

House Staff Benefits Overview

2024-25 Salaries:	PGY 1 = \$68,245	PGY 5 = \$82,638
	PGY 2 = \$72,738	PGY 6 = \$86,008
	PGY 3 = \$75,046	PGY 7 = \$89,149
	PGY 4 = \$78,894	PGY 8 = \$90,646
		Psychology Intern = \$39,041

Medical Plans:

RUSH offers the choice of three **medical*** plan options - Exclusive Provider Organization (EPO), Core Preferred Provider Organization (PPO), or High Deductible Plan with Health Savings Account (HDHP with HSA). **Prescription drug*** benefits are part of the medical plan. This is a highly subsidized plan with coverage options for you only, a spouse, children, or family. The premiums shown below are monthly and you will be making these contributions twice a month through paycheck deductions.

Monthly contributions for health insurance coverage are:

FREE	Individual House Officer (with no dependents)
\$ 50.00	Individual + Child(ren)
\$ 60.00	Individual + Spouse
\$ 70.00	Individual + Family

The RUSH medical plans are designed to save you money when you get care from RUSH providers and at RUSH facilities. When you use the RUSH pharmacy, you save a \$3-per prescription discount from the required copay.

Dental Plans:

RUSH offers a choice of two **dental*** plans - PPO or DHMO. Both plans provide coverage for dental care, including oral exams, cleanings, and x-rays. The monthly contributions for coverage are:

Dental PPO:

FREE	Individual House Officer
\$ 43.70	Individual + Spouse/Civil Union Partner
\$ 53.06	Individual + Child(ren)
\$ 76.38	Individual + Family

Dental HMO:

FREE	Individual House Officer
\$ 19.54	Individual + Spouse/Civil Union Partner
\$ 22.06	Individual + Child(ren)
\$ 31.08	Individual + Family

Vision Plan:

RUSH offers one **vision*** plan that provides comprehensive coverage including eye exams and discounts on eyewear. The monthly contribution for coverage is:

\$10.32	Individual House Officer
\$ 14.54	Individual + Spouse
\$ 15.04	Individual + Child(ren)
\$ 24.22	Individual + Family

Basic Life Insurance*: RUSH offers coverage of 1x annual base salary up to \$50,000 through a term policy at no cost.

Disability Insurance*: RUSH offers coverage at no cost as follows:

- Short Term Disability – provides a benefit equal to 100% of your base salary to cover non-work-related absences due to illness or injury for up to 90 days.
- Long Term Disability – provides a benefit up to \$4,000 monthly maximum if your disability extends beyond 90 days. Additional insurance can be purchased at group rate.

***All coverage is effective upon your start date except Long Term Disability, which becomes effective after 90 days.**

Additional Stipends and Allowances

- ⓘ **Rush Enhancement Funds:** \$1,000 per calendar year reimbursement for conference & workshop registration fees, test costs, and study materials.
- ⓘ **Technology Stipend:** \$600 per year to help cover work-related expenses associated with use of personal devices.
- ⓘ **Meal Allowance:** \$1200 provided per year.
- ⓘ **Educational Stipend:** \$1500 per year for first-year residents; \$2000 per year for all other house staff.

Paid Time Off and Leave Benefits

- ⓘ **Vacation/Education Leave:** 4 weeks per academic year of which one week can be taken as an educational leave.
- ⓘ **Wellness Days:** Up to 2 wellness days in addition to vacation each year.
- ⓘ **Sick Days:** Up to 5 sick days in addition to vacation each year.
- ⓘ **Medical Leave:** Up to 12 weeks of leave to care for a spouse, parent, or child with a serious health condition.*
- ⓘ **Salary Continuation Leave:** Up to 3 months of paid leave with benefits due to a personal health condition, extended illness, or disability.*
- ⓘ **Parental and Caregiver Leaves:** Up to 6 weeks paid time off for a qualifying parental or caregiver leave.

* Qualifying leaves of absence will run concurrently with available Family Medical Leave of Absence (FMLA), consistent with applicable laws.

Other RUSH House Staff Benefits

- ⓘ **Parking:** Garage parking at no cost; \$30 deposit required for parking transponder.
- ⓘ **White Lab Coats:** Issued to newly hired house staff at no cost.
- ⓘ **403(b) Plan.** Optional participation in RUSH's approved 403(b) Retirement Savings Plan with institutional matching, subject to the terms of the plan document.
- ⓘ **Mileage Reimbursement:** For required rotations.
- ⓘ **Fatigue Mitigation Transportation Service:** Refer to GME policy.
- ⓘ **Wellness Center:** Free and confidential counseling available to all house staff.