

IT'S ABOUT
RUSH

Rush Rewards Work for You

Our Benefits at a Glance



Excellence is just the beginning.

Rush provides comprehensive employee benefits to help you enhance your health, prepare for retirement and protect against the unexpected. These benefits are an important part of your overall compensation at Rush.



Health Benefits

Rush provides valuable living benefits to help you maintain and improve your health while managing the cost of medical care.

Medical

Rush offers a choice of medical options and coverage levels — so you can select an option that's right for you.

- **Health Savings Advantage Plan** — A plan with lower payroll deductions but higher deductibles and out-of-pocket maximums. Allows you to open a Health Savings Account which Rush makes a contribution to: Up to \$750 for single coverage and \$1,500 for family coverage.
- **Premier Preferred Organization (or PPO) Plan** — A plan with moderate payroll deductions and lower deductibles and out-of-pocket maximums.
- **Exclusive Provider Organization (or EPO) Plan** — A plan with higher payroll deductions and big discounts and zero deductibles when you use a Rush physician or facility. This plan does not cover services by out-of-network providers.



Prescription

Prescription drug benefits are included with medical plan coverage. Mail order discounts are available.



Wellness

Rush offers the Choose Health wellness program to help you maintain and improve your health. The program offers discounts on medical plan costs and other financial incentives.

Dental

Rush offers a choice of two dental options with different levels of coverage and cost so you can select an option that fits your personal and family needs.

- Dental PPO
- Dental HMO



Vision

The vision plan provides coverage for comprehensive vision care services for you and your eligible family members.

Use Rush Providers and Save

As an employee of Rush, you will receive significant discounts when you use Rush physicians and facilities.

Financial Benefits

Rush offers several ways to invest in your future, including two separate retirement plans available to most employees.

403(b) Retirement Savings Plan

- Similar to a 401(k), Rush offers a 403(b) savings plan to which employees can contribute. Rush matches half of what you contribute to the plan, up to six percent of your pay. That means if you contribute six percent, Rush will contribute an additional three percent. (Employees who are members of collective bargaining units are eligible for matching contributions only as determined by contract.)
- You are always 100 percent vested in any money you contribute to the plan. The employer-matching contributions vest after you have completed three years of service.
- In general, eligible employees can participate in the 403(b) Retirement Savings Plan on the first day of employment.



Cash Balance Plan

- Rush also offers a Cash Balance Retirement Plan in addition to the 403(b) savings plan. Each year in which you work more than 1,000 hours, you accrue a benefit in the plan. The annual benefit accrual is calculated using your age, years of service and annual salary.
- The Cash Balance Formula is a more portable plan than a traditional retirement program. If you leave Rush and are vested in the plan, you can receive a lump sum payment of your cash balance benefits, even if you are not yet of retirement age.
- Once you have completed three years of vesting service, you will be fully vested in your benefits in the cash balance plan.

529 College Savings Plan

- The Illinois State Treasurer's Bright Start College Savings Program provides a tax-advantaged way for families to invest money to help pay for a child's college education. As an employee of Rush, you are able to make contributions to your account(s) directly from your paycheck. In addition, you choose an investment plan that is best suited for you and your beneficiary.



**Learn more
and enroll online!**

Work-Life Benefits

Work-life balance is an important factor in a successful career and life. Rush offers benefits to help you find a balance in life and give you peace of mind.

Flexible Spending Accounts (FSAs)

FSAs offer a way for you to pay many of your health care and dependent care expenses on a pre-tax basis. Three types of FSAs are available:

- **Health Care FSA** — for eligible health care expenses
- **Limited Purpose Health Care FSA** — if you are enrolled in HealthSavings Advantage Plan or have a Health Savings Account (HSA)
- **Dependent Care FSA** — for eligible dependent day care expenses

Transportation Management Accounts (TMAs)

- TMAs work the same as FSAs – you pay for eligible transportation expenses by putting money aside in a special account on a pre-tax basis. Eligible expenses include fares for commuter trains and buses, and commuter parking fees.

Employee Assistance Program (EAP)

- Rush offers a work-life resource and referral program available 24 hours a day, seven days a week. It is confidential and offered at no cost to you and your family. A wide variety of services are available.



Life Insurance and Accident Insurance

- Rush offers basic life insurance and accidental death and dismemberment (AD&D) insurance to eligible employees at no cost. There is a 90-day waiting period for new or newly eligible employees.
- Basic life insurance coverage of 1 x base salary up to \$50,000
- AD&D coverage of 1x base salary up to \$50,000
- You can also choose to purchase supplemental life insurance coverage for you and your eligible dependents. (Employees who are members of collective bargaining units should check



Did you know...

You can find a complete list of benefits at
www.rushbenefits.HRintouch.com

Work-Life Benefits

Paid Time Off

Rush offers a paid time off (PTO) plan for non-union employees based on your employee status. Depending on your employee status and years of service, you can accrue up to 38 days of PTO per year.

PTO can be used for vacation, holidays or any type of personal day as well as for missed time from work due to illness or injury.



Disability

Rush offers both short-term disability (STD) and long-term disability (LTD) coverage at no cost to eligible employees.

- **STD** — After 14 consecutive days of disability, the STD plan replaces 75 percent of your weekly salary, up to a weekly maximum benefit of \$2,000. As long as you remain disabled, STD benefits will continue for a maximum of 26 weeks.
- **LTD** — The benefit replaces half of your monthly earnings, up to a \$10,000 per month maximum if your disability extends beyond the short-term disability period. You have the opportunity to increase your LTD benefits and buy an additional 10 percent of your monthly earnings, to a maximum of \$5,000. (Employees who are members of collective bargaining units should check the terms of their contract for their eligibility to participate in these plans.)



Educational Assistance Benefits

We provide four separate educational assistance benefits to our employees and their family members.

- **Employee Enhancement Program** — Receive 90 percent reimbursement, up to \$1,000 annually for eligible expenses related to one-time job enhancement classes.
- **Rush University Degree Program** — Receive pre-paid tuition for classes at Rush University
 - Up to nine credit hours per quarter for eligible full-time employees
 - Up to six credit hours per quarter for eligible part-time employees
- **External Degree Program** — Eligible employees pursuing a degree at an accredited college or university can receive tuition reimbursement for classes
 - 100 percent of out-of-pocket tuition costs, up to to \$5,000 per calendar year for full-time employees
 - 75 percent of out-of-pocket tuition costs up to \$2,500 per calendar year for part-time employees
- **Family Program** — Spouses, domestic partners and dependent children of full-time employees are eligible for tuition reduction when pursuing a degree at the Rush College of Nursing, Rush Graduate College or Rush College of Health Sciences.



Work-Life Benefits

Holidays

Rush currently recognizes six national holidays. Unless scheduled to work, employees must use paid time off for the following holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas Day

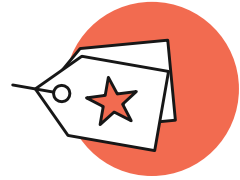


When the holiday falls on a Saturday, the previous Friday will be observed.

When the holiday falls on a Sunday, the following Monday will be observed.

Employee Discounts

Rush employees have access to PerkSpot, a web-based service offering discounts from hundreds of retailers and entertainment venues.



Additional Benefits

Rush also offers comprehensive voluntary benefits, including:

- Hospital Indemnity
- Critical Illness
- Accident Insurance
- Personal Legal Assistance
- Identity Fraud Protection
- Pet Insurance
- Auto Home Insurance
- Student loan refinancing
- Rush Fitness Center Membership
- The Laurance Armour Day School – LADS is a school and daycare facility for preschool children



When Does Coverage Start?

The start of coverage depends on the type of benefit offered.

First of the Month Following 30 DAYS of Employment	First of the Month Following 90 DAYS of Employment
Medical Dental Vision	Life insurance (basic, supplemental and dependent) Short-term disability Long-term disability

Example: If your hire date was January 13, your medical, dental and vision coverage would begin on March 1. Your short- and long-term disability and life insurance coverage would become effective on May 1.



For more information, visit

www.rushbenefits.HRintouch.com