






  
*balance* **LIFE**
  
 PUT RUSH REWARDS TO WORK FOR YOU



2015  
 RUSH  
 BENEFITS  
 GUIDE



*choose* HEALTH

*grow* WEALTH

*develop* CAREER



## GENERAL INFORMATION ON RUSH BENEFITS

### Eligibility

Your eligibility for Rush benefits is largely determined by your employee status. Temporary employees working 30 or more hours per week may be eligible for medical coverage; however, restricted part-time employees are not eligible for any benefits. Please see the chart on page 7 for detailed information on eligibility.

### Eligibility start dates for new employees

Your start date for coverage is based on the type of benefit offered. The following chart provides an easy reference on the start date of coverage for non-union benefit plans.

FIRST OF THE MONTH FOLLOWING 30 DAYS OF EMPLOYMENT	FIRST OF THE MONTH FOLLOWING 90 DAYS OF EMPLOYMENT
Medical	Life insurance (basic, supplemental and dependent)
Dental	Short-term disability
Vision	Long-term disability

**Example:** If your hire date was January 13, 2015, your medical, dental and vision coverage would become effective on March 1, 2015.

If your hire date was January 13, 2015, your short- and long-term disability and life insurance coverage would become effective on May 1, 2015.

### Federal Rule about Same-Sex Spouses

In 2013, the U.S. Supreme Court ruled that same-sex spouses lawfully married under the law of a state or foreign jurisdiction are lawfully married for Federal tax and benefits purposes regardless of where they reside.

IRS guidance based on this ruling is limited to same-sex spouses. Individuals (same-sex or opposite sex) who are recognized under state law as registered domestic partners or members of a civil union are not considered married for Federal tax or benefits purposes.

In addition, the IRS guidance does not affect a state's determination of whether an individual is married for state income tax or other purposes.

### Definition of a dependent

Eligible employees can enroll their eligible dependents into the following benefits: medical, dental, vision and dependent supplemental life insurance.

Your eligible dependents include the following:

- Legally recognized spouses, including same-sex spouses legally married under the law of any state or foreign jurisdiction.
- Civil union partner\*, same sex or opposite sex\*\*
- Same-sex domestic partner if already a covered dependent as of December 31, 2014, (grandfathered only through December 31, 2015, then no longer eligible); no new domestic partners will be eligible as of January 1, 2015. (Contact human resources for eligibility information.)

\* Importantly, the same restrictions that apply to marriage also apply to civil unions (no family, minors or people already married). Couples must get an application for a civil union license from the Illinois Department of Public Health.

\*\* The payroll deductions for health and dental insurance will be subject to federal tax but will be exempt from state tax. In addition, federal taxes will be applied to the fair market value of the benefit provided to the employee's partner.

- Dependent child(ren), who fits the following criteria:
  - is a married or unmarried biological child, step-child, child legally adopted or placed for adoption, foster child of the employee, child for whom the employee serves as legal guardian, or a biological child of the employee's same-sex domestic partner (if already a covered dependent as of December 31, 2014; will be grandfathered only through December 31, 2015, then no longer eligible) or civil union partner
  - is up to age 26 (until the end of the month in which he or she reaches 26); additionally, unmarried adult children who have served in the United States military may also be covered as dependents under their parent's group health coverage until they reach age 30
- Coverage may be continued beyond age 26 for an unmarried dependent child (as defined above) who is dependent upon the employee for over half of his or her financial support, and is permanently disabled.

New employees must provide documentation to support dependent eligibility to human resources.

## Coverage levels

You can select medical, dental and vision coverage for:

- Employee only
- Employee + spouse (same or opposite sex) or civil union partner (same or opposite sex)\*\*
- Employee + child (or children)
- Employee + family

## Table of benefits and eligibility

BENEFIT	ELIGIBLE EMPLOYEES	ELIGIBLE DEPENDENTS
Medical	All full-time; regular part-time salaried and hourly, and temporary employees working 30 or more hours per week	Spouse and civil union partner, dependent children**
Dental	All full-time; regular part-time salaried and hourly	Spouse and civil union partner, dependent children**
Vision	All full-time; regular part-time salaried and hourly	Spouse and civil union partner, dependent children**
Basic life insurance	Non-union* full-time hourly and salaried; regular part-time salaried	
Supplemental life insurance	Non-union* full-time hourly and salaried; regular part-time hourly and salaried	Spouse and civil union partner, dependent children**
Long-term disability and voluntary buy-up	Non-union* full-time hourly and salaried; regular part-time salaried	
Short-term disability and voluntary buy-up	Non-union± full-time hourly and salaried; regular part-time salaried	
Paid time off	Non-union* full-time hourly and salaried; regular part-time hourly and salaried	
Employee assistance program	All employees	All family members as defined by employee

\* Employees represented by the ISSSA are eligible; Teamsters-represented employees are only eligible for benefits as determined by contract.

± Employees represented by the ISSSA are not eligible for PTO; Teamsters-represented employees are only eligible for benefits as determined by contract.

\*\* Same-sex domestic partner is eligible only if already a covered dependent as of December 31, 2014 (grandfathered only through December 31, 2015, then no longer eligible); no new domestic partners will be eligible as of January 1, 2015. (Contact human resources for eligibility information.)