



# 2025 BENEFITS **DETAILED GUIDE**



# ENROLL IN 2025 BENEFITS



Vanderbilt University is committed to providing high-quality benefits to serve the diverse and changing needs of faculty and staff. To help faculty and staff make the best decisions for themselves and their families, this Detailed Guide to Open Enrollment will provide an overview of benefits available to you for 2025.

Open Enrollment, October 21 - November 4, 2024, is your annual opportunity to update or choose the benefits that best meet your needs for the upcoming 2025 plan year. Use this guide to understand your options and make the decisions that are right for you, then make your elections online using the My VU Benefits portal ([vu.edu/benefitsenrollment](https://vu.edu/benefitsenrollment)).

## You must actively enroll during Open Enrollment.

Benefit	If NO action is taken:
Health Plan	<ul style="list-style-type: none"><li>• If you do not make a plan selection, you will be placed in the Choice CDHP, at the same tier (Employee only, Employee + Child(ren), Employee + Spouse, Employee + Family) you have now.</li><li>• You will miss out on the \$20/month credit toward healthcare premiums if you do not complete the attestation that you and your covered family members are tobacco-free.</li><li>• You will pay a \$100/month spousal fee if your spouse is on the Vanderbilt Health Plan and has access to health insurance through their employer. If your spouse does not have access to another employer's health plan, or works for Vanderbilt University, you must complete this attestation every year to avoid the fee.</li></ul>
Dental Plan	You will have the same coverage and tier you had in place for 2024.
Vision Plan	You will have the same coverage and tier you had in place for 2024.
Flexible Spending Accounts	No pre-tax money can be deposited into your health care and/or dependent care flexible spending accounts unless you enroll each year.
Health Savings Account	You must accept the Terms and Conditions and open your account in order to receive your Vanderbilt seed money.
Accidental Death & Dismemberment	You will have the same coverage and tier you had in place for 2024.

\* For full plan details, including eligibility and coverage, check the Summary Plan Descriptions located on the [PE website](#).

# WHAT'S INSIDE

*Time to choose the right plan for you and your family! Enroll any time between Oct. 21 - Nov. 4, 2024.*

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# OPEN ENROLLMENT CHECKLIST

## PREPARE

- ☑ Visit [vu.edu/oe](https://vu.edu/oe) to learn more about your options.
- ☑ Have questions? Email [openenrollment@vanderbilt.edu](mailto:openenrollment@vanderbilt.edu) or call 615-343-4788 any business day between 8 am and 5 pm CT.
- ☑ Have your VUnetID and password ready.
- ☑ Make sure you are enrolled in DUO, Vanderbilt's multi-factor authentication system.

## REVIEW

- ☑ Review your medical, dental, vision and accidental death & dismemberment coverage.
- ☑ Estimate your out-of-pocket costs if you want to contribute to a Health Care or Dependent Care Flexible Spending Account (FSA).
- ☑ Consider how much to contribute to your Health Savings Account (HSA), if enrolled in the Consumer Driven Health Plan (CDHP).

## ACT

- ☑ Use the My VU Benefits ([vu.edu/benefitsenrollment](https://vu.edu/benefitsenrollment)) website to complete your medical, dental, vision and accidental death & dismemberment (AD&D) elections.
- ☑ Elections must be finalized by 11:59 pm CT on November 4, 2024.
- ☑ Answer the spousal coverage and tobacco status questions.
- ☑ Enroll in tax-advantaged accounts that suit your needs: Health Care FSA (if you enroll in the Select PPO or waive coverage), HSA (if you enroll in the Choice CDHP), and Dependent Care FSA.
- ☑ Remember: If you are fully benefits-eligible and choose the Choice CDHP, you must accept Fidelity's Terms and Conditions during the enrollment process within My VU Benefits and set up your HSA account directly through Fidelity NetBenefits®, to make contributions and/or receive Vanderbilt funds. If you do not accept the Terms and Conditions within 60 days of Vanderbilt's contribution dates (January and July), you will forfeit the contributions. You must visit both My VU Benefits and NetBenefits to accept the Terms and Conditions.
- ☑ **Print or email yourself a copy of your confirmation for your records.**



### Legal Notices

Required legal notice publications, including important legal notices regarding health care privacy and other laws, can be found on the PE website at <https://hr.vanderbilt.edu/benefits/federal-notices.php>.

# HOW TO ENROLL

Open Enrollment begins on Oct. 21, 2024 and ends at 11:59 pm CT on Nov. 4, 2024. To enroll, you'll need a computer with internet access, an email address or a printer (to which to send your confirmation statement), your VUnetID and password and be enrolled in DUO.

1. Go to [vu.edu/oe](https://vu.edu/oe).
2. Click on **Enroll Now**.
3. Log in with your VUnetID and password. Don't know your VUnetID or password? Visit <https://hr.vanderbilt.edu/oe/epassword.php> for help.
4. You can start the enrollment process or explore the resources in My VU Benefits.
5. To enroll, follow the steps. You can also use this handy step-by-step guide.
6. When you're done, **print or email yourself your confirmation statement** for your records.

**Note:** Once you start enrolling in My VU Benefits, your enrollment will not be counted as complete until you click on "Submit my elections," accept to confirm your elections and receive a confirmation number, so you may continue to receive reminder messages until the end of Open Enrollment.

# WHAT HAPPENS IF YOU DON'T ENROLL

Benefit	If NO action taken:
Health Plan	<ul style="list-style-type: none"><li>• If you don't make a plan selection, you will be placed in the Choice CDHP, at the same tier (Employee only, Employee + Child(ren), Employee + Spouse, or Employee + Family) you have now.</li><li>• You'll miss out on a \$20/month credit toward premiums if you do not complete the attestation that you and your covered family members are tobacco-free.</li><li>• You'll pay a \$100/month spousal fee, if your spouse is on the Vanderbilt Health Plan and has access to health insurance through his/her employer. If your spouse does not have access to another employer's health plan, or works for Vanderbilt University, you must complete this attestation every year to avoid the fee.</li></ul>
Dental Plan	You'll have the same coverage you have in place for 2024.
Vision Plan	You'll have the same coverage you have in place for 2024.
Flexible Spending Accounts	No pre-tax money can be deposited in your health care and/or dependent care flexible spending accounts unless you enroll each year.
Health Savings Account (HSA)	<ul style="list-style-type: none"><li>• If you are new to the CDHP health plan, no pre-tax money can be deposited into your HSA unless you enroll by accepting the terms and conditions in your open enrollment window and activate your account via Fidelity.</li><li>• If you have been in the CDHP and currently have an HSA, no pre-tax money can be deposited into your HSA unless your account has been confirmed and ready for funding.</li></ul>
Accidental Death & Dismemberment	You'll have the same coverage you have in place for 2024.

*These benefits can only be changed once a year during Open Enrollment, unless you have a qualifying life event.*

# HEALTH PLANS



For 2025, Vanderbilt is offering fully-benefits eligible faculty and staff two health plans: the Choice CDHP and the Select PPO. Both options will continue to be administered by Aetna and use the same provider networks; however, there are key differences in how each option works, including deductibles, co-pays, co-insurance and prescriptions.

**The Choice CDHP** offers lower premiums but higher deductibles. The money you save from lower premiums can be put into your Health Savings Account (HSA) to help offset costs required to help you meet your deductible, or saved for future medical needs — even through retirement. With the Choice CDHP, you have a combined deductible, meaning your medical and prescription costs both count toward your deductible and out-of-pocket maximum.

**The Select PPO** includes modest increases in premiums this year. This option has higher monthly costs, with co-pays and a lower deductible. You may pair it with a health care Flexible Spending Account (FSA) to use your pre-tax money for qualified medical expenses during the plan year.

## Are you a J1T Exchange Visitor?

You are only eligible for Vanderbilt University's Aetna International Plan. This health plan is comparable to our current Select PPO and prescription coverage; however, it meets the J1T Visa requirements.

To learn more about the plan and its features, please visit <http://hr.vanderbilt.edu/benefits/InternationalHealthPlan>. You can also email the Benefits team at [openenrollment@vanderbilt.edu](mailto:openenrollment@vanderbilt.edu).

## Healthcare Bluebook - Price Transparency Tool

Healthcare Bluebook is an online price comparison tool for health care services, such as imaging, elective surgeries and more. The tool ranks providers in a given geographical area in terms of quality and affordability. Healthcare Bluebook allows you to shop for procedures, compare facilities and their pricing, and find the best quality for medical services, all while saving money.

Healthcare Bluebook also provides detailed information on the quality of common inpatient procedures to help you to easily identify and select a facility that has a high-quality rating.

Learn more online at <https://hr.vanderbilt.edu/benefits/healthcare-bluebook.php>.



*In-network prices for the same procedure can vary by over 500% depending on the facility you choose?*



## Random Eligibility Audits

Vanderbilt University reserves the right to audit eligibility and may require copies of any legal papers issued to establish a person as your spouse or child. Attempting to insure someone who is not eligible may result in disciplinary action, up to and including termination of employment.



# 2025 MONTHLY\* PAYROLL PREMIUMS



Employees with salaries of < \$60,000.00	Fully Benefits-Eligible Employee Premiums				Partially Benefits-Eligible Employee Premiums	
	Employee	Employee + Spouse	Employee + Children	Family	Employee	Employee + Children
Choice CDHP	\$81	\$215	\$182	\$305	\$102	\$361
Select PPO	\$156	\$405	\$341	\$573	N/A	N/A

Employees with salaries of \$60,000.00–\$149,999.99	Fully Benefits-Eligible Employee Premiums				Partially Benefits-Eligible Employee Premiums	
	Employee	Employee + Spouse	Employee + Children	Family	Employee	Employee + Children
Choice CDHP	\$105	\$273	\$233	\$390	\$212	\$466
Select PPO	\$198	\$516	\$438	\$737	N/A	N/A

Employees with salaries of > \$150,000.00	Fully Benefits-Eligible Employee Premiums				Partially Benefits-Eligible Employee Premiums	
	Employee	Employee + Spouse	Employee + Children	Family	Employee	Employee + Children
Choice CDHP	\$121	\$315	\$266	\$449	\$242	\$533
Select PPO	\$231	\$596	\$502	\$854	N/A	N/A

DENTAL CARE and VISION	Fully & Partially Benefits-Eligible Employee Premiums			
	Employee	Employee + Spouse	Employee + Children	Family
DeltaDental Basic	\$22.32	\$37.95	\$46.26	\$57.36
DeltaDental Premier	\$39.02	\$77.48	\$93.53	\$131.37
DeltaVision	\$6.36	\$12.72	\$13.61	\$21.75

\* If you are paid weekly or bi-weekly, these amounts will be divided equally between all of your paychecks of each month.

## Credits and Fees to Your Health Care Payroll Premium

Add or subtract the below numbers to your costs from the appropriate chart on the left to see your final monthly premium:

- Subtract \$20 per month: If you attest that you and your covered family member(s) are tobacco-free.
- Add \$100 per month: If your working spouse has access to health coverage through another employer, including Vanderbilt University Medical Center, but prefers using the Vanderbilt Health Plan. This fee will not apply if you both work for Vanderbilt University.

This document provides summarized information about your benefit options. It is not meant to replace the summary plan descriptions (SPDs), which are the governing documents for Vanderbilt benefits. SPDs are available at [hr.vanderbilt.edu/benefits/sbc-eoc.php](http://hr.vanderbilt.edu/benefits/sbc-eoc.php). Offerings and plans are subject to change. While we attempt to provide accurate summaries, if there are differences between this information and the actual plan documents, the official plan documents prevail.

**2025 Health Plan**

# OPTION 1

**CHOICE CDHP**
**In-Network**
**Out-of-Network**

*Note: If you are enrolled in Medicare and select the Choice CDHP for additional coverage, you are not eligible for the HSA or any contributions Vanderbilt makes, including the Vanderbilt seed.*

**HEALTH SAVINGS ACCOUNT (HSA) — Vanderbilt will seed this account with money that can be used to help meet your deductible.<sup>1</sup>**

<b>Individual</b>	<b>\$750</b>
<b>Family</b> (all other tiers)	<b>\$1,500</b>

**DEDUCTIBLE<sup>2</sup>**

<b>Individual</b>	<b>\$2,000</b>	<b>\$3,550</b>
<b>Family Maximum</b> (all other tiers)	<b>\$4,000</b>	<b>\$7,100</b>

**CO-INSURANCE RATE (after deductible is met)**

<b>20%</b>	<b>60%</b>
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**OUT-OF-POCKET LIMIT<sup>3</sup>**

<b>Individual Limit</b>	<b>\$4,500</b>	<b>\$7,000</b>
<b>Family Limit</b> (all other tiers)	<b>\$9,000</b>	<b>\$13,000</b>

**COST OF SERVICES — Subject to deductible and co-insurance**

<b>Preventative visit</b> (see PE website for information)	<b>\$0</b>	<b>\$0</b>
<b>Primary care provider</b>	<b>20% after deductible</b>	<b>60% after deductible</b>
<b>Specialist, mental health visit</b>		<b>20% after deductible</b>
<b>Emergency room visit</b>		
<b>Urgent care visit</b>		<b>60% after deductible</b>
<b>Hospital inpatient</b> (including maternity), <b>outpatient services, diagnostic testing</b>		
<b>Mental health inpatient</b>		
<b>Skilled nursing</b> (limit 60 days/year)		
<b>Home health care</b> (limits apply, 120 visits/year maximum)		
<b>Therapy</b> (physical, speech, occupational, cardiac rehab)		
<b>Chiropractic care</b> (15 visit maximum)		
<b>Inpatient surgery</b>		
<b>Outpatient surgery hospital facility</b>		

**PHARMACY (Rx)**

<b>Maintenance Generic</b>	<b>Subject to deductible and co-insurance</b>	<b>N/A</b>
<b>Level 1</b>		
<b>Level 2</b>		
<b>Level 3</b>		
<b>Specialty<sup>4</sup></b>		

1. The maximum total annual contributions to an HSA in 2025 are \$4,300 for individual and \$8,550 for family. If you are age 55 or older, you can contribute an extra \$1,000. You must be employed (Jan 1 for the January seed and July 1 for the July seed), full-time status, and elect the CDHP plan to be eligible to receive the seed. Additionally, you have 60 days from each date to activate your HSA. If you do not activate your HSA, you will forfeit the seed money.

2. For those enrolled in family tiers, the total family deductible may be met by one or more family members. There are separate deductibles for each network.

3. Out-of-pocket limit includes total of co-insurance payments and deductibles.

4. Only available via VUMC Pharmacies.



**DEDUCTIBLE<sup>1</sup>****Individual****\$800****\$2,400****Family Maximum** (all other tiers)**\$1,600****\$4,800****CO-INSURANCE RATE** (After deductible is met)**10%****50%****OUT-OF-POCKET LIMIT<sup>2</sup>****Individual Limit****\$3,500****\$7,000****Family Limit** (all other tiers)**\$7,000****\$13,000****COST OF SERVICES** — Subject to deductible and co-insurance**Preventative visit**

(see PE website for information)

**\$0****\$0****Primary care provider****\$30 co-pay****50% after deductible****Specialist, mental health visit****\$50 co-pay****50% after deductible****Emergency room visit****\$250 co-pay then  
10% after deductible****\$250 co-pay then  
10% after deductible****Urgent care visit****\$50 co-pay then  
10% after deductible****\$75 co-pay then  
50% after deductible****Hospital inpatient** (including maternity),  
**outpatient services, diagnostic testing  
and surgery****\$150 co-pay then  
10% after deductible****\$150 co-pay then  
50% after deductible****Mental health inpatient****Outpatient surgery hospital facility****Skilled nursing** (limit 60 days/year)**Home health care**  
(limits apply, 120 visits/year maximum)**10% after deductible****50% after deductible****Therapy** (physical, speech,  
occupational, cardiac rehab)**Chiropractic care** (15 visit maximum)**\$35 co-pay****50% after deductible****PHARMACY (Rx)****PPO Retail****PPO Mail Order****Out-of-Network****Maintenance Generic****\$1****\$10****N/A****Level 1****\$15****\$45****N/A****Level 2****30% co-insurance  
up to \$150****30% co-insurance  
up to \$450****N/A****Level 3****50% co-insurance  
\$200 min****50% co-insurance  
\$600 min****N/A****Specialty<sup>3</sup>****10% co-insurance  
up to \$200 min****N/A****N/A**

1. The deductible for each participant will not exceed the "individual deductible." The total deductible amount paid in all family tiers will not exceed the "family limit." There are separate deductibles for each network.

2. Out-of-pocket limit includes total of co-insurance payments, co-pays and deductibles.

3. Only available via VUMC Pharmacies.

# TAX-ADVANTAGED ACCOUNTS



## Flexible Spending Accounts: Health Care and Dependent Care

With a Flexible Spending Account (FSA), you can use pre-tax dollars to pay for certain allowed expenses. "Pre-tax" means that you do not pay federal, state or employment taxes on contributions you make to a FSA. There are two different types of FSAs:

**Health Care FSA** reimburses items such as eyeglasses, copayments, prescriptions, medical supplies and some over-the-counter drugs — any eligible health care expenses that are not covered by a benefit plan. The annual election minimums and maximums are \$104 to \$3,200 per employee. If you are married and you and your spouse are employed and offered FSAs, the maximum election is \$3,200 each. The IRS will release the 2025 maximum later this year. Once announced, you'll have the opportunity to adjust your contributions to meet the new limit.

**Dependent Day Care FSA** reimburses the cost of day care expenses for your children (under the age of 13) or other eligible dependents (learn more [irs.gov](https://www.irs.gov)). The day care must be used as a means to allow you and/or your spouse to be gainfully employed. The annual election minimums and maximums for Dependent Day Care FSA are \$104 to \$2,500 per employee. If both spouses work, both can claim \$2,500 - for a total household limit of \$5,000

## FSAs are not interchangeable

You cannot use Health Care FSA dollars to pay for dependent care expenses or vice versa (each of these accounts is independent of the other).

## FSAs are “use it or lose it”

For 2025, you can claim expenses incurred through March 15, 2026, and you must file any claims by April 15, 2026. Any unspent funds after that date are forfeited. Choose your amounts wisely.

## Reimbursements

Submit a claim for your health care FSA or dependent care FSA:

1. Online at [Fidelity NetBenefits](#). Log in with your username and password and go to the 'Your Accounts and Benefits' menu on the left-hand side of the home page. Look for your FSA on the list under 'Other Benefits'. Select the FSA, click on the 'Reimburse Yourself' button and then follow the instructions.
2. Fax a receipt and the Reimbursement Request form to 1.855.810.8223. You can find the Reimbursement Request form online at [Fidelity NetBenefits](#). After logging in, select the Flexible Spending and Reimbursement Account tile. From there you will see the Forms and Information link at the bottom of the page. The claim form is called the Reimbursement Request Form.
3. Email the Reimbursement Request Form with receipts to [Fidelity@service.healthaccountservices.com](mailto:Fidelity@service.healthaccountservices.com).



**NOTE: IRS regulations prohibit enrollment in a Health Care FSA and an HSA at the same time.**

# TAX-ADVANTAGED ACCOUNTS



## Health Savings Accounts

The Health Savings Account (HSA) allows you to contribute pre-tax dollars to pay for health care expenses, such as deductibles, co-pays and co-insurance. However, you are only eligible to participate in an HSA if you enroll in the Choice CDHP. Annual contribution limits are set by the IRS. For 2025, they are \$4,300 for individual coverage, and \$8,550 for family coverage. If you are age 55 or over, you can contribute an additional \$1,000 per year.

The HSA offers unique benefits:

- Triple tax savings — contributions, any earnings, and distributions are tax free when used to pay for qualified medical expenses (established by the IRS).
- Any unused money in your HSA carries over each year and is yours to keep, even if you leave Vanderbilt.
- For 2025, Vanderbilt will provide a contribution into your HSA to help boost your savings. (If you do not open your HSA and agree to Fidelity's Terms and conditions within 60 days of the contribution date, you will forfeit the Vanderbilt contribution.)
- You decide when and how much of your HSA funds to use for your qualified medical expenses now, or save and invest for future needs, including during retirement.

## Need help determining your max HSA contribution for 2025?

Money from Vanderbilt and possible catch-up contributions all count toward your 2025 HSA limit. Check out our handy Contribution Limit Worksheet to determine what your max contribution should be.

## ATTENTION!

### HSA eligibility:

- Medicare-eligible employees cannot participate in the HSA, if enrolled in any form of Medicare.
- Dependents can be covered on the CDHP through age 26, but cannot use HSA funds to cover expenses unless they are tax-qualified dependents.



### HSA Action Required!

If you are fully benefits-eligible and choose the CDHP, you must accept Fidelity's Terms and Conditions during the enrollment process within My VU Benefits and directly through Fidelity NetBenefits®, to make contributions and/or receive Vanderbilt funds. If you do not accept the Terms and Conditions within 60 days of Vanderbilt's contribution dates (January and July) you will forfeit the contributions. You must visit both My VU Benefits and NetBenefits to accept the Terms.

# PRESCRIPTION DRUG BENEFIT



Prescription drug coverage is included with both health plan options, but costs apply differently depending on which plan you choose. CapitalRx is our pharmacy vendor.

## Choice CDHP Prescription Costs:

The Choice CDHP has a **combined deductible**, meaning that both your medical and prescription costs will count toward your deductible. This means you pay the full cost of prescriptions (and medical costs) until your deductible is met. Once this deductible is met, your prescriptions will be covered at the applicable co-insurance percentage.

	Retail Network Pharmacy
Co-insurance	20%
Individual Deductible	\$2,000
Family Deductible	\$4,000

## NEW! Preventive Drug Enhancement:

Preventive drugs for many conditions will bypass the deductible and will be subject to co-insurance only. This includes medications for depression, cardiovascular, diabetic medications and supplies, asthma, etc.

## Select PPO Prescription Costs:

Select PPO prescription costs are based on co-pays for generic (maintenance and level 1) drugs and co-insurance for brand (retail) drugs (level 2 & 3). Co-insurance means you'll pay for a percentage of the brand drugs, not a flat dollar amount like a co-pay. There is a calendar year prescription co-insurance and co-pay limit of \$2,500 for individuals or \$5,000 for families.

Select PPO Prescription	
Annual OOP maximum	Amount
Individual	\$2,500
Family	\$5,000

Select PPO Pharmacy Costs		
Drug Level	Retail Network Pharmacy (up to 30 days)	Mail Order/Pick Up (up to 90 days)
Maintenance Generic*	\$1 co-pay	\$10 co-pay
Level 1	\$15 co-pay	\$45 co-pay
Level 2	30% coinsurance w/\$150 max	30% coinsurance w/\$450 max
Level 3	50% coinsurance w/\$200 min	50% coinsurance w/\$600 min
Specialty	10%, \$200 min	no coverage

## Prescription Tips

- Save money on prescriptions by using generics whenever possible.
- \*For convenience, you may continue to use the Vanderbilt [Mail Order Pharmacy](#) or Optum and get a 90-day supply sent right to your door. A 90-day supply is simply three times the 30-day supply.
- Specialty drug prescriptions are available only through Vanderbilt outpatient pharmacies.
- **REMEMBER!** With the Choice CDHP, you pay the full price of prescriptions until your deductible is met.



# DENTAL



Vanderbilt will continue to offer two dental plans in 2025. Our dental vendor is Delta Dental. Check with your preferred provider to be sure services are covered. New this year, partially-benefits eligible employees are able to enroll in dental insurance.

## Delta Dental Basic

In the Delta Dental Basic Plan, you:

- have access to the nation's largest dental networks
- pay co-insurance for dental services
- have a deductible to meet
- have a calendar year limit that the plan will pay
- have no orthodontia coverage

## Delta Dental Premier

In the Delta Dental Premier Plan, you:

- have access to the nation's largest dental networks
- pay co-insurance for dental services
- have a deductible to meet
- have a larger calendar year limit that the plan will pay
- have a waiting period and limitations for orthodontia

	Delta Dental Basic	Delta Dental Premier
Annual Deductible	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Calendar Year Maximum	\$1,000	\$2,000
Preventive Care (cleanings, x-rays)	100% covered	100% covered
Basic care (fillings, basic restorative work)	80% after deductible	80% after deductible
Major services (bridges, crowns, root canals)	40% after deductible	50% after deductible
Orthodontia	No coverage	50% after deductible Orthodontics for Child[ren] & Adults \$1,500 lifetime maximum per person 12 month waiting period applies to new enrollees
<b>Monthly Premiums</b>		
Individual	\$22.32	\$39.02
Individual + Spouse	\$37.95	\$77.48
Individual + Child(ren)	\$46.26	\$93.53
Family	\$57.36	\$131.37

**For more information on the Dental Plan visit <https://hr.vanderbilt.edu/benefits/dental.php>**

# VISION



Vanderbilt's vision vendor is DeltaVision. Delta Dental has partnered with VSP, the nation's largest vision provider, to offer DeltaVision. DeltaVision members receive quality care that focuses on their eyes and overall wellness. DeltaVision eye care providers will look for vision problems and signs of other health conditions. New this year, partially-benefits eligible employees are able to enroll in vision insurance.

Visit [vsp.com](https://vsp.com) to find a provider near you, learn more about your vision benefits, and access claims. Your coverage through a provider network includes: eye examinations, prescription eye wear and contact lenses, retinal screenings, sunglasses, and eye health management.

Please note that VSP typically uses Social Security Numbers to search for members. Vanderbilt does not provide socials, therefore, you will need to use your Member ID.

Co-pays	
Exam	\$10
Materials (co-pay applies to lenses and frames only, not contact lenses)	\$25
Contact lens fitting (standard & specialty)	Plan covers up to \$60
Contact lens and frame allowances	
Eyeglass Lenses	Covered under co-pay
Glasses frames	\$130/2 years
Contact Lenses	\$130/year
Services/Frequency	
Exam	12 months
Contact lens fitting	
Contact lenses	
Glasses - lenses	
Frames	24 months

Vision Monthly Premiums			
Individual	Individual + Spouse	Individual + Child(ren)	Family
\$6.36	\$12.72	\$13.61	\$21.75

## Discounts on covered materials

**Frames:** 20% off amount over allowance, \$70 Costco frame allowance, \$150 allowance on featured frame brands. Check [vsp.com](https://vsp.com) for current offers.

**Lens options:** 20%-25% off retail, 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.

## Optional Lens Enhancements

Enhancements	Co-pay range
Premium Progressive Lenses	\$95 - \$105
Custom Progressive Lenses	\$150 - \$175
Tints/Photochromic Adaptive Lenses	\$15 - \$17
Scratch Resistant Coating	\$17

For more information on the Vision Plan, visit [hr.vanderbilt.edu/benefits/vision.php](https://hr.vanderbilt.edu/benefits/vision.php).

# DEPENDENT VERIFICATION



In order to cover your dependent on your health, dental and/or vision insurance, you must first submit documentation to verify their relationship with you. You have 30 days to submit your documentation, if we do not receive valid documentation, we will not be able to verify your dependent(s) and they will not be covered under your plans. Please see below for acceptable types of documentation.

Dependent Type	Acceptable Documentation
Spouse	Marriage Certificate* or Federal Tax Return with both parties listed
Child	Birth Certificate or Hospital Record of Birth or Final Adoption Court Documents or Dept of Health Mother's Copy
Stepchild	Birth Certificate, Hospital Record of Birth, or Dept of Health Mother's Copy and Marriage Certificate* or Federal Tax Return with both parties listed

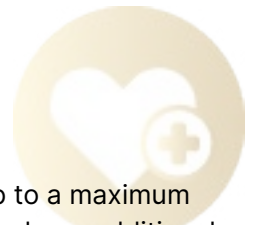
*\*Or foreign equivalent*

Once you have your documentation ready, there are a few ways to submit it:

<b>Online Upload:</b> <a href="http://vu.edu/benefitsenrollment">vu.edu/ benefitsenrollment</a>	<b>Mail:</b> VU Benefits Department PMB #407704 2301 Vanderbilt Place Nashville, TN 37240-7704	<b>Fax:</b> 615-343-7143	<b>In Person:</b> Baker Building, 10th Floor 110 21st Avenue S Nashville, TN 37203
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If you have any questions, please contact the VU Benefits Team at [benefits@vanderbilt.edu](mailto:benefits@vanderbilt.edu), or call us at 615-343-4788 from 8am to 5pm CT, Monday through Friday.

# BASIC & SUPPLEMENTAL LIFE



Vanderbilt provides a basic life insurance policy in an amount equal to your annual base salary (up to a maximum of \$500,000). You may also choose to purchase optional supplemental life coverage. You may purchase additional individual coverage up to eight times your base annual earnings up to a maximum of \$1,000,000. You may also purchase dependent coverage for your spouse or your dependent children.

## Supplemental Life Insurance

Who's Eligible	Coverage Options	Actions for 2025 Enrollment Period
Employee	1 to 8 times your base annual earnings up to a maximum of \$1,000,000	Answer five health questions* if first time electing coverage or increasing amount
Spouse	\$10,000 up to \$250,000 in \$10,000 increments  Not to exceed 50% of your Supplemental Life benefit	No health questions are required for up to \$20,000 of coverage. Answer just five health questions for higher coverage amounts*
Dependent Child(ren)	\$5,000 up to \$15,000, in \$5,000 increments	No health questions required  Children are eligible from birth to age 26

Age	Individual Coverage Monthly Premium Per \$1,000	Spouse Coverage Monthly Premium Per \$1,000
24 & Younger	\$0.034	\$0.029
25 - 29	\$0.034	\$0.035
30 - 34	\$0.043	\$0.037
35 - 39	\$0.056	\$0.052
40 - 44	\$0.056	\$0.074
45 - 49	\$0.074	\$0.105
50 - 54	\$0.122	\$0.180
55 - 59	\$0.208	\$0.276
60 - 64	\$0.317	\$0.589
65 - 69	\$0.521	\$0.896
70 - 74	\$0.845	\$1.394
75 - 79	\$1.340	\$2.060
80+	\$1.392	\$2.060

Dependent Child(ren) Coverage Monthly Premium	
\$5,000	\$0.795
\$10,000	\$1.590
\$15,000	\$2.385

\*MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.



# ACCIDENTAL DEATH & DISMEMBERMENT



Accidental Death & Dismemberment (AD&D) benefits and premiums will remain unchanged for 2025. Individual AD&D coverage pays you or your beneficiary if you lose your life, limb(s), eye(s), speech or hearing due to an accident.

Family AD&D coverage is also available and covers your spouse and/or any eligible children (not in the military, up to age 26 if full-time student) at a percentage of the amount purchased. There are three levels of family payouts.

Who's Eligible	Coverage
Employee	\$10,000 increments up to the lesser of 10 times your base annual earnings or \$500,000
Employee & Family Plan	Spouse Only: 50% of your coverage amount Spouse & Child(ren) <ul style="list-style-type: none"> <li>• Spouse: 40% of your coverage amount</li> <li>• Child(ren): 10% of your coverage amount</li> </ul> Child(ren) Only: 15% of your coverage amount

## Family Coverage

You must add all eligible family members as dependents in your My VU Benefits profile if you wish to enroll (or to remain enrolled) in the family coverage of AD&D. ***Don't forget to also select them to be covered when you enroll in AD&D.***

AD&D Premiums		
Amount of Coverage	Individual Coverage Monthly Cost	Family Coverage Monthly Cost
\$10,000	\$0.14	\$0.23
\$20,000	\$0.28	\$0.46
\$30,000	\$0.42	\$0.69
\$40,000	\$0.56	\$0.92
\$50,000	\$0.70	\$1.15
\$60,000	\$0.84	\$1.38
\$70,000	\$0.98	\$1.61
\$80,000	\$1.12	\$1.84
\$90,000	\$1.26	\$2.07
\$100,000	\$1.40	\$2.30

## Travel Assistance

Employees who purchase AD&D insurance are eligible for travel assistance, a special travel service administered by AXA Assistance USA, Inc. (AXA) through an arrangement with MetLife. This benefit provides worldwide medical, travel, concierge, legal and financial assistance services. Services include:

- Medical referrals, appointments and hospital admission validation
- Medically-supervised repatriation
- Return of mortal remains
- Lost document and luggage assistance

See <http://hr.vanderbilt.edu/benefits/MetLifeTravelAssistance.pdf> for more information.

# ADDITIONAL BENEFITS

The following benefits are not limited to Open Enrollment and where applicable, can be changed at any time. For full plan details and eligibility, review the Summary Plan Descriptions on the [PE website](#).

## 403(b) Retirement Plan

The Vanderbilt University 403(b) Retirement Plan is a long-term investment program for eligible faculty and staff with Fidelity Investments serving as the administrative service provider. Vanderbilt matches your mandatory 3% contribution. If you choose to make voluntary contributions, Vanderbilt will match these up to a total match of 6% (this includes the mandatory). Please refer to the [Summary Plan Description](#) for eligibility and matching requirements.

While you do not need to make any changes or elections to your retirement benefits during Open Enrollment, it's a good time to review your beneficiary information.

It's also a good time to review your contribution rate and investment elections, and make adjustments to stay on track to meet your savings goals. You may voluntarily contribute beyond 6% (up to certain annual contribution limits). New investment elections and beneficiary designations are effective upon making a change. New voluntary contribution percentages will be effective within one to two payroll cycles. Enrolling or making changes is fast, easy and paperless; sign into your Fidelity account by visiting [www.netbenefits.com/vanderbilt](http://www.netbenefits.com/vanderbilt).

### Check out the NetBenefits App!

Easily manage your retirement and, if applicable, your HSA and FSA. You can view account balances, investments, recent contributions and account performance. Learn how much you may need to save in order to retire comfortably. Change your contribution rate and investments.



## Short-Term Disability (eligible staff only)

Short-term disability (STD) provides no-cost base coverage, paid for by Vanderbilt, and optional buy-up coverage, paid for by you. The base portion pays 66.7% of your weekly wages on the first \$24,000 of annual base salary with a two-week waiting period (14 calendar days). Costs for the buy-up depend on your annual base salary. You may opt out of the buy-up coverage at any time. If you wish to re-enroll in the buy-up coverage at another time, you will need to complete a medical review and could be denied coverage.

## Long-Term Disability

Long-term disability insurance (LTD) provides a monthly benefit in the event you become disabled and are unable to work for six months or longer. The LTD benefit also includes a 10% monthly contribution to your retirement account (while on LTD) if you are a participant in the Vanderbilt University Retirement Plan. Vanderbilt pays for basic LTD, which covers the first \$24,000 of your annual salary. You pay for full coverage between \$24,000 and your annual salary. You may opt out of full coverage at any time. If you wish to re-enroll in full coverage at another time, you will need to complete a medical review and you could be denied.

# ADDITIONAL BENEFITS



## Paid Time Off (PTO)\*

Vanderbilt's paid time off program (PTO) for eligible staff\* provides a flexible bank of time that can be used for scheduled absences such as vacations and extended parental leave, and unscheduled absences for reasons such as illness or injury. You will accrue time each pay period based on your years of service until you reach your PTO bank limit.

*\*This PTO program applies to benefits-eligible non-union staff. It does not apply to faculty, students, union staff, temporary employees or postdoctoral scholars. Faculty and postdocs should refer to their manuals and programs for guidance on leave time.*

*Employees in positions covered by the collective bargaining agreement should refer to the PTO chart in their collective bargaining agreement for accrual time.*



## Discounts

Vanderbilt University has partnered with Abenity, Inc., a leader in the employee engagement and loyalty field, to provide a private perks and discount program for employees. The Vanderbilt University Perks Program gives employees access to over 302,000 local and national discounts, which can add up to more than \$4,500 in savings per employee. Exclusive discounts available to staff and faculty include savings at Costco, Jiffy Lube, Sea World and more, plus thousands of hotels, restaurants, movie theaters, theme parks, museums and other attractions nationwide. Be sure to check out local discounts under the "Vanderbilt Exclusives" tab.

Visit [vanderbilt.abenity.com](http://vanderbilt.abenity.com) to learn how to enroll.



## Auto & Homeowners Insurance

Group Auto and Homeowners Insurance is offered by MetLife. Call 1.800.GETMET8 to get a free insurance review and a no-obligation quote; mention you are a Vanderbilt University employee.



## Pet Insurance

Pet Insurance is offered through Nationwide. Contact Nationwide at 1.877.738.7874 or visit them online at <http://www.petinsurance.com/affiliates/vanderbilt>.



## LifeLock

Norton LifeLock Premier Plus offers identity, security, and privacy protection for employees, including device security, credit monitoring, VPN services, and social media alerts. It features a \$1 million protection package and parental controls. Employees can enroll or disenroll anytime via My VU Benefits, with individual coverage starting at \$12.49/month or family coverage at \$21.48/month. Premiums are deducted through payroll.

Dedicated member support is available through Norton LifeLock at 800-607-9174. Agents are available Monday - Friday, from 9 am to 7 pm ET.

# ENROLLMENT TIPS

- Consider a health care flexible spending account (FSA) to save by using pre-tax dollars (if you elect the Select PPO or waive coverage).
- Enroll in a Dependent Care FSA and use pre-tax money to pay for eligible dependent care services, such as child or adult day care.
- If you elect the Choice CDHP, add pre-tax money to your HSA to pay for qualified medical expenses now or in the future. Don't forget to accept the Terms and Conditions while enrolling as well as opening your account online with Fidelity.
- For maintenance medications, sign up for Vanderbilt [Mail Order Pharmacy](#) or Optum and have your 90-day prescriptions delivered right to your door.

## Get Guidance to Meet Your Savings Goals

You can get 403(b) and HSA guidance to help plan for your future by meeting one-on-one either on campus, virtually via zoom call or over the phone with a Fidelity Planning and Guidance Consultant. Learn about investment funds, discuss how much money you may need at retirement, review your current investments, learn how to initiate a rollover or discuss investment strategies. You can schedule the consultation online at [NetBenefits](#) or call 800-642-7131.

## IRS Limits

The IRS annually issues limits on the amount of contributions individuals can make to their retirement, FSAs, and HSA accounts.

Contribution Limits	2024	2025
Vanderbilt University 403(b) plan	\$23,000	\$23,500*
403(b) Catch-up Contribution (age 50 and older)	\$7,500	\$7,500
Health Savings Account (Individual / Family)	\$4,150 / \$8,300	\$4,300 / \$8,550
HSA Catch-up Contribution (age 55 and older)	\$1,000	\$1,000
Health Care FSA	\$3,200	\$3,300*
Dependent Care FSA	\$5,000	\$5,000

\*Numbers are projected for 2025 but actual numbers have not been released.



# BENEFITS ELIGIBILITY

## Fully Benefits-eligible

- Full-time members of the faculty whose appointment is to a regular position and who are regularly scheduled to work 30 hours or more per week (0.75 FTE or more)
- Staff members whose appointment is to a regular or term position and who are regularly scheduled to work 30 hours or more per week (0.75 FTE or more)
- Postdoctoral scholars whose appointment and pay are for employment services (rather than a service-free stipend), and who are regularly scheduled to work 30 hours per week (0.75 FTE or more)

## Partially Benefits-eligible

- Regular faculty working part-time schedules less than 30 hours per week (less than 0.75 FTE)
- Professional staff and postdocs are required to work at least 20 but less than 30 hours per week
- Temporary faculty such as adjunct, adjoint, or in-residence who are appointed to work 30 hours per week or more (0.75 FTE or more), or whose work varies from academic term to term, but who have worked an average of 30 hours per week across the prior 12-month period
- Staff such as VTS and flex staff who are appointed to work 30 hours per week or more (0.75 FTE or more), or whose hours vary from week to week but who have worked on average, 30 hours per week or more across the prior 12-month period
- Graduate and professional students, including graduate teaching and graduate research assistants; as well as post-baccalaureate students in the professional schools who are appointed to work 30 hours per week or more, or whose hours vary but who have worked on average 30 hours per week or more during the last 12-month period (NOTES: Advance written Dean and Provost approval is required for any graduate or professional student to exceed 29 hours per week total in all assignments; students have access to coverage under the Student Healthcare Plan, and should consider carefully before electing employee health care.)

NOTE: Undergraduate students need advance written Dean and Provost approval to work more than 20 hours total in all assignments. They may already have other health care coverage as a dependent or through the Student Healthcare Plan and should consider carefully before electing employee health care.

## Family members eligible to be covered by fully benefits-eligible employees

- Legal Spouses (same- or opposite-sex)
- Natural, step- or adopted children through age 26
- Other qualified dependents, such as disabled children over age 26, with required documentation

## Family members eligible to be covered by partially benefits-eligible employees

- Natural, step- or adopted children through age 26
- Other qualified dependents, such as disabled children over age 26, with required documentation

This document is intended to highlight features of your benefits options. We make every effort to summarize the information accurately, but many specifics and details are not included. In all cases, each benefit's plan documents will govern if there are inconsistencies between this general summary and Vanderbilt University's formal plans or contracts. The University reserves the right to correct any errors herein and to change or terminate benefit plans at its sole discretion.


Federal regulations require that Open Enrollment benefits selections remain in place for the calendar year unless you experience a qualifying event. Qualifying events, such as marriage, divorce or the birth of a child, allow you to change elections midyear. See the PE [Family Status Change](#) page for more information.

Summary of Benefits and Coverage (SBC): Vanderbilt University offers benefits-eligible employees two health plan options. To help you better evaluate your options, Vanderbilt provides a SBC for each health plan option. Printed in a standard format, the SBCs provide an easy-to-understand summary about each health plan options' benefits and coverage.















Summary plan descriptions (SPDs) are available on the [SBC-EOC](#) page. Information on Federal Notices can be found [here](#).

# BENEFITS ELIGIBILITY QUICK GUIDE

## Fully Benefits-eligible

						
Choice CDHP	HSA	Select PPO	FSAs	Dental	Vision	Prescriptions
						
Disability	Life & AD&D	403(b)	PTO	Employee Assistance Program	Tuition Assistance	Campus Events
						
Home Insurance	Pet Insurance	Auto Insurance	Discounts	LifeLock		

## Partially Benefits-eligible

						
Choice CDHP	HSA <i>Personal contributions only</i>	403(b)	PTO	Dental	Vision	Prescriptions
						
Home Insurance	Pet Insurance	Auto Insurance	Discounts	Employee Assistance Program	Campus Events	LifeLock

If you are fully-benefits eligible, enrolled in the CDHP on January 1 and July 1 and have agreed to the terms and conditions through myVU Benefits and Fidelity, Vanderbilt will contribute half in January (\$375 for individual and \$750 for family) and half in July. The maximum total annual contributions to an HSA in 2025 are \$4,300 for individual and \$8,550 for family. If you are age 55 or older, you can contribute an extra \$1,000 annually.