

Benefits FAQs

When do Benefits start with Fusion?

Benefits begin the 1st of the month following your start date. For example, if your contract starts on June 15th then your benefits begin on July 1st.

What happens if my contract begins on the 1st of the month?

If your contract begins on the 1st of the month, your benefits will still begin the 1st of the following month. For example, if your contract starts June 1st, your benefits will begin July 1st.

What type of benefits does Fusion offer?

Fusion offers 3 Medical plans to choose from, one PPO plan and two High Deductible Plans, as well as Dental, Vision, Basic Life, and Short-Term Disability.

If travelling to the state of Hawaii, Hawaii has their own mandated coverage and you will be offered that coverage at that time. If you were previously on the BCBS Nebraska Medical coverage and/or the Ameritas Dental and Vision, this coverage will be terminated when moving to Hawaii for an assignment.

Can insurance be used outside of Nebraska?

Fusion offers all medical insurance plans through Blue Cross Blue Shield of Nebraska, however Blue Cross has a large network of providers across the U.S. If you are utilizing a provider that is a participating Blue Cross Blue Shield provider, then your services should be covered at in network costs. The Hawaii coverage is also the Blue Cross Blue Shield, but through Hawaii.

How do I find out if my medical provider is in Network?

You can search for providers, services and much more on www.nebraskablue.com

You can either log into your account or search as a guest. You will want to search under the Find a Doctor tab, on the site to look up providers or services in your area that are in network. Under the Networks, you will search under the Network Blue option.

I have a cold and there is not an Urgent Care in the area I am staying, do I have any other options for care besides the ER?

YES! Blue Cross Blue Shield offers an awesome program called Telehealth! Telehealth is a fast, easy way to see a doctor and you don't even have to get off the couch if you don't feel like it! Telehealth allows you to have a live visit via computer, tablet or smart phone with a U.S. board- certified physician anytime, day or night. It's easy to use, private and secure. Telehealth can take care of the most common issues like cold, flu, fever, rashes, sinus infection, abdominal pain, pink eye, ear infections, migraines and more.

The cost to utilize this service is just \$10 for the PPO plan and \$54 for the High Deductible plan. Click the link below to learn more and register today! <https://www.nebraskablue.com/resources/member-perks/telehealth>

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I never received my benefit cards, what should I do?

Member ID cards are mailed to your permanent home address.

If you did not receive physical copies of your cards, you can email a request for cards to the Benefits department at benefits@fusionmedstaff.com. Benefits will send you out the information you need to obtain your cards electronically.

Does Fusion offer 401k and when am I eligible to participate?

Fusion offers our 401K through Empower Retirement Services. Employees are eligible to defer their own contributions after 30 days of service. After 1,000 hours worked, employees contributing their own funds will be eligible for the safe harbor match.

The Safe Harbor Match is 100% of employee deferrals on the first 3% and 50% of employee deferrals on the next 2%. Total match if employee contributions 5% or more, is 4%.

Are the 401k deductions based on the full paid amount or just on the hourly pay?

Contributions and matching are deducted based only on gross taxable wages.