



**Travel & Contract Assignment Insurance
Program (2008 – 2009)
ADMINISTRATIVE GUIDELINES**

APPLICABILITY	These guidelines apply for the plan year beginning July 1, 2008 and ending June 30, 2009, or until further notice. They pertain to employees who work under a "Travel Placement Agreement" as defined below.
ELIGIBILITY	<p>A travel employee must meet all of the following eligibility criteria to participate in the BlueCross BlueShield health insurance benefits program:</p> <ol style="list-style-type: none"> 1. They must be a Registered Nurse, Critical Care Registered Nurse, Nurse Practitioner, or one of the following allied health professionals: Audiologist, Cath Lab Tech, Cytotechnologist, CT Technologist, Dental Hygienist, Echo Tech, EKG/ECGT Tech, Histotechnologist, Mammographer, MRI Tech, Nuclear Medical Tech, Occupational Therapist, Pharmacist, Physical Therapist, Polysomnographer, Radiation Therapist, Radiology Tech, Registered Dietitian, Registered Respiratory Therapist, Speech Language Pathologist, Speech Therapist, Ultrasonographer, Vascular Technologist, or Post Market Compliance Specialist. 2. They must be working under a Travel Placement Agreement that specifies a minimum work week of 30 hours. 3. The employee must receive net pay each month sufficient to pay for the coverage they select.
ENROLLMENT	<p>The employee must complete an application to enroll in the insurance plan prior to the effective date of coverage.</p> <p>If an employee meets the plan's eligibility requirements under the Travel Guidelines, but fails to enroll, they will not be eligible to participate until the plan's next open enrollment period, unless they qualify for a Special Enrollment Period or have a change in employment status that makes them eligible (see below).</p>
COVERAGE START	If an employee elects to participate in the insurance plan, coverage becomes effective on the first day of the contract under the Travel Placement Agreement.
MAINTAINING ELIGIBILITY	<p>The employee will maintain coverage while working under the terms of the Travel Placement Agreement provided they receive net pay sufficient to pay for the coverage they select.</p> <p>Employees who do not satisfy the above requirements will be terminated from the plan and offered COBRA as of the last day of the month under the Travel Placement Agreement or Travel Placement Agreement extension. The employee will not be eligible to participate until they next meet the eligibility requirements for the Travel Guidelines.</p> <p>NOTE: Favorite Healthcare Staffing is not responsible for the loss of benefits due to the cancellation of a Travel Placement Agreement.</p>
EMPLOYEE COST	For monthly payroll deductions for insurance premiums please see rate sheet in Enrollment Information Packet section.
PREMIUM DEDUCTIONS	<ul style="list-style-type: none"> • Employees are responsible for all insurance premiums except those covered by the company contribution. • Premiums will be paid pre-tax. • Premiums will be prorated and deducted in weekly installments during the employee's travel assignment. • If, for any reason, an employee is not able to cover the entire insurance premium from payroll deduction coverage will be cancelled and the employee offered continuation through COBRA, if applicable.

<p>COVERAGE TERMINATION</p>	<p>An employee may elect to cancel their insurance one time per year during the plan's annual open enrollment period unless they are able to revoke coverage due to a qualifying change in family status.</p> <p>Favorite Healthcare Staffing will terminate the employee's insurance for any of the following reasons:</p> <ol style="list-style-type: none"> 1. Termination of employment. If employment is terminated (<i>and the entire premium has been deducted from the employee's pay – if not, see lack of payment below</i>) insurance will cease on the last day of the month and the employee will be offered COBRA continuation. COBRA may not be offered if the employee is terminated due to gross misconduct. 2. Lack of payment. If an employee is not able to cover the entire insurance premium from payroll deduction prior to the end of the month, except the first month, the insurance will be cancelled and the employee offered continuation through COBRA. 3. End of Travel Placement Agreement. Coverage will end on the last day of the month under a Travel Placement Agreement. <p>When an employee's work ceases due to sickness or injury, coverage may be continued if the employee applies, and is eligible, for leave under the Family and Medical Leave Act of 1993 (FMLA).</p>
<p>SPECIAL ENROLLMENT</p>	<p>Any employee or dependent who declines the insurance will not be able to enroll until the next Open Enrollment Period unless they have an event that qualifies for a Special Enrollment Period and meet the plan's eligibility requirements.</p> <p>Events that qualify an employee or dependent for a Special Enrollment Period include:</p> <ul style="list-style-type: none"> • Loss of an existing insurance policy due to termination of employment, loss of eligibility, or termination of the employer contribution. • Expiration of COBRA continuation coverage. • Loss of insurance due to divorce or loss of spouse's insurance due to death of spouse. • Acquisition of a dependent through birth, adoption, or marriage. <p>Employees must request such enrollment within 31 days of the event. The effective date of coverage will be the first day of the month after the date the application is received, or in the case of a birth or adoption, the actual date of the qualifying event.</p>

OTHER INSURANCE	Employees may participate in other health insurance benefit programs offered by the company in addition to this plan. The employee is responsible for enrolling in and/or terminating other coverage according to the policies and procedures specific to those programs.
DESCRIPTION OF BENEFITS	Please see the schedule of benefits from BlueCross BlueShield of Kansas City.