

Maximize Your Travel Pay

A Smart Guide for Healthcare Professionals



ANDERS

Introduction

Travel healthcare contracts often offer higher compensation, but understanding what you'll actually take home can be confusing. Each agency presents pay packages differently, making it crucial to understand how to break down and evaluate your pay package in order to make informed financial decisions.

This guide will help you:

- Understand the core components of your pay
- Calculate your true take-home pay
- Compare contracts with confidence



What's Included in Your Pay Package?

Your pay package typically includes both taxable income and non-taxable stipends, commonly presented as a gross weekly pay estimate. Think of it like a pie: Our goal is to get the largest size overall pie from the facility, but how you slice it (taxable vs. non-taxable) can vary based on your needs!

Your Taxable Pay: The Core of Your Weekly Income

Your taxable hourly rate is your base pay and is subject to income tax.

Example:

- 40-hour work week
- Hourly: \$35/hr
- Taxable: $\$35 \times 40 = \$1,400/\text{week}$



Tax-Free Stipends: A Major Financial Advantage

In addition to taxable pay, you'll receive non-taxable stipends for meals, lodging, and travel—these stipends aren't taxed and significantly increase your take-home pay. These stipends are a reimbursements from traveling away from your permanent tax home.

Example:

- Lodging: \$650
- Meals: \$400
- Total Tax-Free Income: \$1,050/week

Other paid benefits may include:

- Travel reimbursements
- License and certification reimbursements
- Car Allowance



Know Your GSA Per Diems

Per diem rates vary by assignment location and are set by the U.S. General Services Administration (GSA). You check your location's GSA per diem rates for a more accurate understanding of your pay package. These GSA rates are the maximums allowed for an area without having to provide documents contesting GSA standard rates upon audit.

<https://www.gsa.gov/travel/plan-book/per-diem-rates>

What to Know Before You Go

- Travel reimbursement is not typically a separate line item a facility offers. Agencies create a pie slice for this expense.
- There is no paid time off - an agency is not able to bill when a traveler is not on assignment. Agencies that offer this perk are increasing their agency cost margin, paying a bit less for this “perk”
- You are responsible for keeping certifications current.

Benefits with Anders Group

- Medical, Dental, and Vision Coverage
- Voluntary Life & Disability Coverage
- Accident & Critical Illness Plans
- License Reimbursement
- 401K
- Recruiters who walk you through your pay package in detail

Ready to Take Control of Your Pay?

Let's make your next assignment
your most rewarding one.

Contact Us:

Phone: (877) 343-1607

Email: apply@andersgroup.org

Explore Jobs Now at
<https://jobs.andersgroup.org/browse-jobs>

**Bonus: Ask your recruiter for a free Pay Package
Comparison Tool to help evaluate offers side-by-side.**

