

## **EMPLOYEE BENEFITS**

### **Private Housing or Housing Allowance**

Private housing is provided for by Independent Healthcare Staffing. Our standard housing package consists of a one bedroom apartment with a furnished living area, kitchen and bedroom.

IHS selects housing based on: 1) Safety, and 2) Proximity to facility. IHS will put the utilities in our name and pay up to \$75.00 monthly toward your utility usage. Telephone, cable or additional packages (dishes, towels, etc.) are the responsibility of the traveler. Additional arrangements can also be made at cost (additional bedrooms, pets, etc.).

If you want something included in your housing package, just ask and we'll provide full details of getting it for you.

Housing Allowance amounts paid based on location and calculated using legal guidelines - non taxed if you qualify.

Tax Free housing allowance is available, however IRS rules do not permit companies such as Independent Healthcare Staffing to provide housing accommodations ALONG with a housing allowance that is approved by the IRS.

At IHS, you are welcomed to travel with family members, companions and pets as long as you notify us in advance.

For questions regarding housing, please contact our Housing Director.

### **Compensation**

Independent Healthcare Staffing travelers are paid weekly, provided the traveler's timesheet is received on time (Mondays by noon EST). Pay is provided via direct deposit.

### **Holiday Pay**

Holiday Pay is provided for holidays observed at your assignment facilities. Such holiday pay for working the observed holidays will be outlined in your contract.

### **Per Diem 'Tax Advantage' Plan**

The IRS allows travelers certain tax free "per diems" for meals and incidentals, which apply to traveling professionals. Independent Healthcare Staffing uses the approved IRS guidelines for all travelers who choose to take advantage of this program. We protect your best interests to ensure that this benefit is applied properly so that you aren't penalized on your yearly income taxes.

Ask your recruiter for an explanation and details of this popular program.

**Licensure Reimbursement**

Up to 125.00 per renewal period.

**Bonuses**

Independent Healthcare Staffing offers many different bonus opportunities. Bonuses are rewards for outstanding qualities or choices that we value in our employees such as longevity, attendance, referrals, paperwork/credential compliance, shared housing and others. With a little effort, there are many chances to qualify.

**Simple IRA**

Independent Healthcare Staffing will match 3% of your salary (not your contribution!) You are 100% vested from day 1 and you may enroll at any time after your 90<sup>th</sup> day of employment and you have worked a minimum of 494 hours.

**Employee Handbook - Available on-line**

An Employee Handbook available on-line for easy access to all travelers. Hard copies always available upon request.

**24 Hour Contact**

All Independent Healthcare Staffing employees have access to an emergency pager number to be used ONLY for emergencies. This gives you 24 hour access to an IHS management level employee in the event of an emergency situation.

**Continuing Education Units (CEU's)**

They're FREE! IHS travelers are provided with paid continuing education courses that may be accessed via our website. You are able to print your own certificates of successful completion and your CEUs will be automatically sent to the Board of Nursing in your home state.

### **Financial Planning**

Financial Planning processes help you meet your life goals through proper management of your finances. Such goals could include the purchase of a home, college funding, paying your mortgage off ahead of schedule, or planning for retirement, as examples. Get the help you need to reach your goals by planning direction and meaning to your financial decisions and understand how your financial decisions affect other areas of your finances. Expert advice provides reduction of risks and management of your funds so that your money works to your advantage.

#### ***For details, contact:***

Steve Gamble

**(803) 329-3607**

[Steve@GambleLivingston.com](mailto:Steve@GambleLivingston.com)

ID: Independent Healthcare

### **Identity Theft Protection Program**

According to the Federal Trade Commission, 1 of 3 Americans will have their Identity stolen this year. Protect yourself (including your spouse) for a fee of less than \$15.00 per month. This is a protection service that any IHS Traveler may continue on a month to month basis. It is a service that is an elective service by the IHS Traveler. If you enroll, the coverage is for you (and your spouse, if you choose, at no additional cost). This service is available to all travelers regardless of your location within the entire United States and the ten provinces of Canada.

### **Joint Commission Certification**

Independent Healthcare Staffing is proud to be a Joint Commission Certified Healthcare Staffing Company, ensuring that processes are in place and adhered to in order to protect your best interests and licensure.

### **Job Postings - (updated and online)**

IHS updates all job postings on our website DAILY, Monday through Friday of each week (usually by 12:00 noon, EST). This pertains to all Travel Nursing and Allied Health postings, as well as Permanent Placement opportunities. Please check HOT Travel Nurse Jobs, Hot Allied Health Jobs, and Hot Permanent Jobs, located in the menu on our homepage.

## **Major Medical Insurance Benefits**

IHS provides our employees with PAID major medical insurance coverage through United Healthcare, **effective on the first day of employment**. United Healthcare provides NATIONAL COVERAGE and has providers throughout all 50 states. This is a premium PPO Plan designed to provide comprehensive coverage.

Additionally, you may for a premium, also elect to provide coverage for:

Spouse

Child(ren)

Family

For a detailed view of this coverage, [click here](#).

Furthermore, your PAID insurance coverage also provides the following additional coverage:

Prescription (co-pay)

Dental

You may elect additional benefit coverage, including additional Life and AD&D, vision, Gap coverage and others for a weekly premium.

**COBRA Insurance**, as required by law, will be offered to all exiting employees of Independent Healthcare Staffing. You will receive your COBRA option notification within 14 days of your exit date. The name of the IHS administrator organization for COBRA is CobraGuard. Once you receive your COBRA information in the mail, you will have 60 days to make a decision and up to 45 days more to submit the enrollment forms and a check to CobraGuard in order to become covered with insurance coverage under COBRA guidelines. Please be aware that the money due to CobraGuard will be retroactive, monthly, from your exit date to present date for insurance coverage under COBRA laws.

### **Online Forms**

Forms for employment and required yearly updates are located online through the IHS website. You may print, read, sign and fax back to us (all IHS faxes are operative 24 x 7). IHS travelers are not permitted to start an assignment unless all required paperwork is received prior to your assignment start date. Upon hire, an IHS Compliance Specialist will contact you with deadline dates to have your paperwork completed and received at IHS. Your Compliance Specialist is responsible for seeing that your assignment starts trouble free with the client facility of your choice.

### **Liability Insurance**

At no cost to you, IHS maintains your Liability Insurance, protecting your licensure and right to practice in your field. Our coverage exceeds the standard coverage provided by most firms. We take the **protection** of your professional status seriously.

### **Scholarship Program**

Independent Healthcare Staffing offers an annual \$1,000.00 Scholarship, which is open to all IHS travelers and their immediate family members to compete for. Healthcare focus is not a requirement to participate in the competition for the Scholarship award. You must be actively employed by Independent Healthcare Staffing to participate. You can obtain detailed information by contacting Charles R. Gold, RN, President at [cgold@independenthealthcarestaffing.com](mailto:cgold@independenthealthcarestaffing.com)

### **Supplemental Insurance Choices**

In addition to your paid insurance benefits, Independent Healthcare Staffing also offers additional options for insurance coverage for cost. Through Colonial Life Insurance Company, you may also elect to pay a weekly premium for any of the following additional coverage plans:

Short Term Disability

Long Term Disability

Cancer Insurance

Accident Insurance

***For details, contact:***

Pete Reynolds

**(803) 798-5328**

[preynolds@sc.rr.com](mailto:preynolds@sc.rr.com)

ID: Independent Healthcare

Furthermore, you may also select additional LIFE INSURANCE options beyond what IHS provides (through our group plan with The Principal). This means low costs to you with the following features:

- \* Additional Term Life Insurance for yourself
- \* Additional Term Life Insurance for your spouse / child(ren)
- \* Low group rates which are payroll deducted
- \* No physical required to join

**Note:** These options are in **ADDITION** to the paid coverage provided in your major medical coverage (for those who wish to carry more insurance than your paid insurance plan offers).

For questions regarding any of the additional insurance options available to you, contact our Office Manager at 800-536-3001.

**Travel Pay**

IHS pays travel pay to and from the assignment, up to \$750.00 per assignment.

**Travelers Resources**

Online contact information for all regulatory boards for both Nursing and Allied Health fields are located for your easy access. In addition, other valuable information related to the needs of the traveling professional are also found on this area of our website.

**Vacation Pay**

This program is not associated with IHS' Paid Time Off Program (two different benefits for different employee types). After three or four consecutive 13 week assignments, you qualify for Vacation Pay. Pay earned for vacation will be paid at the rate paid on the most recent Assignment Service Agreement.

For details on how to collect your vacation pay, please contact your recruiter.

**Workers Compensation Insurance**

As required by law, IHS provides paid workers compensation insurance on each traveler. Should you become injured on the job, please complete an incident report. These can be found on our website or you may contact your recruiter for a copy of the form. Complete the form with detailed information.

Within 24 hours of incident/accident you are required to file a claim with the insurance company by calling 1-866-840-1223 as well as submit the completed incident form to IHS. This ensures that you will be covered by the workers compensation insurance. You may also refer to the proper procedure in your employee handbook located on the IHS website.

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