

Frequently Asked Questions

How Do I sign up?

Each month we calculate your average hours per week. We notify you when you qualify for coverage. You will have one month to get the paperwork into the office so your benefits can start.

If I decline the benefits can I enroll later?

Yes, if you are still eligible at the time of Open Enrollment, you can enroll then.

What if my hours go down?

If your hours go down below 20 hours per week on average for the month, you will be eligible for COBRA to keep your health insurance, however, you will lose your other benefits.

If you do not elect COBRA, you will not be eligible to re-enroll in any benefits for 4 months after your hours dropped below eligibility.

What if I leave totally and return?

We'll be glad to have you back, but you will not be able to enroll in benefits for 3 months after your return.

How do I qualify for benefits?

Any clinician who averaged 20 hours during a month is eligible and must enroll when notified. If you do not enroll at that time, you must wait until open enrollment in November.

Benefit Program



ConTemporary

HEALTHCARE SOLUTIONS

VA / DC / MD Office
1953 Gallows Road
Vienna, VA 22182
(703)354-5151

Baltimore Office
1300 York Road, #B240
Lutherville, MD 21093
(410)321-0120

Clinicians who average 20 hours per week over a one month period are eligible for benefits.

For detailed Plan Information go to www.RNStaffing.com, follow the link to **Benefits Website** found under the **Clinical Professional** tab.

User: *contemporary*
Password: *RNBenefits*

Other Benefits for Employees

- 401(k) Retirement Plan with 5% Match
- 529 College Savings Plan
- EASYPAY - your pay directly into your ATM card
- On-line Continuing Educations Credits
- Malpractice Insurance fully paid by ConTemporary

Health Insurance - PRE-TAX Benefit

- Includes Prescription coverage
- Blue Cross / Blue Shield
- Choice of HMO or PPO
- Company Subsidized
- PRE-TAX means the premium is deducted from Gross Pay before federal withholding taxes are calculated resulting in LESS tax.

Dental, Vision, Prescription Plan

- Care Entrée 20,000 participating Dentists
- Fee for service Dental Plan for whole family
- No pre-existing condition limitations
- No annual Maximum
- Covers cleaning to orthodontia
- Save 70% on eye exams and glasses
- Save 40% on Prescriptions

401(k) with 5% Match & Immediate Vesting through John Hancock

- All Employees can enroll immediately
- Over 70 investment Options to choose from
- Easy web access to modify fund distributions
- Quarterly analysis helps you manage your investments

Voluntary Short Term Disability Insurance

- Covers both partial and total disabilities
- Choose the benefit that's right for you
- Coverage beginning after 15th day payable biweekly for max of 26 weeks
- Covers Pregnancy leave



**ConTemporary
Nursing / Allied
Solutions**
888-RNS-4YOU
www.RNSTAFFING.com

Plan Summaries

HMO Alternative

- after deductible is met, as follows:

\$15 Primary Care Physician Copay
\$25 Specialist Copay
\$250 Hospital / \$100 ER Copay
\$1200 Employee Deductible
\$2400 Family Deductible

PPO

\$10 Office Visit Copay
You pay 10% of In Network care OR
30% of Out of Network care
\$1500 out of pocket maximum

HMO Standard

\$10 Primary Care Physician Copay
\$20 Specialist Copay
\$0 Hospital / \$50 ER Copay
\$0 Deductible

Monthly Premiums

	HMO-Alt	HMO	PPO #3
Employee	192	264	326
EE & Ch	355	489	603
EE & sp	441	608	750
Family	537	739	913

Dental / Prescription / Vision Plan Monthly Premium

\$19.95 per month plus a one time enrollment fee of \$20

Short Term Disability

Monthly premium varies by age of employee and the benefit payout elected

Rates good through October 1, 2010