

# New Hire Benefits Orientation

## 2026

Welcome to Vanderbilt University!

Vanderbilt offers a comprehensive and flexible benefits package. Please take some time to review the materials in detail to ensure you select the benefits that meet the needs of you and your family.

As a fully benefits-eligible new hire, you will be automatically enrolled in and charged for the Choice CDHP medical option with employee only coverage. You have **30 days** from your hire date to add eligible dependents, change or waive medical coverage, as well as select other benefits that do not provide automatic enrollment such as dental, vision and flexible spending accounts. Failure to take action during this 30-day enrollment window will result in you remaining in the Choice CDHP medical option with employee only coverage for the rest of the plan year.

Vanderbilt's Health plan for partially benefits-eligible employees is optional; therefore, you will not be automatically enrolled in health coverage. You will have 30 days from your hire date to enroll in coverage and add any eligible dependent children.

Once your 30-day new hire enrollment window has passed, you will only be able to make changes if you have a qualified life event that provides 30 days following the event date to make changes to your benefits. Life event information can be found here: <https://hr.vanderbilt.edu/benefits/fsc/> .

### Your Vanderbilt Benefits

By reviewing this information, you will learn who is eligible for benefit coverage, what the benefits are, when they start, and how to enroll. Please keep in mind that **if you are fully benefits-eligible, you are automatically enrolled in the Choice CDHP medical option and have 30 days from your hire date to make changes or waive benefits. Failure to do so will result in you remaining in the Choice CDHP medical option with employee only coverage and waiving all other benefits. Please note that unless you waive health coverage, deductions will be taken from your paycheck.**

### Where To Enroll

After you have reviewed the following information and are ready to enroll in your benefits, log in to your My VU Benefits Portal at [vu.edu/myvubenefits](https://vu.edu/myvubenefits) to complete your enrollment or waive coverage within your 30-day new hire enrollment window.

### Benefit Eligibility and Coverage Effective Dates

There are two classifications for benefits eligibility, fully benefits-eligible (FBE) and partially benefits-eligible (PBE). Eligibility is based on your employment type and the number of hours you work. Eligibility summaries can be found here: <https://hr.vanderbilt.edu/benefits/eligibility/> . If you are unsure which classification applies to you, please contact your supervisor or department head.

Please note that if you are partially benefits-eligible you are only eligible for the Choice CDHP medical option, dental and vision coverage, and you may contribute to the Health Savings Account (HSA), but you are not eligible for Vanderbilt's contribution.

### Coverage Tiers

Employees may choose one of the following coverage tiers for medical, dental and vision. You DO NOT have to choose the same coverage tier for these benefits (i.e., you can choose family medical, employee only dental and employee & children vision):

- Employee only
- Employee & Spouse
  - Spouse coverage is only available to Fully Benefits-Eligible employees

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- Employee and Child(ren)
  - Eligible Child(ren) can be covered up to age 26
  - Minors in your legal custody can be covered up to age 18
- Family

To add a spouse or dependent child(ren) to your coverage, you will be required to submit documentation within 30 days of completing your new hire event to verify their dependent status. Please remember that you'll need to add each dependent to each plan for which you want them to have coverage.

## Health Plan Options

There are three health plan options available; however, all employees are not eligible for all three plans. Detailed Health Plan information can be found via the Benefits Overview page <https://hr.vanderbilt.edu/benefits/> .

- *Aetna International Plan*  
This plan is the only option for J-1T Visa holders and complies with the J-1T Visa Requirements.
- *Aetna Choice CDHP* (lower monthly premium with higher deductible)  
This is the only option for partially benefits-eligible employees. It is also the plan that fully benefits-eligible employees will default into if they do not enroll or waive within their 30-day new hire enrollment window.
  - Vanderbilt makes a contribution into the Health Savings Account (HSA) for fully benefits- eligible employees enrolled in this plan on January 1 and July 1 of the plan year if your HSA account has been activated with Fidelity. The contribution amounts are:
    - January: \$375/individual and \$750/family
    - July: \$375/individual and \$750/family
- *Aetna Select PPO* (higher monthly premium with lower deductible)  
This option is for fully benefits-eligible employees in addition to the Choice CDHP

## Payroll Premiums

Health plan payroll premiums can be found in the Quick Links section of the [Benefits for New Hires](#) page and are based on your annual base salary. The premiums listed are monthly so if you are paid weekly or bi-weekly, these amounts will be divided equally between all of your paychecks of each month

If you and your dependents are tobacco free and attest to this in your My VU Benefits enrollment portal, you will receive a \$20 per month credit towards the cost of your Health plan premium.

If you are married, your spouse is employed and their employer offers health coverage; but you choose to enroll your spouse under your Vanderbilt health plan, you will incur a \$100 per month spousal surcharge. This is in addition to the premiums paid for the coverage that includes your spouse (i.e., employee & spouse or family).

Dental and vision premiums are based on the plan and coverage tier selected, not your annual salary.

## Valenz Bluebook Health Plan Price Transparency Tool

Valenz Bluebook is an online price comparison tool that allows you to shop for medical services taking into consideration prices, provider rankings and reviews. Valenz Bluebook Rewards is a new program for 2026 that rewards you just for seeking quality care. If you are enrolled in the Aetna Choice or Select options, you and your covered dependents are automatically eligible for the Valenz Bluebook rewards program at no cost to you. In this program, you can earn anywhere between \$50 to \$1,500 if you use the Valenz Bluebook site to identify high-quality, fair price providers, and visit one of those providers in the following 12 months to have a covered service completed.

Additional information can be found here: <https://hr.vanderbilt.edu/benefits/healthcare-bluebook/> .

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### **Prescription Drug Coverage**

Prescription coverage is included in the medical coverage. You can choose to utilize a retail pharmacy (i.e., CVS, Walgreens) or mail-order through Capital Rx for long-term prescription needs. Detailed prescription information can be found here: <https://hr.vanderbilt.edu/benefits/prescription/> .

### **Dental Coverage**

There are two dental options available through Delta Dental: Basic and Premier. Detailed information can be found here: <https://hr.vanderbilt.edu/benefits/dental/> . You and your covered dependents are eligible for one routine cleaning once every six (6) months under both plans. The Premier plan provides orthodontia coverage; however, there is a 12-month waiting period for eligibility for you and your eligible dependents.

The flyer “Finding the Right Dentist” shows you how to locate dentists in the network. If a provider is out-of-network, they may still accept you as a patient and treat you, but you are at risk of being responsible for any treatment balances not covered under the plan, known as balance billing.

### **Vision Coverage**

There is one vision option through Delta Vision (in partnership with VSP). Detailed information can be found here: <https://hr.vanderbilt.edu/benefits/vision/> . Please note that VSP utilizes an alternate ID instead of your social security number for your coverage should you need to contact them regarding your benefits and eligibility.

The contact lens and glasses frame benefits cannot be used in the same year.

### **Tax Advantaged Accounts**

These accounts allow you to contribute money from your paycheck pre-tax to use for qualified expenses. Detailed information can be found here: <https://hr.vanderbilt.edu/benefits/fsa/> for the Healthcare Flexible Spending Account (HCFSA) and the Dependent Care Flexible Spending Account (DCFSA) and here: <https://hr.vanderbilt.edu/benefits/hsa/> for the Healthcare Savings Account (HSA).

All three plans are governed by the IRS and have contribution limits as well as usage guidelines.

#### *Healthcare FSA*

This account can be selected if you are fully benefits-eligible and choose to either waive medical coverage or enroll in the Aetna Select PPO plan and can be used to pay for qualified medical, dental, vision or prescription expenses. It is a use-it-or-lose-it account, meaning if the funds are not used by the claim usage deadline and submitted for processing by the claim submission deadline, you forfeit the money. The funds are loaded up front onto a debit card to pay for expenses and the money is repaid from your paychecks.

#### *Dependent Care FSA*

This account can be selected if you are fully benefits-eligible and does not require healthcare enrollment. Please refer to the IRS website for eligibility rules: <https://www.irs.gov/pub/irs-pdf/p503.pdf>. This is also a use-it-or-lose-it account, meaning if the funds are not used by the claim usage deadline and submitted for processing by the claim submission deadline, you forfeit the money. The funds for this account are only loaded AFTER they are deducted from your paycheck and deposited into your account.

#### *Health Savings Account*

This account can be selected by any benefits-eligible employee enrolled in the Aetna Choice CDHP. It can be used to pay for qualified medical, dental, vision and prescription expenses. There is not a deadline for using this account as it is like a personal checking account and the unused funds rollover every year. If you are over age 55, you can

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contribute an additional \$1,000 as a catch-up contribution but if you are enrolled in Medicare, you are not eligible for the HSA account or the Vanderbilt contribution, if applicable.

### **Short-Term Disability**

This benefit is available to fully benefits-eligible employees and provides income replacement of up to 66.67% of your annual base pay (with limits) if you are unable to work for up to 24 weeks. **Employees are automatically enrolled in the base and buy-up options the first of the month following 30 days of employment.** You may choose to waive this coverage at any time, and should you choose to re-enroll later, you will be subject to evidence of insurability. Detailed information can be found here <https://hr.vanderbilt.edu/benefits/short-term-disability/>.

### **Long-Term Disability**

This benefit is available to fully benefits-eligible employees and provides income replacement of up to 60% of your annual base pay (with limits) if you are unable to work for six months or longer. **Employees are automatically enrolled in the base and buy-up options on the first of the month following your one-year employment anniversary.** You can request to waive the one-year waiting period for coverage if you had LTD coverage at your former employer by having them complete the [Certificate of Prior Coverage Form](#). You can also choose to waive this coverage at any time, and should you choose to re-enroll later, you will be subject to evidence of insurability. Detailed information can be found here: <https://hr.vanderbilt.edu/benefits/Long-term/> .

### **Life Insurance**

Vanderbilt provides you with 1x your annual base pay in basic life insurance. You may choose to purchase supplemental life insurance covering yourself, your spouse, and children. Detailed information can be found here <https://hr.vanderbilt.edu/benefits/lifeinsurance/> .

#### *Employee Supplemental Life*

You can choose to purchase 1-8x your annual base pay up to \$1,000,000 in supplemental life insurance for yourself. Evidence of insurability will be required if the amount selected exceeds \$500,000. Enrolling in supplemental life insurance gives you access to a will prep service through New York Life.

#### *Spouse Life*

If you enroll in supplemental life covering yourself, you can cover your spouse up to 50% of your supplemental life insurance amount not to exceed \$250,000. Evidence of insurability will be required if the amount exceeds \$20,000.

#### *Child Life*

You may choose to enroll your children in child life for \$5,000 to \$25,000 in \$5,000 increments. Evidence of insurability is not required. Children are eligible from birth to age 26.

### **Accidental Death and Dismemberment**

This benefit is available to fully benefits-eligible employees and allows you to cover yourself and your family (with limits) with protection should you lose your life or any functioning part of your body (with limits). Detailed information can be found here: <https://hr.vanderbilt.edu/benefits/ad-d/> .

### **Supplemental Benefits**

Vanderbilt offers benefits to supplement your health plan.

You can enroll yourself, your spouse, and your dependent children up to the age of 26 in Critical Illness, Hospital Indemnity, and Accident insurance.

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### Critical Illness

Critical Illness insurance is a supplemental benefit that provides a lump sum cash payment if you or a covered family member is diagnosed with a serious illness such as cancer, heart attack, or stroke. The benefit is available at two levels, either \$15,000 or \$30,000, and no evidence of insurability is required to enroll.

### Hospital Indemnity

Hospital Indemnity insurance covers you and any enrolled dependent if you are admitted to the hospital or intensive care unit. The benefit pays a minimum cash lump sum of \$1,000 if you are admitted to the hospital and pays a daily rate of at least \$200 for each day you stay in the hospital.

### Accident Insurance

Accident insurance pays you a cash benefit if you or an enrolled dependent experience a covered injury such as a break, fracture, concussion, or dislocation, due to an accident.

Each of the above plans pays a cash benefit directly to you so you can use the money however you need it. You may choose to use the funds to pay for what your health insurance does not pay for, or for everyday expenses like rent, groceries, or childcare. Each plan also pays an annual health screening benefit of \$50, which means you can make money just by going to a doctor for your regular preventive screenings, such as a physical, mammogram, dental exam, and more.

### **Hinge Health**

Anyone enrolled in the Aetna Choice or Select medical options is eligible to take advantage of our new partnership with Hinge Health, a leading provider of virtual physical therapy. Life can take a toll on our bodies as we age, but with Hinge Health, you can get virtual care to help reduce everyday joint and muscle aches, recover from injury, relieve pelvic pain, and much more. Sign up for Hinge Health at no cost to you and be matched with a physical therapist and a health coach who will design a care plan tailored to you. Find out more at [hinge.health/Vanderbilt-join](https://hinge.health/Vanderbilt-join).

### **Retirement**

This benefit is available to eligible full-time and part-time staff.

- Mandatory: 3%, matched dollar-for-dollar by VU. This amount cannot be changed and is a condition of employment. Enrollment is automatic upon hire.
- Voluntary: Automatically enrolled at 3% pre-tax. Up to 3.5% is matched by VU. In order to get the full 3.5% voluntary match available from Vanderbilt, newly hired employees should log in to Fidelity's NetBenefits site to increase their voluntary contribution. You may choose to contribute pre-tax or Roth (after-tax). You have 35 days from your hire date to make changes to the automatic voluntary deferral rate before deductions will begin. Changes can be made by logging in to Fidelity's NetBenefits portal or by calling Fidelity directly.

Please note that the maximum amount that Vanderbilt will match is 6.5% of your contributions. You may voluntarily contribute more than the combined 6.5%; however, it will not be matched. You may also make changes to your voluntary contributions at any time during the year by visiting NetBenefits. Detailed information can be found here <https://hr.vanderbilt.edu/benefits/retirement/>.

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Hourly Union Members receive a pension through LIUNA but can voluntarily contribute to the 403(b) with no match. Union members who want to receive the matching contributions from Vanderbilt may choose to waive their right to the LIUNA pension and up to 6.5% of voluntary contributions will be matched.

Vanderbilt's Fidelity Advisors are available to meet one-on-one and offer guidance on enrollment and rollovers. You can schedule a free consultation here:

<https://nb.fidelity.com/public/nbpreloginnav/vanderbilt/microsite/#/tem/home>.

### **Paid Time Off (PTO)**

This program provides benefits-eligible staff employees a bank of time to use for planned (scheduled) and unplanned (unscheduled) absences from work as well as certain holidays. Detailed information can be found here: <https://hr.vanderbilt.edu/vulogin/?request=/secure/pto&name=People%20Experience%20-%20PTO> (log in to review).

### **Education Assistance**

Vanderbilt provides assistance via reimbursement for tuition programs (eligible employees, their spouses and dependent children) and non-degree/professional development programs (eligible employees). Detailed information on education assistance can be found at the links below:

- Employee & Dependent Education Assistance Programs: <https://hr.vanderbilt.edu/benefits/tuition-benefit/>
- Non-degree Professional Development Program: <https://hr.vanderbilt.edu/benefits/non-degree-programs/>

### **Additional Programs**

**Commodore Employee Perks** is Vanderbilt's program for additional benefits and discounts. As a Vanderbilt University employee, you have access to exclusive benefits including:

- Auto & Home Insurance
- Pet Health Insurance
- Discount Shopping
- Exclusive Travel Deals
- Legal Services

The benefits you enroll in offer convenient payroll deduction, making life and managing finances a little easier. Visit Commodore Employee Perks here: <https://vandy.corestream.com/home>

You may choose to enroll in Identity Theft Protection offered through Norton LifeLock. This plan offers premium protection at a discounted rate. Identity Theft Protection is payroll deducted and you can enroll or disenroll at any time during the year on the [My VU Benefits](#) portal.

### **Health & Wellness**

Vanderbilt University considers the holistic health of faculty, staff, and postdocs the upmost priority. Wellness is an active pursuit (not a static state) and multidimensional. All dimensions of wellness are important for individuals to find balance and a holistic sense of wellness. Vanderbilt's [wellness programs](#) cover a variety of services that empower individuals to a greater sense of wellness.

### **Changes to your Benefit Elections**

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**You will automatically be enrolled in the Choice CDHP medical option upon hire. You have 30 days from your hire date to change or waive health plan coverage. Failure to take action during this 30-day enrollment window will result in you remaining in the Choice CDHP medical option with employee only coverage and waiving all other benefits.**

You can only make changes to these benefits during open enrollment each year or within 30 days of a qualified life event: Health, Dental, Vision, Accidental Death & Dismemberment (AD&D, Healthcare Flexible Spending Account (FSA), and Dependent Care Flexible Spending Account (FSA).

You can make changes to the following benefits anytime: Health Savings Account (HSA), Short- and long-term disability, retirement, supplemental life, and supplemental benefits such as Hospital Indemnity, Critical Illness & Accident Insurance.

### Where To Enroll

Log in to your My VU Benefits Portal here [vu.edu/myvubenefits](http://vu.edu/myvubenefits) to complete your enrollment or waive coverage within your 30-day new hire enrollment window.

### Key Takeaways

- Please allow at least **5 business days** from your hire date for your benefits to be loaded into the portal to ensure you can view all benefits you are eligible for.
- You start paying for benefits from your **hire date** and may see benefit deduction adjustments on your paycheck stub to collect any missed premiums due to delayed enrollment.
- Health, dental and vision benefits begin on your hire date or the first day you are eligible. Deductions will begin as soon as administratively possible, so you may see benefit deduction adjustments on your paycheck for one or more pay periods to collect any missed premiums.
- If you are covered until the end of the month with your former employer, you can waive your Vanderbilt benefits that you still have coverage for and then complete a Loss of Coverage Elsewhere life event shown here: <https://hr.vanderbilt.edu/benefits/fsc/> to enroll the first of the month following the last day of your active coverage elsewhere.
- You will need to select beneficiaries for Life and AD&D insurance in your My VU Benefits portal, and for your HSA, if applicable, and 403(b) in Fidelity's NetBenefits portal.
- If you do not have your insurance cards and need to go to the doctor you will need to pay for the visit out of your pocket and have the claim submitted for processing once your coverage is active with the vendors.
  - ID cards will be mailed to you around 10 business days from the date you enroll in benefits.
  - You will receive separate cards for medical, prescription, dental and vision, if applicable. If you enroll in both dental and vision coverage, you will receive only one card with dental on one side and vision on the other.

If you need additional assistance, the Benefits team is here to help.

Email: [benefits@vanderbilt.edu](mailto:benefits@vanderbilt.edu)

Phone: 615.343.4788 (please leave a detailed message and we will return your call)

Oracle Helpdesk Ticket

If you are unable to access the system with your VUnetID, please contact VU Partner Support:

Email: [it@vanderbilt.edu](mailto:it@vanderbilt.edu)

Phone: 615.343.9999