

M R O • Medical Recruiters Online

— *A complete benefits package for the people who deliver oncology care.*

THE W2 LOCUM

Benefits.

Comprehensive medical, dental, vision, life, disability, and retirement benefits for our specialty oncology professionals.

WHO THIS IS FOR

Medical Physicists.
Dosimetrists.
Radiation Therapists.

Medical Recruiters Online

Specialty Oncology Talent · Since 2004
medicalrecruitersonline.com

2026

Welcome to *your benefits*.

01 · OVERVIEW

OPEN ENROLLMENT 2026

A real benefits package — *because real benefits* matter.

When you take a W2 locum assignment with MRO, you're not getting 1099 tax headaches and zero benefits. You're getting an actual employee benefits package — with carriers including Cigna, MetLife, and Health Equity, and real coverage that travels with you between assignments.

Eligibility & Enrollment

i. Who qualifies

Medical, dental, and vision insurance is available through Cigna on the first of the month after the date of hire to full-time W2 locum specialists working at least 30 hours per week.

ii. Three medical plan options

Choose from a Cigna PPO, two Cigna HSA-paired HDHP plans, and three lower-cost BreckPoint MEC alternatives. All meet or exceed ACA minimum essential benefit requirements.

iii. Premium contribution

The company contributes toward total monthly premium for medical, dental, and vision plans. Your weekly contribution depends on the plan and tier you select.

Working Spouse Provision

If your spouse is eligible for group healthcare insurance through their own employer, they must participate in that plan as primary coverage. They may participate in our plan as secondary. **This provision applies to medical insurance only.**

Key Dates & Windows

NEW HIRE WAITING PERIOD

Eligible the first day of the month, 30 days after your date of hire.

OPEN ENROLLMENT

30 days prior to your plan renewal each year. Changes take effect on the renewal date.

QUALIFYING LIFE EVENTS

Marriage, birth, adoption, divorce, loss of coverage, Medicare eligibility — submit paperwork within 30 days of the event.

TERMINATION OF BENEFITS

End of day on date of termination. COBRA continuation available for up to 18 months at 102% of the actual premium cost.

Medical *insurance.*

02 · CIGNA PLANS

THREE CIGNA PLAN OPTIONS

PPO. HSA. *HSA Plus.*

Choose from a traditional PPO with predictable copays, or one of two High Deductible Health Plans paired with a Health Savings Account for tax-advantaged savings on medical, dental, and vision expenses.

Benefit	Cigna PPO 1000 IN-NETWORK	Cigna HSA 3400 IN-NETWORK	Cigna HSA 7500 IN-NETWORK
DEDUCTIBLE			
Single	\$1,000	\$3,400	\$7,500
Family	\$2,000	\$6,800	\$15,000
COINSURANCE & OUT-OF-POCKET MAX			
Member %	0%	20%	0% after deductible
OOP Max — Single	\$5,500	\$6,500	\$7,500
OOP Max — Family	\$11,000	\$11,000	\$15,000
COMMONLY USED SERVICES			
Primary Care Visit	\$30	20% after ded	0% after ded
Specialist Visit	\$50	20% after ded	0% after ded
Urgent Care	\$75	20% after ded	0% after ded
Emergency Room	\$200, then 20%	20% after ded	0% after ded
Preventive Care	Covered 100%	Covered 100%	Covered 100%
MAJOR MEDICAL			
Outpatient Surgery	Ded, then 20%	20% after ded	0% after ded
Inpatient Surgery	Ded, then 20%	20% after ded	0% after ded
PRESCRIPTION DRUGS			

Benefit	Cigna PPO 1000 IN-NETWORK	Cigna HSA 3400 IN-NETWORK	Cigna HSA 7500 IN-NETWORK
Preferred Generic (Tier 1)	\$10	20% after ded	0% after ded
Preferred Brand	\$40	20% after ded	0% after ded
Non-Preferred	\$70	20% after ded	0% after ded
Specialty	25% up to \$250	20% after ded	0% after ded

Plan Year: 01/01/2026 – 01/01/2027 · **Carrier:** Cigna · **Member Portal:** www.cigna.com · **Customer Service:** 800-997-1654. *This is a partial listing of covered benefits — refer to your certificate of coverage for full details.*

Medical *insurance*.

03 · BRECKPOINT MEC

LOWER-COST ALTERNATIVES

BreckPoint *MEC plans.*

Minimum Essential Coverage plans through BreckPoint. Lower premiums than traditional health plans, with preventive care, virtual urgent care, and prescription discounts built in. Important: these plans do not provide major medical coverage at the level of Cigna PPO/HSA plans — review carefully before electing.

Pro Plan — *The Entry Tier*

The most affordable MEC option. Open Network through AXA Assistance USA — choose any provider without network restrictions. Covers preventive and wellness services at no cost (annual wellness exam, immunizations, STI screenings). Affordable doctor visits and urgent care copays. Includes 24/7 virtual urgent care and Enhanced Rx Discount Program.

Individual Medical Deductible/OOP	\$0 / \$400
Primary Care Visit	\$25 copay
Specialist Visit	\$35 copay
Urgent Care	\$50 copay
Office Utilizations Per Year	8 UPY
Rideshare Transport	\$150 max/year

Preferred Plan — *The Middle Tier*

Adds maternity coverage, mental/behavioral health, x-rays and labs, and increases utilization allowance to 10 visits per year. Same Open Network as the Pro Plan.

Individual Medical Deductible/OOP	\$0 / \$725
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Office Utilizations Per Year	10 UPY
Maternity Pre/Post Natal	\$25 copay
Mental/Behavioral Health	\$25 copay
X-Rays & Lab	\$75 copay
Imaging	\$75 copay

MVP Value Plan — *The Comprehensive Tier*

The most comprehensive BreckPoint plan. Includes inpatient/outpatient hospitalizations and surgeries, lab and radiology services, maternity, substance abuse treatment, chiropractic, counseling, and home healthcare. Open Access Network through PHCS. Higher premium reflects the broader coverage.

Family Medical Deductible / OOP Max	\$0 / \$8,700 / \$17,400
Office Utilizations	Unlimited
In-Patient Hospitalization (2 days/year)	0% coinsurance
In-Patient Surgery (1/year)	0% coinsurance
Out-Patient Surgery (1/year)	\$1,000 copay
Maternity Services	Included

Virtual care & *Rx benefits.*

04 · TELEHEALTH + PHARMACY

INCLUDED IN ALL BRECKPOINT MEDICAL PLANS

Care that travels *with you.*

As a locum specialist, you're frequently on assignment in unfamiliar markets. Virtual urgent care and a deeply discounted Rx program make sure care is available wherever you are.

Virtual *Urgent Care*

Powered by HealthWallet. 24/7 access to licensed healthcare providers via mobile app. No cost to you. Treats you, your spouse, and your children for routine health issues.

CONDITIONS TREATED

- Cold, flu, sore throat, sinus infections
- Allergies, itchy eyes, pink eye
- Nausea, vomiting, diarrhea
- UTIs, abdominal pain
- Skin infections, rashes
- Travel medications
- Short-term prescription refills

Enhanced *Rx Program*

Powered by Shield PBM. Save up to 25% by prepaying. Up to 50% on home delivery. Deep discounts at any retail pharmacy. 95 ACA medications and 37 commonly prescribed medications included at no cost.

NO-COST ACUTE DRUG FORMULARY

- Amoxicillin, Ciprofloxacin, Azithromycin (Z-pack)
- Atorvastatin, Lovastatin, Cholecalciferol
- Bupropion, Hydrocortisone, Prednisone
- Junel, Viorele, Nonoxynol
- Naproxen, Meclizine, Tessalon
- Tamoxifen — and many more

A Note on Healthcare Advocacy

The MVP Value Plan additionally includes **Healthcare Advocacy through CareGuide Advocates** — a benefit designed to reduce out-of-pocket costs by helping you navigate billing disputes, find lower-cost alternatives, and resolve claim issues. If you're on the MVP plan, this is one of its highest-value features — use it.

Dental & *vision.*

05 · CIGNA PPO DENTAL + VISION

VOLUNTARY PLANS THROUGH CIGNA

Care for *the rest of you.*

Voluntary dental and vision insurance through Cigna. PPO-style flexibility with the option to use any provider in or out of network.

Dental — Cigna Voluntary PPO

Benefit	In-Network	Out-of-Network
DEDUCTIBLE & MAXIMUMS		
Single Deductible	\$50	\$50
Family Deductible	\$150	\$150
Annual Maximum	\$1,500	\$1,500
PREVENTIVE & BASIC (CLEANING, EXAMS, X-RAYS, FILLINGS)		
Cleanings, Exams, X-Rays, Sealants, Fillings	100%	100%
Simple Extractions, Periodontal, Oral Surgery	100%	100%
Frequency — Cleaning & Exam	Two per year	
MAJOR SERVICES		
Crowns, Dentures, Bridges	60%	60%
Orthodontia (Children & Adults)	50%	50%
Orthodontia Lifetime Maximum	\$1,500	

Vision — Cigna Voluntary (EyeMed Network)

Benefit	In-Network	Out-of-Network
Eye Exam	\$10	\$45 max allowance
Single Vision Lens	\$10	\$32 max allowance
Lined Bi-Focal Lens	\$10	\$55 max allowance
Lined Tri-Focal Lens	\$10	\$65 max allowance
Frame Allowance	\$130	\$71
Contact Lens Allowance	\$130 plus 15% off	\$105
FREQUENCY		
Exam / Lens / Frame	1/12 mo · 1/12 mo · 1/24 mo	

Member Portal: www.cigna.com · **Dental Customer Service:** 800-244-6224 · **Vision Customer Service:** 888-353-2653

Weekly *contributions*.

06 · WHAT YOU PAY

2026 PREMIUM RATES

All plans, *all tiers*, in one place.

Weekly contributions deducted from your paycheck. Final cost depends on the plan and coverage tier you elect.

Cigna \$7,500 Deductible HSA LOWEST PREMIUM	
Employee Only	\$76.47
Employee & Spouse	\$245.91
Employee & Child(ren)	\$205.84

BreckPoint Pro MEC LOWEST COST	
Employee Only	\$17.77
Employee & Spouse	\$29.52
Employee & Child(ren)	\$27.48
Family	\$39.23

Cigna \$3,400 Deductible HSA MID-TIER	
Employee Only	\$113.59
Employee & Spouse	\$252.78
Employee & Child(ren)	\$221.73
Family	\$396.57

BreckPoint Preferred MEC MID-TIER MEC	
Employee Only	\$21.46
Employee & Spouse	\$37.08
Employee & Child(ren)	\$33.76
Family	\$49.38

Cigna \$1,000 Deductible PPO COMPREHENSIVE	
Employee Only	\$164.06
Employee & Spouse	\$343.06
Employee & Child(ren)	\$302.38

BreckPoint MVP Compliance MEC MOST COMPREHENSIVE MEC	
Employee Only	\$37.76
Employee & Spouse	N/A
Employee & Child(ren)	\$525.00

Cigna Dental PPO	
Employee Only	\$9.10
Employee & 1 Dependent	\$17.45
Family	\$26.01

Cigna Vision	
Employee Only	\$1.56
Employee & 1 Dependent	\$2.62
Family	\$4.55

A NOTE ON RATE SELECTION

When choosing a plan, weigh weekly premium against deductible and out-of-pocket exposure. The cheaper-premium plan is not always the cheaper plan in a given year — especially if you anticipate any major medical expense.

Plan comparison tools:
hsabank.com/learning-center
hsacentral.net/resource-center

Voluntary *life insurance*.

07 · METLIFE TERM LIFE + AD&D

METLIFE VOLUNTARY TERM LIFE & AD&D

Coverage for *the people who depend on you*.

Voluntary Term Life and Accidental Death & Dismemberment insurance lets you purchase additional coverage at your own expense, at group-discounted rates — to ease loved ones' financial burden if you pass away or are dismembered from a covered accident or illness.

Plan Highlights

EMPLOYEE LIFE COVERAGE

\$10,000 increments to a maximum of the lesser of 5x pay or \$500,000.

SPOUSE LIFE COVERAGE

\$5,000 increments to a maximum of \$100,000, not to exceed 50% of employee's benefit.

CHILD(REN) LIFE COVERAGE

Maximum of \$10,000.

ACCIDENTAL DEATH & DISMEMBERMENT

100% of life benefit.

GUARANTEED INSURABILITY

\$150,000.

WAIVER OF PREMIUM

Disabled prior to 60, waiting period 9 months, coverage continues at 65.

ACCELERATED DEATH BENEFIT

12 months or less to live, up to 80% of coverage.

AGE REDUCTION SCHEDULE

No age reduction.

Voluntary Life Rates — Per \$1,000 of Coverage

Age	Per \$1,000	\$25,000	\$50,000	\$100,000	\$250,000
Under 30	\$0.06	\$1.85	\$3.70	\$7.40	\$18.50
30–34	\$0.08	\$2.35	\$4.70	\$9.40	\$23.50
35–39	\$0.09	\$2.60	\$5.20	\$10.40	\$26.00
40–44	\$0.11	\$3.00	\$6.00	\$12.00	\$30.00
45–49	\$0.17	\$4.50	\$9.00	\$18.00	\$45.00
50–54	\$0.28	\$7.25	\$14.50	\$29.00	\$72.50
55–59	\$0.47	\$12.00	\$24.00	\$48.00	\$120.00
60–64	\$0.68	\$17.25	\$34.50	\$69.00	\$172.50
65–69	\$1.27	\$32.10	\$64.20	\$128.40	\$321.00
70+	\$2.70	\$67.75	\$135.50	\$271.00	\$677.50

Carrier: MetLife · **Phone:** 800-638-5433 · **Web:** www.metlife.com · **Plan Year:** 01/01/2026 – 01/01/2027. Full \$10,000-increment rate table available from HR.

Accident & *critical illness*.

08 · METLIFE VOLUNTARY

TWO VOLUNTARY BENEFITS THAT PAY YOU DIRECTLY

Lump-sum *payouts* when you need them most.

These two MetLife plans pay benefits directly to you — on top of your other health coverage — when an accident or critical illness occurs.

Accident Insurance

Pays specific dollar amounts for death, loss of limbs, broken bones, hospital stays, and other medical care resulting from accidents. Unlimited number of accidents per year.

Injury	Scheduled Benefit	BI-WEEKLY RATES
Burn — 2nd Degree		Employee Only Up to \$1,500
Burn — 3rd Degree		Up to \$4,000 Up to \$15,000
Coma		Employee & Spouse \$6.52 \$12,500
Concussion		Employee \$500/year & Child(ren) \$6.99 \$5,000
Dislocation — Hip		\$10,000
Fracture — Hip		Family \$10.95 \$5,000–\$10,000
Fracture — Skull		
Fracture — Arm		PLAN INFORMATION \$4,000
Loss of Hearing (one/both)		Carrier: MetLife \$30,000 \$60,000
Wellness Benefit		Plan Year: 01/01/2026 – 01/01/2027 \$50/year
Basic Accidental Death		Web: www.metlife.com Claims: 800-604-4381 \$60,000

Critical Illness Insurance

Lump-sum payment for diagnosis of a covered critical illness. Two coverage tiers available: \$10,000 or \$20,000. Spouse and child coverage at 50% of employee benefit. **No pre-existing condition exclusion.**

Illness	% of Scheduled Benefit
Cancer — Invasive	100%
Cancer — Non-Invasive	25%
Heart Attack	100%
Major Organ Failure	100%
Stroke	100%
Wellness Benefit (employee, spouse, child)	\$50/year

Sample Bi-Weekly Rate (\$10K, age 35–39): Employee Only \$2.17 · Family \$4.85. **Sample Rate (\$20K, age 50–54):** Employee Only \$12.65 · Family \$26.86. Full rate tables available from HR.

401(k) *retirement plan.*

09 · EMPOWER RETIREMENT

LONG-TERM SAVINGS WITH COMPANY MATCH

A retirement plan that *matches.*

A 401(k) plan available to all eligible W2 employees with six consecutive months of service who have attained age 18. Pre-tax or Roth contributions, tax-deferred growth, and a meaningful company match.

Company Match

3% Total company match. We match 0.5% for every 1% you contribute, up to 6% of pay — for a 3% total match. Free money toward your retirement, every paycheck.

Plan Features

- Contribute up to 90% of your pay (subject to IRS annual limits)
- Pre-tax or Roth contributions accepted
- Wide array of investment options — change anytime through Empower
- Quarterly account statements mailed to your home
- Optional managed-account service available for an additional fee
- Loans available: minimum \$1,000, maximum 50% of vested balance or \$50,000
- Roll funds into another 401(k) or IRA without penalty if you leave
- Hardship withdrawals permitted under IRS rules
- You are 100% vested in your own contributions immediately
- Company match vests on a graded schedule (right column)

Vesting Schedule (Company Match)

Years of Service	% Vested
1st year to 2nd year	0%
2nd year to 3rd year	20%
3rd year to 4th year	40%
4th year to 5th year	60%
5th year to 6th year	80%
6th year	100%

How to enroll: Empower will send you an enrollment package prior to your six-month eligibility anniversary. You may also choose to enroll at any time after you become eligible. Contact the People Operations team for help.

Carrier *directory.*

10 · QUICK REFERENCE

ALL YOUR CARRIERS IN ONE PLACE

Who to *call*, when you need help.

Bookmark this page. When you have an issue with a claim, need a new ID card, or want to talk to a real person about your benefits, here's where to start.

Medical — Cigna

WEB www.cigna.com
 PHONE Call number on Member ID Card
 NETWORK Open Access Plus

Dental — Cigna

WEB www.cigna.com
 PHONE 1-800-244-6224
 NETWORK Cigna Total Network

Vision — Cigna

WEB www.cigna.com
 PHONE 1-888-353-2653
 NETWORK EyeMed Network

Basic & Voluntary Life — MetLife

WEB www.metlife.com
 PHONE 800-638-5433

Accident — MetLife

WEB www.metlife.com
 CLAIMS 800-604-4381

Critical Illness — MetLife

WEB www.metlife.com
 CLAIMS 800-604-4381

Short & Long-Term Disability — MetLife

WEB www.metlife.com
 STD/LTD 1-800-638-5433

HSA & FSA — Health Equity

WEB my.healthequity.com
 PHONE (866) 346-5800

EAP — TELUS Health (via MetLife)

WEB one.telushealth.com

Human Resources

CONTACT Jessica Arbie or Mallikah Pool

PHONE	1-888-319-7819	EMAIL	hr@foxhire.com
LOGIN	UN: metlifeeap · PW: eap	PHONE	888-534-9417

Hummel Care Team — *For Claims, Bills & Issues*

Help when it matters most

Navigating healthcare can be confusing. The Hummel Care Team handles claims questions, billing issues, appeals, and benefit explanations on your behalf.

Phone: 330.600.3020 · **Email:** employeebenefits@hummelgrp.com · **Hours:** Mon–Fri 8am–5pm

When you reach out, have ready: employee name, employer name (FoxHire LLC), patient name, date of service, doctor/facility name, billed amount, and prescription details if applicable.

Important *items to remember.*

11 · NOTES & DEFINITIONS

THINGS TO KNOW

A few things *worth understanding.*

A short reference of terms, deadlines, and rules that come up most often.

Common Insurance Terms

PPO (PREFERRED PROVIDER ORGANIZATION)

A network type. In-network providers cost less because they accept contracted rates as payment in full. Out-of-network providers cost more.

DEDUCTIBLE

The amount you pay before the insurance carrier starts sharing major medical costs (inpatient/outpatient surgery, MRI, CT, etc.). Resets each calendar year.

EMBEDDED DEDUCTIBLE

Applies when dependents are enrolled. No single member can satisfy more than the single deductible during the deductible period — even though the family is subject to the family deductible as a whole.

COINSURANCE

After you reach your deductible, the carrier shares major medical expenses with you (e.g., they pay 80%, you pay 20%) until you hit your out-of-pocket maximum.

OUT-OF-POCKET MAXIMUM

The most you'll pay for covered medical expenses during the deductible period. After this, the carrier pays 100%.

COPAY

A set dollar amount you pay for specific services (PCP, specialist, urgent care, ER, pharmacy). Copays do *not* apply to the deductible.

EXPLANATION OF BENEFITS (EOB)

A document from your carrier showing how a claim was processed. Not a bill — just an explanation of the math (Provider Charge – Network Discount = Negotiated Rate).

COBRA

If your employment ends, you may continue medical, dental, and vision benefits for up to 18 months at 102% of the actual premium. The employer does not contribute to COBRA coverage.

A Word on Staying In Network

Always verify a doctor or hospital is in-network before your visit. When having a procedure done in a hospital, ask the hospital staff to confirm every doctor, nurse, radiologist, and anesthesiologist is in your network. Surprise out-of-network charges are the single most common source of unexpected bills — and they're avoidable.

Federal protections: *The No Surprises Act protects you from balance billing for emergency services and certain services at in-network hospitals. If you think you've been wrongly billed, call 1-800-985-3059 or visit [cms.gov/nosurprises/consumers](https://www.cms.gov/nosurprises/consumers).*

IN CLOSING

*A locum assignment shouldn't mean giving up **real** benefits. With MRO, it doesn't.*

This booklet describes the benefits package available to W2 locum medical physicists, dosimetrists, and radiation therapists placed through Medical Recruiters Online during the 2026 plan year. Eligibility, premiums, and plan terms apply as detailed in the preceding pages.

Note: This Benefit Highlights document is a summary intended to provide a brief overview. In the event of any inconsistency between this summary and the underlying plan documents, the plan documents govern. The plan sponsor reserves the right to interpret, apply, amend, discontinue, or terminate any of the benefit programs without prior notice.

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SPECIALTY FOCUS

Oncology, since 2004

Medical Physicists.
Dosimetrists.
Radiation Therapists.

Benefits administered via our back-office EOR provider, FoxHire LLC. For HR or claims questions, contact hr@foxhire.com or 888-534-9417.