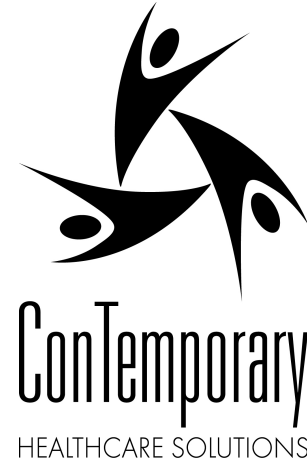


MONTHLY PREMIUMS:

SHORT TERM DISABILITY Monthly Premiums

Weekly Benefit	Monthly Benefit	Your Age		
		Under 50	50-59	60 & Over
100.00	433.00	\$11.70	14.00	19.80
150.00	649.50	17.55	21.00	29.70
200.00	866.00	23.40	28.00	39.60
250.00	1,082.50	29.25	35.00	49.50
300.00	1,299.00	35.10	42.00	59.40
350.00	1,515.50	40.95	49.00	69.30
400.00	1,732.00	46.80	56.00	79.20
450.00	1,948.50	52.56	63.00	89.10
500.00	2,165.00	58.50	70.00	99.00
550.00	2,381.50	64.35	77.00	108.90
600.00	2,598.00	70.20	84.00	118.80
650.00	2,814.50	76.05	91.00	128.70
700.00	3,031.00	81.90	98.00	138.60
750.00	3,247.50	87.75	105.00	148.50

**Short Term
Disability
Dental/Vision/
Prescription Plan**



Dental / Vision / Prescription Drug Plan

Our Comprehensive Dental / Vision / Prescription Plan is available to all Clinicians who average 20 hours per week in a month.

This plan automatically covers the whole family. CareEntee uses the Careington International dental network with over 20,000 participating dentists. This plan has no pre-existing condition limitations, no annual maximums, and no waiting periods, so you can use the plan as often as you like. The plan covers everything from routine cleanings to orthodontia.

This is a fee for service plan, which means that all the covered procedures have been negotiated and are offered at substantial discounts. Please see the summary plan description for benefit highlights. The cost of this plan will be taken out as a payroll deduction on a monthly basis.

888-RNS-4YOU
www.RNSTAFFING.com

VA / DC / MD Office
1953 Gallows Road, Suite 630
Vienna, VA 22182
(703)354-5151

Questions & Answers

What is Short Term Disability?

Voluntary Short Term Disability benefits help replace a part of your income should you become totally disabled due to a non-work related accident or sickness. This includes pregnancy or complications of pregnancy.

What are the actual benefits of Short Term Disability Insurance?

That depends on what amount of your salary you want covered if disabled. Each person can choose what benefit coverage amount that they want. You can choose to receive anywhere from \$100 to \$750 per week, as long as the amount does not exceed 70% of your basic weekly income.

How much does it cost?

Again that depends on you. It depends on what level of benefit you want and how old you are.

Would I receive benefits starting the first day I cannot work?

No. Short Term Disability benefits are payable starting on the 15th day of disability.

How long will payments last?

Payments continue on a biweekly basis for 26 weeks. Premium payments must continue while benefits are being received.

Do I have to take a physical to join?

No, however there is a required limitation relating to pre-existing conditions. The limitation applies to any sickness or injury for which you have received treatment within 12 months prior to your effective date. Any disability contributed to or caused by a pre-existing condition within the first 12 months of your effective date will not be covered.

Who is eligible? Any Clinician who averages 20 hours per week over a month can participate in Short Term Disability or the Dental/Vision Prescription Plan

Do I have to join? No, this is a voluntary program that several of our employees have asked about, so we are making it available to you.

Can I sign up later? If you do not enroll during the initial enrollment period, you must wait until the next open enrollment period to sign up.

Can I pay for any benefits through payroll deduction? Yes, when you enroll you will complete a form allowing us to withhold the premium payment from your paycheck. We will forward this amount to the insurance company so you never have to worry about your coverage lapsing because you forgot to pay your premium.

What if my hours go down? As long as you do not drop below 20 hours per week on average over a month, you are eligible to stay on the plan. If you drop to less than an average of 20 hours worked per week you will lose your benefits and will be frozen out for 3 months. You will not be eligible to re-enroll until the 4th month after your hours drop below eligibility.

What if I leave totally and return? You will not be able to enroll in benefits for 3 months after your return.



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