

Health Insurance:

You have two plan choices, either **Humana PPO 300** (do not select the 1000 plan as the deductible is \$1000 !) **OR** the **Humana EPO**. Both plans are highly subsidized by Rush. The monthly premiums deducted from payroll are:

- FREE** for Individual House Officer (with no dependents)
- \$50** with child(ren) *
- \$60** with spouse or same sex domestic partner *
- \$70** with spouse/same sex domestic partner and child(ren) *

The House Officer must provide to GME copies of **marriage and birth certificates for each dependent being covered**.

For Humana information, click <http://apps.humana.com/egroups/rush/home.asp> . Click the link for the **Humana application**.

Next open enrollment is November 2008 for January 2009 effective date.

For questions about Health Insurance, contact Rush Human Resources (600 S. Paulina, Suite 403 AcFac) benefit representatives as follows:

If your last name begins with:	Your representative is:	Phone Extension:
A-D	Wendy Duren	2-3092
E-K	June Hermann	2-3668
L-P	David Novosad	2-3096
Q-V and COBRA	Tasha Evans	2-3093
W-Z	Denise Chaney	2-2719

Click for **COBRA Continuation Rights information** (FYI after you graduate: DO NOT complete this form now.)

Dental Insurance:

Our carrier is **Delta Dental**, who have providers at Rush and throughout the area. This is also highly subsidized by Rush GME, with monthly premiums deducted from payroll:

- FREE** for Individual House Officer (with no dependents)
- You are automatically enrolled; no need to complete an application.**
- \$20** with spouse or same sex domestic partner *
- \$30** with spouse/same sex domestic partner and child(ren) *

Click the link for **Delta Dental information**.

Click the link for **Delta Dental application** to enroll dependents on the status/change sheet.

Next open enrollment is June 2009 for July effective date.

For questions about Dental Insurance, check out their website www.deltadentalil.com. For additional issues, contact Rx Financial Resources, Inc. at 630-279-7900.

Life Insurances:

Rush GME provides all House Officers with a \$50,000 group term life insurance (with double indemnity for accidental death) through **Sun Life Financial**. Additional amounts are available at a group discount rate at the House Officer's option and expense.

Click link for **Sun Life \$50,000 group term life insurance [information](#)**.

Click link for **Sun Life \$50,000 [application & beneficiary declaration form](#)**.

Click link for **[Certificate of Coverage](#)**.

Next open enrollment is June 2009 for July effective date. Beneficiaries can be changed at any time.

In addition, **Sun Life Voluntary Supplemental Life insurance** may be purchased at a very affordable price in increments of \$10,000 up to 4 times annual salary (without a medical exam) and 5 times (with a medical clearance). This may also be purchased at discount rates for spouses and children. This portion is totally portable after graduation and can convert to permanent insurance and is well worth considering now.

Click link for **Sun Life Voluntary Supplemental Life Insurance [information](#)** and **[brochure](#)**.

Click link for **Sun Life Voluntary Supplemental Life Insurance [enrollment application](#)**.

Next open enrollment is June 2009 for July effective date.

Questions should be addressed to Rx Financial Resources, Inc. at 630-279-7900.

Vision Insurance (optional):

The House Officer may elect to participate in the Medical Center's Vision Plan.

Click link for **VSP Insurance [information](#)**.

Click link for **VSP Insurance [enrollment application](#)**. (GME will enter your Employee ID #)

After you enroll, you can log onto their website at **www.vsp.com** to look at your benefit activity, search for providers, etc.

Next open enrollment is June 2008 for July effective date.

Questions should be addressed to your RUSH Benefits representative (see chart above).

Disability Insurance (Long-Term):

The House Officer may qualify for long term disability through **[Standard Insurance](#)** after 90 days of continuous disability in accordance with the eligibility and benefit terms of the long-term Rush Housestaff disability plan. (It will be the responsibility of the Program Director to determine if this leave of absence affects the requirements of the individual specialty board and/or program to determine if additional time will be required to advance in or complete the program.) The GME Housestaff Leave form and a long-term disability application must be completed by the 60th day of short-term disability. No form is necessary to complete at this time; all House Officers are automatically enrolled.

Voluntary Additional Disability Insurance:

Rush University Medical Center GME, the Rush Housestaff Association, and Rx Financial Resources, Inc. have designed a “**portable**” **individual disability policy** through MassMutual Life Insurance that you can **take into private practice** when you leave. This is a **ONE TIME OPPORTUNITY!**

REQUIRED RESPONSE: Because this is a **ONE TIME** opportunity to join this benefit program, each House Officer **NEEDS TO ACCESS** the required information which will be made available and emailed to you June 1, 2008. **Your response is needed** in order to confirm your decision (ACCEPT OR DECLINE in this Rush Voluntary Disability Program.)

Click link for MassMutual Voluntary Disability Insurance [information](#) and [sample policy](#).

For questions contact Rx Financial Resources, Inc. at 630-279-7900.

Benefit Acknowledgement Form:

All Housestaff must read, print, sign and return this informational [Acknowledgement form](#).

Pre or Post Tax information:

It is very important that the House Officer understands that the employee share of the premium for group Humana health insurance(s), and VSP vision insurance is made through payroll deductions. Please read the notice, then **complete and sign** the salary deduction agreement and return to the GME office.

Click link for [pre-tax/post-tax information and salary deduction agreement](#).

Flexible Spending Accounts:

You have the option of having some of your salary set aside pre-tax to cover child care, medical and transportation expenses each calendar year.

Our vendor of choice for the Flexible Spending and Transportation Management Accounts is Westlake Financial Group. You will be able to enroll for these accounts **after your first paycheck** (when you are actively in the system) via their website –

www.benefitstalk.com/rumc or [1-866-420-8303](tel:1-866-420-8303). When accessing the website for the first time, you will be asked to provide a USERID and PASSWORD. The USERID will be your Rush employee ID number and your PASSWORD will be your 9 digit date of birth (MM/DD/YYYY). After entering this information, you will be prompted to enter a new password. Calculate the amounts carefully as they are non-refundable.

Next open enrollment is November 2008 for January 2009 effective date.

Questions should be addressed to your RUSH Benefits representative (see chart above).