



TNAA
TRAVEL NURSE ACROSS AMERICA

2018 Benefit Guide

(MaxCash Benefits)



Welcome to your 2018 Benefits Enrollment



WE'VE GOT YOU COVERED!!

We are so excited and honored to present your 2018 Benefit Options! We have partnered with Explain My Benefits (EMB) to provide a positive enrollment experience utilizing an online enrollment system including a mobile app.

We encourage you to review all of your benefit options before making your elections. Only you can determine which benefits are the best for you. We want you to understand all of your options and make informed decisions.

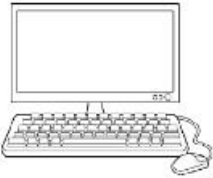


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Enrollment Information

- ◆ *Enrollments must be completed within 30 days of the first day worked.*
- ◆ If you do not make elections within 30 days you will not be eligible to enroll in benefits until TNAA's annual Open Enrollment **OR** until you have a qualifying event.
- ◆ All plans provided by TNAA are effective on the first day worked, and end on the last day worked.
- ◆ To review Benefit Options and other important information, visit www.TNAA-MaxCashBenefits.com.



Self-Service

Visit www.TNAA-MaxCashBenefits.com and click on "Log into Your Benefit System" **OR** download the mobile app (directions on page 5).

- You **MUST** click "submit" once your elections are complete, and you should receive a confirmation number. *If you do not receive a confirmation number, your elections are not complete.*
- You may return to the system anytime to review your enrollment confirmation.

****In order to prepare for making enrollment elections you will need to Review the 2018 Benefits Guide prior to going through the enrollment process and gather dependent and beneficiary information (i.e. Social Security Numbers and Dates of Birth).**

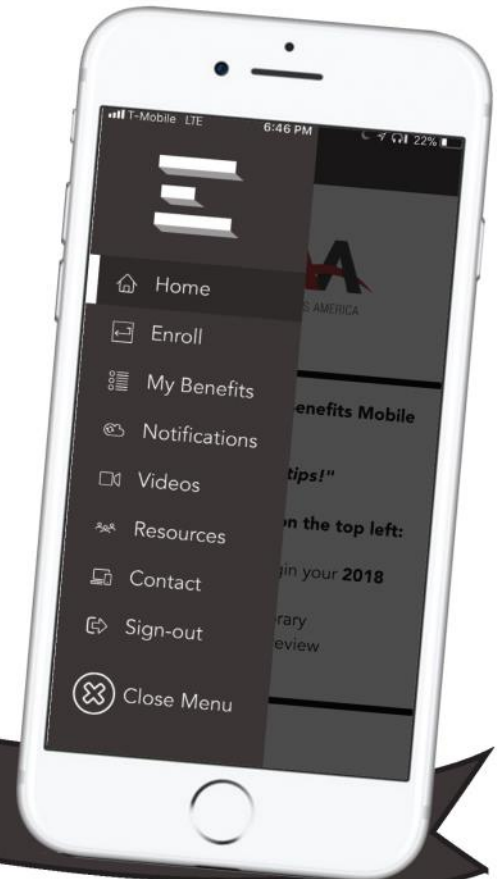


BENEFITS ENROLLMENT APP

TNAA has provided you an app to manage your benefits that allows you to:

- ✓ **Enroll in your benefits from your phone**
- ✓ **View your current benefits**
- ✓ **Watch benefit education videos, review benefit guides and plan summaries**
- ✓ **Receive important message notifications about your benefits**

Benefits at your fingertips!



TO DOWNLOAD:

1. Visit the Apple or Android App Store
2. Search for: **Explain My Benefits**
3. Download the free app!
4. Enter company code: **maxcashtnaa**



Medical

Travel Nurse across America continues to work to provide medical coverage, at affordable rates, for you. Medical insurance coverage will be administered by Cigna.

	Cigna			
	High Deductible Plan		PPO Base Plan	
	In Network	Out of Network	In Network	Out of Network
Deductible				
<i>Individual</i>	\$7,250	\$21,750	\$3,000	\$3,000
<i>Family</i>	\$14,500	\$43,500	\$6,000	\$6,000
<i>Coinsurance</i>	30%	50%	30%	50%
Out of Pocket Maximum (includes copays, coinsurance and deductibles)				
<i>Individual (Includes Deductible)</i>	\$7,350	\$22,050	\$6,350	\$11,000
<i>Family (Includes Deductible)</i>	\$14,700	\$44,100	\$12,700	\$22,000
Doctor's Office				
Office Visit (PCP/ Specialist)	Ded. + 30%	Ded. + 50%	\$40/\$60 copay	Ded. + 75%
Preventive Care Services (routine exams, x-rays/tests, immunizations, well baby care and mammograms)	100% Covered	Ded. + 75%	100% Covered	Ded. + 75%
Hospital Services				
Emergency Room	Ded. + 30%	Ded. + 50%	\$300 copay	\$300 copay
Urgent Care	Ded. + 30%	Ded. + 50%	\$50 copay	Ded. + 75%
Inpatient	Ded. + 30%	Ded. + 50%	Ded. + 30%	Ded. + 40%
Outpatient Surgery	Ded. + 30%	Ded. + 50%	Ded. + 30%	Ded. + 40%
Prescriptions				
Retail - Generic/Formulary/ Non-Formulary/Specialty	Ded. + 30%	Ded. + 50%	\$10 / \$35 / \$60 Ded. + 20%	Ded. + 25%

Weekly Payroll Deductions	Plan	Employee	Employee + 1	Employee + 2 or more
	High Deductible Plan	\$40.70	\$112.38	\$176.63
	PPO Base Plan	\$67.25	\$141.52	\$236.24

*Dependents can be enrolled through age 25. Coverage terminates on the dependent's 26th birthday.

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the TNAA dental benefit plan through **Delta Dental**.



	Delta Dental Base Plan	
Coverage Type	In Network	Out-of-Network
Deductible (Single/Family)	\$75 / \$225	
Calendar Year Maximum	\$1,000	
Carry-Over Benefit Maximum	\$1,000	
Coverage Highlights		
Preventive Services (diagnostic, x-rays, cleanings and fluoride treatments)	100% Covered, No Deductible	90% Covered, No Deductible
Deductible Applies		
Basic Services (amalgam and composite fillings, space maintainers)	80%	72%
Major Services (crowns, jackets, prosthetics such as bridges and partial and full dentures, implants)	50%	45%
Coverage for the following benefits varies by plan: (endodontics, oral surgery, periodontics - maintenance, non-surgical & surgical)	Covered under Major Services	
Orthodontia (children under age 19) Lifetime Maximum	Not Covered	

Weekly Payroll Deductions	Employee	Employee + 1	Employee + 2 or More
	\$5.31	\$11.52	\$20.64

**Dependents can be enrolled through age 25. Coverage terminates on the dependent's 26th birthday.*

THE DELTA DENTAL DIFFERENCE

Delta Dental of Arkansas is proud to offer you quality dental insurance, and we hope you will take advantage of your benefits to receive the best care possible for your smile. For more information about your dental insurance plan, contact Delta Dental Customer service at 1-800-462-5410.

SAVE MONEY

Delta dental has the largest network of dentists in Arkansas and across the nation, which means you will find quality care wherever you are. While you are free to see the dentist of your choice, it works to your advantage to choose a dentist from one of the two Delta Dental networks: Delta Dental Premier and Delta Dental PPO. To obtain the *deepest* discounts and the *least* amount of out-of-pocket expenses, choose a dentist from the **Delta Dental PPO** network.

Locate a participating dentist near you by visiting www.deltadentalar.com to use the online directory. The directory will create a list of dental offices that match your search and will also provide maps and directions to a selected office.

INCREASE YOUR ANNUAL MAXIMUM

Delta Dental's Carryover Benefit allows you to carryover a portion of your unused benefits each year giving you the opportunity to grow your coverage.

If you need a procedure that costs more than your annual maximum, you can pay the difference with carryover benefits.

If you are enrolled in the **dental plan**, you will **qualify to carryover \$250** or 25% of your annual maximum each year if you meet the following requirements:

- You must submit at least one claim for covered services during the calendar year.
- Your paid claims must be less than half (\$499) of your annual maximum (\$1,000) for the Accumulation Year.

The amount accumulated under the Carryover Benefit cannot exceed the amount of the member's annual maximum of \$1,000.

ADDED BENEFITS

Through evidence based dentistry, Delta Dental encourages patients to receive the dental care that is most appropriate for certain medical conditions.

For covered members with diabetes, heart disease, have a history of periodontal disease or who are pregnant, Delta Dental will cover up to four routine cleanings or periodontal maintenance procedures per year.

The additional benefits may not be combined for patients with more than one of the above conditions.





Regular eye examinations cannot only determine your need for corrective eyewear, but also may detect general health problems in their earliest stages. Protection for your eyes should be a major concern to everyone. Vision is offered through **DeltaVision**.

	DeltaVision Plan	
	In-Network	Out-of-Network
Comprehensive Eye Exam <i>Every 12 months</i>	\$10 Copay	Up to \$36 reimbursement
Frames and/or Lenses <i>Lenses every 12 months, frames every 24 months</i>	\$25 Copay \$150 retail allowance (Frames)	See below for lenses Up to \$70 frames reimbursement
Contact Lens Fitting Exam <i>Every 12 months in lieu of glasses</i>	\$25 Copay	Not Covered
Eyeglass Lenses		
Single Vision, Bifocal, Trifocal, Lenticular	Included	Up to \$28 / \$42 / \$56 / \$78
Progressive Lens Upgrade (subject to copay)	Covered up to the cost of lined trifocal, insured pays balance	Up to \$56
Contact Lens Fitting Exam (subject to copay)		
Standard CLF Exam	Covered in full	Not Covered
Specialty CFL Exam	\$50 retail allowance	Not Covered
Contact Lenses		
Elective (Conventional or Disposable)	\$150 retail allowance	Up to \$100 reimbursement
Medically Necessary	Covered in full	Up to \$210 reimbursement
Discounts		
Frames	20% off amount over allowance	N/A
Lens Options (scratch coat, UV coat, tint, etc.)	20% off retail	N/A
Progressives	20% off amount over retail lined trifocal lenses	N/A
Refractive Surgery (LASIK)	15% - 50% off retail	N/A

Weekly Payroll Deductions	Employee	Employee + 1	Employee + 2 or More
	\$1.30	\$2.47	\$3.23

**Dependents can be enrolled through age 25. Coverage terminates on the dependent's 26th birthday.*

Basic Life and AD&D

TNAA provides a basic life and accidental death and dismemberment (AD&D) insurance coverage in the amount of \$25,000 through **Lincoln Financial** to all benefit eligible employees at no cost to the employee.



Life comes with many demands - from family issues... to legal and financial concerns... to coping with stress. Occasionally these matters can affect your work, health and family. When that happens, count on *EmployeeConnect Plus* services to provide you with the support, resources and information you need to rise to the challenge.

EmployeeConnect Plus overview

- Company sponsored
- Strictly confidential
- Provided at no charge to you
- Available to you and your dependents 24/7

You get:

- Unlimited phone access to legal, financial, and work-life services
- In-person help with short-term issues
- Up to six* sessions per person, per issue, per year

For confidential employee assistance:

Call 855-327-4463

Or visit us at
www.GuidanceResources.com
(Web ID = Lincoln)

*In California, up to three sessions in six months, starting with initial contact by the employee.

GuidanceConsultants

Confidential counseling for emotional and stress-related matters.

It's reassuring to know that you and your loved ones have access to counseling from trained clinicians for:

- * Stress, anxiety, and depression
- * Relationship/marital conflicts
- * Issues with children
- * Job pressures
- * Grieving and loss
- * Substance abuse

GuidanceResources Online

Information always at your fingertips.

Whenever you need information or guidance on important life matters, just visit GuidanceResources.com. You'll find a wealth of knowledge on issues such as relationships, work, school, children, legal, financial, and more.

Financial Services

Guidance that's "right on the money".

Everyone needs a bit of financial advice now and then. That's why *EmployeeConnect Plus* gives you access to a GuidanceConsultant to discuss your specific situation and schedule a phone appointment with a ComPsych® financial expert.

Legal Services

Helping you navigate the legal system.

When a legal matter arises, you can feel overwhelmed. Fortunately, help is just a phone call away. *EmployeeConnect Plus* gives you access to a GuidanceConsultant who will talk with you about your specific situation and schedule a phone appointment for you with a ComPsych® staff attorney.

Along with unlimited phone access to staff attorneys, you are entitled to one free 30-minute consultation with a local attorney (per legal issue), and 25% off network attorneys' customary legal fees.

Work-life Services

A helping hand with everyday challenges.

When you need help resolving issues at home or at work, *EmployeeConnect Plus* is here for you. Work-life specialists will research your question and in just a few business days will send you information on your topic of interest.

Important Contacts

Vendor	Phone	Website
Medical Cigna	800-401-4041	www.mycigna.com
Dental Delta Dental	800-462-5410	www.deltadental.com
Vision DeltaVision	800-507-3800	www.deltadental.com
Basic Term Life Lincoln Financial Group	800-423-2765 Reference ID: SURNU2	www.lincolnfinancial.com
EAP Lincoln Financial	855-327-4463	Www.GuidanceResources.com (Web ID = Lincoln)





TRAVEL NURSE ACROSS AMERICA

Benefit Guide Description

Please Note: This guide provides Information regarding the TNA benefit program. More detailed information is available from the plan documents and administrative contacts. The plans and policies stated in this information are not a contract or a promise of benefits of any kind, and therefore, should not be interpreted as such.

