# NEW HIRE BENEFIT CHECKLIST

As a fully benefits-eligible new hire, you are automatically enrolled in the Choice CDHP medical option starting on your hire date. You have 30 days from your hire date to add dependents, make changes or waive health coverage. Failure to take action during this 30-day window will result in you remaining in the Choice CDHP medical option with employee only coverage for the rest of the plan year, unless you have a qualifying life event.

**Review and elect coverage for:**
☐ Medical
☐ Dental
☐ Vision
☐ Hospital Indemnity
☐ Critical Illness
☐ Accident Insurance
☐ Accidental Death & Dismemberment (AD&D)
☐ Long Term Disability
☐ Short Term Disability (if eligible)
☐ Select beneficiaries for life insurance, AD&D, and your Health Savings Account, if applicable

**On Questions screen of your new hire enrollment in My VU Benefits , answer the three questions regarding:**
☐ Tobacco Status
☐ Spousal Coverage
☐ HSA Eligibility

☐ **Dependent Verification:** To add a spouse or dependent child(ren) to your coverage, you will be required to submit documentation to verify their dependent status within 30 days.  Please remember to add them to your coverage when selecting benefit.

☐ **Enroll in tax-advantaged accounts:**
    ☐ Health Care Flexible Spending Account (FSA), if you enroll in the Select PPO or if you waive medical coverage
    ☐ Health Savings Account (HSA), if you enroll in the Choice CDHP
    ☐ Dependent Care Flexible Spending Account (FSA) for eligible childcare or elder care expenses

☐ **Review, then print or save a copy of your confirmation for your records.**

☐ **Review and make a selection for retirement.**
    ☐ Review the 403(b) retirement plan rules at hr.vanderbilt.edu/benefits/retirement/
    ☐ Eligible employees are automatically enrolled in the 403(b) retirement plan with a 3% mandatory contribution and a 3% voluntary pre-tax contribution, both of which are matched dollar-for-dollar by Vanderbilt.  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.
    ☐ Visit netbenefits.com/vanderbilt within the first 35 days of your employment to adjust or waive your voluntary contribution before deductions begin
    ☐ Select your beneficiary(ies).

# 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 | LifeLock |
|---|---|---|---|---|---|---|

| Home Insurance | Pet Insurance | Auto Insurance | Discounts |
|---|---|---|---|

## Partially Benefits-eligible

| Choice CDHP* | HSA *Personal contributions only* | 403(b) | PTO | Dental | Vision | Prescriptions |
|---|---|---|---|---|---|---|

| Home Insurance | Pet Insurance | Auto Insurance | Discounts | Employee Assistance Program | LifeLock |
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\* 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 health coverage and add any eligible dependent children.

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 2026 are $4400 for individual and $8750 for family. If you are age 55 or older, you can contribute an extra $1,000 annually.