ROCKY MOUNTAIN CARE™

10 Considerations When Choosing Between RMC & An Agency

QUESTION: *What is the best choice for you?*
ANSWER: *There are many considerations when deciding to work for RMC as an employee vs working for an Agency as a (self-employed) contractor. You will need to decide what works best for you and your career.*

TABLE 1: HOURLY WAGE & TAXES

RMC Employee			Agency Contractor		
	RMC Pays	You Pay		Agency Pays	You Pay
Hourly Wage	$18.00		Hourly Wage	$18.00	
FICA (15.3%)[A]	$1.38	−$1.38	Self-Employment (15.3%)[A & C]		−$2.76
Federal & State (~15%)[B]		−$2.70	Federal & State (~15%)[B & C]		−$2.70
	Hourly Wage:	**$13.92**		**Hourly Wage:**	**$12.54**

TABLE 2: WITHHOLDING & FILING

RMC Employee			Agency Contractor		
	RMC Withholds & Files	You Withhold & File		Agency Withholds & Files	You Withhold & File
A – FICA (RMC pays 50%)	☑	n/a	A – FICA (You pay 100%)	n/a	☑ *
B – Federal & State	☑	n/a	B – Federal & State	n/a	☑ *
C – Quarterly Taxes	☑	n/a	C – Quarterly Taxes	n/a	☑ *

* *You will need to have the discipline to set aside taxes (considering they will not be deducted from your check)? Do you have the time and expertise to file your quarterly taxes? What is the cost for a Certified Public Accountant/Tax Professional to assist?*

CONSIDERATIONS	RMC	AGENCY
1. Company Culture vs 'Cultural Competence' ***RMC:*** *Aligned interests: same mission, vision, & purpose. Educational assistance for certifications and career advancement opportunities. On the job training for advancement (Med-Tech training, phlebotomy, wound care, IV certification, etc.).* ***VS*** ***Agency:*** *'Cultural Competence' – the ability to navigate yourself in new environments & settings, generally working alone, team of one, simply filling a shift, no orientation, career advancement & training may be available, check with each agency client company.*	✅	❓
2. Pay, Paid Time Off (PTO), & Holidays ***RMC:*** *Competitive pay, PTO, & holidays. Ability to receive a check-advance with PayActiv.* ***VS*** ***Agency:*** *Competitive pay, no PTO, no holidays.*	✅	✅
3. Schedule & Routine ***RMC:*** *Employees usually have set schedules with a regular routine at a familiar location.* ***VS*** ***Agency:*** *Choose available shifts, usually less-desirable, hard-to-fill shifts, at numerous locations. Agency's client can reject your shift(s) or cancel shift with little or no notice.*	✅	❓

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CONSIDERATIONS *(continued)*	RMC	AGENCY
4. Comprehensive Healthcare Options & HSA/FSA ***RMC:*** *Employer sponsored medical, dental, & vision plans and RMC pays a portion of premiums. Health savings account/flexible spending account options.* ***VS*** ***Agency:*** *Consult with a licensed benefit broker for healthcare options, potentially higher rates for independent policies. HSA/FSA not applicable.*	✓	?
5. Protected FMLA Leave ***RMC:*** *Family and Medical Leave Act (FMLA) leave, option to use accrued PTO/Sick during leave.* ***VS*** ***Agency:*** *Not applicable.*	✓	?
6. Ancillary Insurance ***RMC:*** *Free basic life insurance available (if you participate in RMC's medical plan). Short term disability, accidental death & dismemberment, hospital indemnity, employer sponsored potentially lower premiums.* ***VS*** ***Agency:*** *Consult with a licensed benefit broker for availability, potentially higher rates for independent policies.*	✓	?
7. Free Scrubs/Uniforms ***RMC:*** *Two sets of scrubs (free).* ***VS*** ***Agency:*** *Scrubs are expensive, deductions may be available, consult with a Certified Public Accountant (CPA) for options, see 'Pre-Tax Deductions & Year-End Tax Deductions' (below).*	✓	?
8. Tax Withholding ***RMC:*** *FICA 15.3% (~12.4% Social Security & ~2.9% Medicare) RMC pays ½ and ½ deducted from employee's pay, RMC withholds federal and state per specification on your W-4.* ***VS*** ***Agency:*** *Required taxes may NOT be deducted, unless requested (verify with agency). You will be responsible for self-employment taxes at 15.3%, depending on earnings/income, you may need to file and pay taxes quarterly, and you should set aside federal income tax and state tax, consult with a Certified Public Accountant (CPA). If taxes are deficient, individual will be responsible for payment, reducing previous hourly wage, see 'Pay, Paid Time Off (PTO), & Holidays' (above).*	✓	?
9. Pre-Tax Deductions & Year-End Tax Deductions ***RMC:*** *Pre-tax deductions are available, and RMC deducts them from your check, see 'Comprehensive Healthcare Options & HSA/FSA' & 'Ancillary Insurance' (above).* ***VS*** ***Agency:*** *Year-end tax deductions may be available for work-related expenses, travel/mileage, etc., consult with a Certified Public Accountant (CPA).*	✓	?
10. Tax Preparation & Documentation ***RMC:*** *You will receive a W-2 form from RMC.* ***VS*** ***Agency:*** *You will receive a 1099 form from the agency. Receipts, mileage log, and documentation may be required, along with additional tax forms, consult with a Certified Public Accountant (CPA) for requirements, see 'Pre-Tax Deductions & Year-End Tax Deductions' (above).*	✓	✓

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Click Here to try the online calculator or please visit: RMCcareers.com/agency