

## Health Insurance:

You have two plan choices, either the **Aetna Select EPO** OR the **Aetna PPO Premier** (do **not** select the Basic PPO plan as the deductible is \$1000!). 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 \*

**(MUST BE REGISTERED WITH RUSH HUMAN RESOURCES)**

**\$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 Aetna information and program comparison , click [here](#)

Click the link and complete the Aetna [application](#) to sign and return to GME.

**Next open enrollment is November 2009 for January 2010 effective date.**

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

If your last name begins with:	Your representative is:	Phone Extension:
A, B, C, D, E and Cobra Insurance	Tasha Evans	2-3093
G, H, I, J, K, L and U	June Hermann	2-3668
M, N, O, P, Q, R and Y	David Novosad	2-3096
F, S, T, V, W, X and Z	Diana Martinez	2-3092

Click for **COBRA Continuation Rights** [information](#) (this info is FYI for **after you** graduate/leave: 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](http://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 **Sunlife Financial**. Additional amounts are available at a group discount rate at the House Officer's option and expense.

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

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

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

**Beneficiaries can be changed at any time by completing a revised application and beneficiary declaration form and bringing it to GME.**

In addition, **Sunlife 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 **Sunlife Voluntary Supplemental Life Insurance [information](#) and [brochure](#)**.

Click link for **Sunlife 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 **VSP 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](http://www.vsp.com) to look at your benefit activity, search for providers, etc.

**Next open enrollment is June 2009 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 60<sup>th</sup> 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 Rush. This is offered as a **ONE-TIME OPPORTUNITY** for our incoming House Officers.

**REQUIRED RESPONSE:** Because this is a **ONE TIME** opportunity to join this benefit program, each incoming House Officer **NEEDS TO ACCESS** the required information which will be made available as an email to you **June 1, 2009**. Your response is needed in order to confirm your decision (to **ACCEPT** or **DECLINE**) in this Rush Voluntary Disability Program.

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

Questions should be addressed to **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:

Any premiums for insurance(s) made through payroll deductions will be taken **PRE-TAX**, unless you instruct us to do otherwise. This means you will **not** pay taxes on this amount.

## 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. For medical and dependent care, **arrangements must be made within 30 days of the date of your hire**; transportation flexible spending may be made monthly throughout the year.

Our vendor 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 – <http://www.benefitstalk.com/rumc> or **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 and **based on the calendar year**, not your academic year.

**Next open enrollment is November 2009 for January 2010 effective date.**

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