



Phoenix Medstaff

2024 Defined Benefit Guide



401K – 7% Employer Match

\$1000 New Lead Credit

Licensure / CPR Reimbursement

Phoenix offers a 401K through VOYA to help save for the future with industry-leading Employer Match

- Eligible and contributions vested from Day 1
- 5% Employer Match

After 500 hours, employees are eligible for an additional Employer Match

- For employees contributing over 5% (up to 10%), Phoenix will match an additional 40% of the employee contribution

Total potential Employer Match of 7%

On your second extension, Phoenix Medstaff will pay up to \$1,000 for new Lead

- Just send us the receipt and it'll be on your next check
- Total freedom to choose design and colors

Traveling somewhere new? Need to renew those pesky CPRs?

- Phoenix Medstaff will reimburse for all credentials and licensures required
- Going to new state and need to apply? Done!
- Renewing BLS? Done!
- Renewing ACLS? Done!
- Renewing PALS? Done!



Paid Time Off

Paid time off is available immediately, no vesting or waiting period. Use it as you accrue it.

Travelers will accrue the maximum required by law at their work location - be it federal, state, city, county or local.

Phoenix Medstaff Bill Rate Promise

Phoenix Medstaff believes in transparency and honesty. When we work with travelers, it's always easiest when both sides can trust each other - which never happens unless you have the same information we do.

While our competitors can take upwards of 25% profit, we work at a 20% profit margin. We tell you the bill rates so you can see and verify yourself.

Overtime, On Call, CBOT

Phoenix does not take profit on Overtime, On Call and Callback OT. Our 20% comes from the contracted hours - 36 or 40 or whatever it happens to be. We believe your extra hours are just that - Extra. Your extra. So we only take what's necessary to cover our direct costs - employer payroll taxes and insurances. No profit!



Health Insurance

Phoenix offers Health / Medical Insurance through **Blue Cross Blue Shield of Arizona**. Phoenix employer contribution to medical insurance is \$200 per month.

- **Silver PPO**
 - \$5,000 Deductible
 - \$8000 Max out of pocket
 - 20% Coinsurance
 - Copays:
 - Primary - \$40
 - Specialist - \$90
 - Urgent Care - \$90
- **Gold PPO**
 - \$2,500 Deductible
 - \$7000 Max out of pocket
 - 20% Coinsurance
 - Copays:
 - Primary - \$15
 - Specialist - \$45
 - Urgent Care - \$60
- **Platinum PPO**
 - \$750 Deductible
 - \$2,750 Max out of pocket
 - 20% Coinsurance
 - Copays:
 - Primary - \$10
 - Specialist - \$20
 - Urgent Care - \$60
- **Guardian Dental insurance**
 - Deductible - \$25
 - Annual Maximum Benefit - \$2,500
 - Exam & Cleanings - \$0
 - Basic Services (fillings) - 10%
 - Major Services (crowns, root canals) - 20%
- **Beam Vision insurance**
 - Exam Copay - \$10 (every 12 months)
 - Glasses Copay - \$10
 - \$200 Frame allowance (every 12 months)
 - \$200 contact Lens Allowance (every 12 months)

Both the Gold and Silver PPO qualify for the Phoenix Medstaff HSA plan



Other Insurance

(offered through Aflac and Principal)

ST Disability Insurance

- Benefits are 60% of weekly taxable income, up to \$1,500 a week

Special Event Insurance

- Pays a lump-sum benefit upon diagnosis of having had a primary specified health event, which increases for dependent children
- Pays benefits for hospital confinement, continuing care, transportation, and lodging
- Is guaranteed-renewable—as long as premiums are paid, the policy cannot be canceled
- Has no deductibles, copayments, or network restrictions—you choose your own medical treatment provider

Cancer Insurance

- Helps with all aspects of cancer care, from diagnosis to treatment, hospital charges, home health and more
- Annual screening included
- **Kids are covered free**

Life Insurance

- Up to \$500,000 if under age 50
- \$250,000 if age 51 to 70

Hospital Insurance

- Helps with expenses health insurance doesn't cover in the form of a fixed benefit during periods of hospitalization or care resulting from Sickness or Injury

Accident Insurance

- Coverage includes benefits payable for routine medical exams, all common accident treatment, X-rays, diagnostic exams, physical, speech and occupational therapy and hospital stays



Health Savings Account (HSA)

Phoenix offers a variety of Health Savings Account (HSA) and Flexible Spending Accounts (FSA) that offer pre-tax contributions to be used towards qualified expenses.

Health Savings Account (HSA)

- Used to cover common everyday medical expenses - prescriptions, copays, coinsurance
- Maximum contribution is \$3,804.14 and \$7,608.33 for single and family coverage

Healthcare FSA

- Eligible expenses can include medical, dental, vision, hearing and prescription expenses, plus copays, coinsurance and certain over-the-counter (OTC) items.
- The prorated maximum contribution is \$2,933.37.

Limited Purpose FSA

- Dental and vision expenses
- The prorated maximum contribution is \$2,933.37

Dependent Care FSA

- Caring for dependent children or seniors
- The prorated maximum contribution is \$4,583.37



Health Advocates Network

(offered through Aflac free of charge for Phoenix employees)

Medical Bill Saver: Leave negotiation to the professionals. Finding ways to reduce health care costs can help increase employee satisfaction. With Medical Bill Saver, a team of expert negotiators work with health care providers to get the best discounts for your employees as well as their spouse/partner, parents, parents-in-law and dependent children.

Medical Bill Saver can help reduce out-of-pocket costs by:

- Reviewing medical bills for accuracy.
- Reaching out to providers to negotiate medical bills of \$400 or more that are not covered by insurance.
- If an agreement is made, the provider approves payment terms and conditions.
- You will get a personal, easy-to-read savings result statement summarizing the outcome and payment terms.

Online Personal Wellness: Help your employees meet their health and lifestyle goals. With Online Personal Wellness, it's never been easier for your employees to commit to a healthier lifestyle. This service gives employees, spouse/partners and their dependents age 18+:

- Tools to help develop plans to achieve wellness goals.
- Online resources such as digital workshops and online coaching.
- Gym discounts.
- Access to an inbox monitored by a wellness coach.

Financial and Legal Fitness: Help employees be healthier, wealthier and wiser. Dealing with financial or legal decisions can be stressful and have a negative impact on your employees' health. To help take the stress out of those situations, employees, spouse/partners and their dependent age 18+ will have access to:

- Limited phone consultations with financial and legal specialists.
- Access to the Financial Fitness Center with more than 200 tutorials providing guidance on
- budgeting, investing, home buying and many other topics.
- Tools such as loan calculators, webinars, education and more.
- Downloadable forms for taxes, wills and personal finance.



LifeMart Employee Discounts

(Life Insurance, Cruises, Car Buying, Mortgage)

Gym Memberships

Discounted Hotels

Life Insurance is offered at a discount through our partner LifeMart and AIG Direct

LifeMart, aside from Life Insurance, offers a ton of **employee discounts**:

- Cruise Discounts
- TrueCar Auto Purchases
- Food Delivery (HelloFresh, EveryPlate)
- Pet Insurance
- Mortgage Discounts
- Rosetta Stone
- Customized insurance through Liberty Mutual
- Car Rental discounts
- Cell Phone discounts

Exercising on the Go? No Problem!

- With LifeMart, employees can join local gyms (24 Hour Fitness, LA Fitness) for as little as \$28 a month
- Month to Month without having to sign up for full franchise agreement for locations you don't use
- Discounts on premium locations such as Yoga and others

Need Discounted Hotel Rates?

- Phoenix will send an invitation to view discounted hotel rates through the Hotel Engine portal
- We do not require the hotel stay to be part of an assignment, can be for vacation!