



**Travel & Contract Employee Insurance
Program (2009-2010)
ADMINISTRATIVE GUIDELINES**

APPLICABILITY	These guidelines apply for the plan year beginning July 1, 2009 and ending December 31, 2010, or until further notice. They pertain to healthcare professionals who work under a "Travel Placement" Agreement" as defined below.
ELIGIBILITY	<p>A travel healthcare professional must meet all of the following eligibility criteria to participate in the Blue Cross/Blue Shield health insurance benefit program:</p> <ol style="list-style-type: none"> 1. They must 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, Histotechnologist, Mammographer, MRI Tech, Nuclear Medical Tech, Occupational Therapist, Pharmacist, Physical Therapist, Polysomnographer, Radiation Therapist, Radiology Tech, Registered Dietician, Registered Respiratory Therapist, Speech Language Pathologist, Speech Therapist, Ultrasonographer, or Vascular Technologist. 2. They must be working under a Travel Placement Agreement that specifies a minimum workweek of 30 hours. 3. They must receive a net pay each month sufficient to pay for the coverage they select.
ENROLLMENT	<p>The healthcare professional must enroll in the insurance plan within 7 days from the start of the contract.</p> <p>If a healthcare professional meets the plan's eligibility requirements under the Travel Guidelines, but fails to enroll they will not be eligible to participate until the beginning of their next contract.</p>
COVERAGE START	If a healthcare professional 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 healthcare professional 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>Healthcare professionals 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 healthcare professional will not be eligible to participate until they next meet the eligibility requirements for the Travel Guidelines.</p> <p><i>NOTE: Favorite Healthcare Staffing, Inc. is not responsible for the loss of benefits or any related expenses due to the cancellation of a Travel Placement Agreement.</i></p>
HEALTHCARE PROFESSIONAL COST	For the monthly payroll deductions for insurance premiums please see the rate sheet in the Enrollment Information Section on Favorite's web page.
PREMIUM DEDUCTIONS	<ul style="list-style-type: none"> • Healthcare professionals 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 healthcare professionals' travel assignment. If the healthcare professionals' pay for one week is not enough to cover the weekly installment for the premium, Favorite will increase future deductions to satisfy the contract. • If, for any reason, a healthcare professional is not able to cover the entire insurance premium from payroll deduction, coverage will be cancelled and the healthcare professional offered continuation through COBRA, if applicable.
COVERAGE TERMINATION	A healthcare professional 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>Favorite Healthcare Staffing, Inc. will terminate the healthcare professional's insurance for any of the following reasons:</p> <ol style="list-style-type: none"> 1. Termination of employment. If employment is terminated (and the entire premium has been deducted from the healthcare professional's pay---if not, see lack of payment below) insurance will cease on the last day of the month and the healthcare professional will be offered COBRA continuation. COBRA may not be offered if the healthcare professional is terminated due to gross misconduct. 2. Lack of payment. If a healthcare professional 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 healthcare professional 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 a healthcare professional's work ceases due to sickness or injury, coverage may be continued if the healthcare professional applies, and is eligible, for leave under the Family and Medical Leave Act of 1993 (FMLA).</p>
SPECIAL ENROLLMENT	<p>Any healthcare professional who declines the insurance will not be able to enroll until 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 a healthcare professional from 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>Healthcare professionals 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/enrollment is received.</p>
DESCRIPTION OF BENEFITS	<p>Please see the schedule of benefits from Blue Cross Blue Shield of Kansas City.</p>