablue.com)

#### **Ameritas Dental & Vision**

**1-800-487-5553**

[ameritas.com/group/olbc/fusionmedstaffexternal](http://ameritas.com/group/olbc/fusionmedstaffexternal)

*\*Travelers will need to log on to the Ameritas website link above to obtain their Dental and Vision Cards\**

#### **Fusion Medical Staffing Benefits Department**

**877-230-3885 ext.154**

[benefits@fusionmedstaff.com](mailto:benefits@fusionmedstaff.com)