



MEDICAL STAFFING

2019 TRAVELERS BENEFITS OVERVIEW

Benefits Offered

Health Insurance [two plan options]: PPO or a **High Deductible Health Plan** offered through Blue Cross and Blue Shield of Nebraska.

Dental and/or **Vision** insurance offered through Ameritas.

Short Term Disability and/or **Basic Life & AD&D** offered through Mutual of Omaha.

Health Insurance Coverage Rules

Coverage begins the 1st of the month following the assignment start date.

Example: Traveler starts an assignment on June 8th, benefit coverage would begin on July 1st

Coverage ends the last day of the month in which the traveler's assignment ends.

Example: Traveler ends assignment on June 14th, benefit coverage would end on June 30th

***IMPORTANT NOTE:** If a traveler ends an assignment on the last day of the month, their benefit coverage would end that same day.

Example: Traveler ends on November 30th, coverage would also end on November 30th

The next assignment **MUST** be in Bullhorn by the Last Day of the current assignment or the employee's insurance coverage will be terminated.

If a traveler drops off insurance coverage due to a break in assignments, new insurance paperwork is **RE-REQUIRED**.

401(k)

Fusion offers a 401 (k) retirement plan through Empower Retirement. Travelers are eligible to participate in the plan after 30 days of service with Fusion.

Empower will mail plan information to the eligible traveler's W-2/Payroll address that is on file with Fusion.

Fusion offers a company match after travelers have worked for 1 year and 1,000 hours. Fusion will match 100% on the first 3% of a traveler's contribution, and 50% on the next 2%. In total if a traveler is contributing at least 5%, Fusion will match the traveler's contribution at 4%.



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26 Day Rule for Health Insurance Continuance

Travelers are allowed to take off 26 days between assignments to continue insurance coverage with Fusion Medical Staffing. Travelers MUST start their next assignment on or before the 27th day. And the assignment MUST be in Bullhorn by the Last Day of the current assignment.

Health Insurance Premium Catch-ups

If a traveler takes time off between assignments or during an assignment, the missed insurance premiums for the week (s) the traveler was off, will be caught up once they return on an active assignment or back to their current assignment.

5-Week Deduction for Health Insurance Premiums

5-Week Deductions are 4 weeks of extra premiums, plus the traveler's regular weekly health insurance deduction.

5-Week Deductions are taken to cover the traveler's insurance premiums through the end of the month in which their assignment ends, but the traveler is no longer receiving a paycheck from Fusion.

Example: Traveler's assignment ends on the 2nd of the month, however the traveler will still have health insurance coverage through the end of that same month. The 4 weeks of extra premiums will be used to cover the traveler's cost of insurance.

5-Week Deductions are taken the 3rd Friday of the month in which benefits begin for the traveler.

Example: Benefits begin for the traveler on January 1st, the 5-Week Deductions would be taken on January 18th.

Travelers who have dependents on their health insurance plan will have the extra premiums split over two weeks to lessen the burden.

Any unused premiums will be refunded to the traveler approximately 30 days after the traveler's assignment ends.

2019 Benefit Premiums (weekly)

Health Insurance	Employee	EE + Spouse	EE + Children	EE + Family
PPO Plan	\$51.12	\$118.22	\$99.05	\$172.53
HDHP Plan	\$33.39	\$91.83	\$75.13	\$139.13
Dental	\$1.66	\$3.86	\$4.02	\$6.09
Vision	\$0.71	\$1.45	N/A	\$2.65
Short Term Disability	\$1.66			
Basic Life & AD&D	\$0.28			

Benefit Provider Contact Information

Blue Cross Blue Shield of Nebraska

1-888-592-8961

www.nebraskablue.com

Ameritas Dental & Vision

1-800-487-5553

www.ameritas.com/group/olbc/fusionmedstaffexternal

Fusion Medical Staffing Benefits Department

877-230-3885 ext. 216

benefits@fusionmedstaff.com

Affordable Care Act Compliance

Under the Affordable Care Act, Fusion must offer health insurance to **ALL** eligible travelers. All travelers **must** complete insurance paperwork whether electing or declining coverage.