

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 two **medical*** plan options – RUSH Core Preferred Provider Organization (PPO), RUSH Health Savings Advantage Plan (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.

Bi-weekly contributions for health insurance coverage are:

FREE	Individual House Officer (with no dependents)
\$ 25.00	Individual + Child(ren)
\$ 30.00	Individual + Spouse/Civil Union Partner
\$ 35.00	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 bi-weekly contributions for coverage are:

<u>Dental PPO:</u>		<u>Dental HMO:</u>	
\$12.43	Individual House Officer	\$6.01	Individual House Officer
\$ 24.86	Individual + Spouse/Civil Union Partner	\$ 11.12	Individual + Spouse/Civil Union Partner
\$ 30.17	Individual + Child(ren)	\$ 12.55	Individual + Child(ren)
\$ 43.45	Individual + Family	\$ 17.67	Individual + Family

Vision Plan:

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

\$4.22	Individual House Officer
\$ 6.57	Individual + Spouse/Civil Union Partner
\$ 6.71	Individual + Child(ren)
\$ 10.82	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.**

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.*

Childcare Benefits

- **Bright Horizon services:** RUSH employees receive 10 annual credits toward Bright Horizon services, to be used for backup elder care, childcare, or pet care. Bright Horizons can help find local, temporary care to fill care gaps. Employees can jump ahead on the waitlist at select Bright Horizons centers or enjoy exclusive discounts at participating partner centers that make childcare more affordable.
- **Laurance Armour Day School (LADS)** provides preschool and day care facility for infants, toddlers, preschool and school-age children.

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.

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.