



# 2026 BENEFITS DETAILED GUIDE



# ENROLL IN 2026 BENEFITS

Vanderbilt University is committed to providing high-quality benefits to serve the diverse and changing needs of faculty and staff. Open Enrollment, October 16 - 31, 2025, is your annual opportunity to update or choose the benefits that best meet your needs for the upcoming 2026 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)).

As you consider your options, it is important to understand the broader health care landscape. Across the country, health care costs continue to rise, affecting both individuals and organizations. Vanderbilt remains committed to balancing these external challenges by working diligently to keep costs as low as possible for our employees, while also ensuring you and your family have access to the comprehensive coverage and resources you need.

## New Benefits

Vanderbilt is introducing three new voluntary benefits for 2026.

- **Hospital Indemnity** is a supplemental benefit that is intended to provide you with additional financial security on top of your regular health insurance.
- **Critical illness insurance** is supplemental benefit that provides a lump-sum cash payment if you're diagnosed with a serious illness such as cancer, heart attack, or stroke.
- **Accident insurance** pays you a cash benefit if you experience a covered injury, such as a broken bone, concussion, or dislocation.

## Hinge Health

Get virtual physical therapy care to reduce everyday joint and muscle aches, recover from injury, relieve pelvic pain and discomfort, and more. Covered through both health plans. Visit [hinge.health/vanderbilt-join](https://hinge.health/vanderbilt-join).

## HealthCare Bluebook Rewards

When you use HealthCare Bluebook to choose a Green Provider, you'll automatically receive a \$50-\$1,500 reward card, depending on the service.

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. 16 - 31, 2025.

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Check out the *Benefits in Action* section to see examples of how our benefits work in real life.

# OPEN ENROLLMENT CHECKLIST

Open Enrollment begins on Oct. 16, 2025 and ends at 11:59 pm CT on Oct. 31, 2025. 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 OKTA.

## 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 and leave us a detailed voicemail, we will return your call.
- Have your VUnetID and password ready.
- Make sure you are enrolled in OKTA, Vanderbilt's multi-factor authentication system.

## REVIEW

- Review our detailed guide and our website to learn about all the benefits offered by Vanderbilt.
- 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 enroll in all your benefits for 2026.
- Elections must be finalized by 11:59 pm CT on October 31, 2025.
- Keep in mind that elections are not saved as you go, so to get the coverage you want for next year, be sure to fully complete the enrollment event and get a confirmation number.
- Important: If you are fully benefits-eligible and enroll in the Choice CDHP and want the free Vanderbilt seed money next year, you MUST elect to participate in an HSA (no personal contributions are required) and 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.**

# WHAT HAPPENS IF YOU DON'T ENROLL

Benefit	What happens if I DON'T complete Open Enrollment:
Health Plan*	<ul style="list-style-type: none"> <li>• If you are currently enrolled in coverage and do not participate, 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 won't automatically qualify for the Vanderbilt HSA seed money.</li> <li>• If you are not currently enrolled in coverage, you will continue to have no coverage for 2026.</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.</li> </ul>
Dental Plan*	No change from your 2025 coverage.
Vision Plan*	No change from your 2025 coverage.
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.
Flexible Spending Accounts*	You will not be able to participate in either the Healthcare FSA or the Dependent Care FSA.
Accidental Death & Dismemberment*	No change from your 2025 coverage.
Additional benefits	May be changed any time but they remain the same if no action is taken.

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



## 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>.

# HEALTH PLANS



For 2026, 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** 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 (HCBB) 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. HCBB allows you to shop for procedures, compare facilities and their pricing, and find the best quality for medical services, all while saving money.

HCBB 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.

### Rewards starting in 2026.

Healthcare Bluebook is rebranding to Valenz Bluebook in 2026. When you use Valenz Bluebook to choose a Green Provider, you'll automatically receive a \$50–\$1,500 reward card, depending on the service. Learn more online at <https://hr.vanderbilt.edu/benefits/healthcare-bluebook.php>.



**Coming January 1, 2026.  
Check out the new rewards  
program on [page 23](#).**



## 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.

# 2026 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	\$89	\$235	\$199	\$334	\$112	\$395
Select PPO	\$171	\$444	\$374	\$628	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	\$115	\$299	\$255	\$427	\$232	\$510
Select PPO	\$217	\$565	\$480	\$807	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	\$133	\$345	\$291	\$492	\$265	\$584
Select PPO	\$253	\$653	\$550	\$935	N/A	N/A

DENTAL CARE and VISION	Fully & Partially Benefits-Eligible Employee Premiums			
	Employee	Employee + Spouse	Employee + Children	Family
DeltaDental Basic	\$22.77	\$38.71	\$47.19	\$58.51
DeltaDental Premier	\$39.80	\$79.03	\$95.40	\$134.00
DeltaVision	\$6.36	\$12.72	\$13.61	\$21.75

## 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.

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

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.

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

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

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

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

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

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

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

<b>Preventative visit</b> (see PE website for information)	\$0	\$0
<b>Primary care provider</b>	20% after deductible	60% after deductible
<b>Specialist, mental health visit</b>		60% after deductible
<b>Emergency room visit</b>		20% after deductible
<b>Urgent care visit</b>		60% after deductible
<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>	Subject to deductible and co-insurance	N/A
<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 2026 are \$4,400 for individual and \$8,750 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, participating in the HSA, 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.

# OPTION 2

## SELECT PPO

	In-Network	Out-of-Network
<b>DEDUCTIBLE<sup>1</sup></b>		
<b>Individual</b>	\$800	\$2,400
<b>Family Maximum</b> (all other tiers)	\$1,600	\$4,800
<b>CO-INSURANCE RATE (After deductible is met)</b>		
	10%	50%
<b>OUT-OF-POCKET LIMIT<sup>2</sup></b>		
<b>Individual Limit</b>	\$3,500	\$7,000
<b>Family Limit</b> (all other tiers)	\$7,000	\$13,000
<b>COST OF SERVICES — Subject to deductible and co-insurance</b>		
<b>Preventative visit</b> (see PE website for information)	\$0	\$0
<b>Primary care provider</b>	\$30 co-pay	50% after deductible
<b>Specialist, mental health visit</b>	\$50 co-pay	50% after deductible
<b>Emergency room visit</b>	\$250 co-pay then 10% after deductible	\$250 co-pay then 10% after deductible
<b>Urgent care visit</b>	\$50 co-pay then 10% after deductible	\$75 co-pay then 50% after deductible
<b>Hospital inpatient</b> (including maternity), <b>outpatient services, diagnostic testing and surgery</b>	\$150 co-pay then 10% after deductible	\$150 co-pay then 50% after deductible
<b>Mental health inpatient</b>		
<b>Outpatient surgery hospital facility</b>		
<b>Skilled nursing</b> (limit 60 days/year)		
<b>Home health care</b> (limits apply, 120 visits/year maximum)	10% after deductible	50% after deductible
<b>Therapy</b> (physical, speech, occupational, cardiac rehab)		
<b>Chiropractic care</b> (15-visit maximum)	\$35 co-pay	50% after deductible

PHARMACY (Rx)	PPO Retail	PPO Mail Order	Out-of-Network
<b>Maintenance Generic</b>	\$1	\$10	N/A
<b>Level 1</b>	\$15	\$45	N/A
<b>Level 2</b>	30% co-insurance up to \$150	30% co-insurance up to \$450	N/A
<b>Level 3</b>	50% co-insurance \$200 min	50% co-insurance \$600 min	N/A
<b>Specialty<sup>3</sup></b>	10% co-insurance \$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. FSAs are NOT interchangeable. You cannot move funds between the health care and dependent care FSAs. There are two different types of FSAs:

FSA Type	Amount	Covers
<b>Health Care FSA</b>	\$104 to \$3,300 per employee  If you are married and you and your spouse are employed and offered FSAs, the maximum election is \$3,300 each.	Eyeglasses, copayments, prescriptions, medical supplies and some over-the-counter drugs — any eligible health care expenses that are not covered by a benefit plan
<b>Dependent Day Care FSA</b>	\$104 to \$7,500 per employee  If you are married and filing jointly, both can claim \$3,750 - for a total household limit of \$7,500	Eligible children must be under the age of 13. For more information on eligible adult dependents, visit <a href="https://www.irs.gov">irs.gov</a>  Only day care used as a means to allow you and/or your spouse to be gainfully employed is eligible for reimbursement

### FSAs are “use it or lose it”

For 2026, you can claim expenses incurred through March 15, 2027, and you must file any claims by April 15, 2027. Any unspent funds after that date are forfeited. FSA elections are best made by determining or estimating your known expenses.

### Reimbursements

See [hr.vanderbilt.edu/benefits/fsa.php](https://hr.vanderbilt.edu/benefits/fsa.php) for information on how to access your funds and submit claims for reimbursement.



**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 2026, they are \$4,400 for individual coverage, and \$8,750 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).
- 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 2026?

Money from Vanderbilt and possible catch-up contributions all count toward your 2026 HSA limit. Check out our handy [Contribution Limit Worksheet](#) to determine what your max contribution should be.

## Want FREE MONEY? You MUST take action!

- Eligible employees who are enrolled in the Choice CDHP are eligible for Vanderbilt seed money for their HAS, but to get this money, you must take part in Open Enrollment.
- Fully benefits-eligible employees MUST accept Fidelity's Terms and Conditions during the enrollment process within My VU Benefits by electing to participate in the HSA and attesting to your eligibility.
- You do NOT have to contribute to an HSA in order to receive the seed money, but you must elect to participate in the HSA.
- If you do not accept the Terms and Conditions on My VU Benefits and Fidelity's NetBenefits site 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.

## 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.
- If spouse is enrolled in a non-high deductible health plan or is contributing to an HCFSA, you are not eligible to participate in an HSA.
- If you are enrolled in a Tricare plan, even as secondary coverage, you are ineligible to participate in an HSA.

# 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

## Preventive Drug under CDHP:

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 Costco 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, except the preventive drugs noted above.

# DENTAL



Vanderbilt will continue to offer two dental plans in 2026. 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

### Should you enroll in Basic or Premium?

Check out our [Benefits in Action](#) section for more real life examples.

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](http://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](http://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](http://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	<p>Marriage Certificate*</p> <p><b>or</b></p> <p>Federal Tax Return with both parties listed</p>
Child	<p>Birth Certificate</p> <p><b>or</b></p> <p>Hospital Record of Birth</p> <p><b>or</b></p> <p>Final Adoption Court Documents</p> <p><b>or</b></p> <p>Dept of Health Mother's Copy</p>
Stepchild	<p>Birth Certificate, Hospital Record of Birth, or Dept of Health Mother's Copy</p> <p><b>and</b></p> <p>Marriage Certificate* or Federal Tax Return with both parties listed</p>

\*Or foreign equivalent

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

<p><b>Online Upload:</b></p> <p><a href="http://vu.edu/benefitsenrollment">vu.edu/ benefitsenrollment</a></p>	<p><b>Mail:</b></p> <p>VU Benefits Department PMB #407704 2301 Vanderbilt Place Nashville, TN 37240-7704</p>	<p><b>Fax:</b></p> <p>615-343-7143</p>	<p><b>In Person:</b></p> <p>Baker Building, 10th Floor 110 21st Avenue S Nashville, TN 37203</p>
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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 is moving to a new vendor in 2026, New York Life. All current elected coverage will carry over automatically. During Open Enrollment,

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 2026 Enrollment Period
Employee	1 to 8 times your base annual earnings up to a maximum of \$1,000,000	Evidence of insurability required
Spouse	\$10,000 up to \$250,000 in \$10,000 increments  Not to exceed 50% of your Supplemental Life benefit	Evidence of insurability required.
Dependent Child(ren)	\$5,000 up to \$25,000, 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
\$20,000	
\$25,000	

Age of EE	Benefit reduced to %
65-69	67%
70-74	45%
75-79	30%
80+	20%

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

**Do you have enough coverage?**

Check out our [Benefits in Action](#) section for more real life examples.

# ACCIDENTAL DEATH & DISMEMBERMENT



Accidental Death & Dismemberment (AD&D) benefits and premiums will remain unchanged for 2026. 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 New York Life. 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

# DISABILITY



New York Life will take over administration of Short-Term and Long-Term Disability coverage beginning January 1, 2026.

## 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.

### Should you enroll in the buy-up options?

Check out our [Benefits in Action](#) section for more real life examples.

## 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.

## NEW IN 2026!

### THIS OPEN ENROLLMENT ONLY

Employees not currently enrolled in the short-term and/or long-term buy up options will have the chance to enroll in the buy up **WITHOUT EVIDENCE OF INSURABILITY**.

- This is a one-time opportunity to enroll in coverage without having to prove your good health.
- Even if you were denied coverage in the past due to your medical history, you can enroll now.



# 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](#).

# HOSPITAL INDEMNITY



For 2026, Vanderbilt is introducing a hospital indemnity plan as a supplemental benefit offered by New York Life. A hospital indemnity plan gives you extra financial protection if you or a covered family member are admitted to the hospital. It pays a set cash benefit for each day you're hospitalized. You can use the money for whatever you need, whether it's to help with deductibles, copays, coinsurance, or to cover expenses like rent or your mortgage, childcare, or groceries. Hospital Indemnity insurance is available to fully and partially-benefits eligible employees beginning January 1, 2026.

	<b>Benefit Overview</b> (included but not limited to)
<b>Admission Benefits</b>	<b>Hospital Admission (Payable on day 1 of confinement, payable once per confinement)</b>
Benefit	\$1000 for hospital admission \$2000 for intensive care unit admission
<b>Daily Inpatient Hospital Confinement</b>	Confinements payable day 2 when the admission benefit is applicable
Benefit	\$200 per day, up to 31 days
<b>Intensive Care Unit Confinement</b>	Confinements payable day 2 when the admission benefit is applicable
Benefit	\$400 per day, up to 31 days
<b>Rehabilitation Facility Confinement</b>	Confinements payable day 2 when the admission benefit is applicable
Benefit	\$50 per day, up to 31 days
<b>Short Stay/Observation Unit</b>	Payable for a stay that is 4 consecutive hours or more, other than as an inpatient stay. Benefit is not payable if admitted, as the admission/confinement would be payable instead.
Benefit	\$50 per day, up to 2 days
<b>Newborn/Healthy Baby Confinement</b>	Confinements payable day 2 when the admission benefit is applicable, payable due to birth.
Benefit	\$50, up to 2 day
<b>Health Screening Benefit</b> payable once per calendar year per Covered Person	\$50, payable for preventive healthcare visits

More information can be found online at New York Life (<https://www.newyorklife.com/group-benefit-solutions/employees/group-insurance/voluntary-benefits>).

# CRITICAL ILLNESS



New York Life will also offer employees and eligible dependents Critical Illness Insurance. This benefit provides a lump sum cash payment if you are diagnosed with a serious illness such as cancer, heart attack, or stroke. The money is paid directly to you so you can use it however you need. Just like with Hospital Indemnity, this means you can use the benefit payment to cover your medical costs, everyday expenses, or whatever else for which you may need financial assistance. Critical illness is available at two levels of benefit, either \$15,00 or \$30,000. You, your spouse, and your children up to the age of 26 are eligible. Fully and partially benefits eligible employees may enroll.

	<b>Benefit Overview</b> (included but not limited to)
<b>Coverage Amounts</b>	
Benefit Amount	\$15,000 or \$30,000
<b>Core and Cancer Related Conditions</b>	
Stroke	100%
Heart Attack (a Sudden Cardiac Arrest is not a Heart Attack)	100%
Coronary Artery Disease (with Bypass)	100%
End Stage (Renal) Kidney Failure	100%
Invasive Cancer	100%
Non-Invasive Cancer	25%
<b>Childhood Diseases &amp; Conditions</b>	
Cleft Lip/Cleft Palate	50%
Congenital Heart Illnesses	25%
Down Syndrome	50%
<b>Occupational Exposure</b>	
Occupational Hepatitis	100%
Occupational HIV	100%
Health Screening Benefit payable once per calendar year per Covered Person	\$50, payable for preventive healthcare visits

More information can be found online at New York Life (<https://www.newyorlife.com/group-benefit-solutions/employees/group-insurance/voluntary-benefits>).

# ACCIDENT INSURANCE



Vanderbilt is also partnering with New York Life to offer Accident Insurance for 2026. Accident Insurance pays you a lump sum cash benefit if you or a covered dependent experience a covered injury such as a broken bone, dislocation, or concussion. Just like with the other two new benefits, you can use the cash payment for whatever you need. Both fully and partially benefits eligible employees may enroll in this plan.

	<b>Benefit Overview</b> (included but not limited to)
<b>Accident Coverage Type</b>	On the job & off the job coverage
<b>Common Injury Benefits</b>	
Fractures	\$200 - \$5,600
Dislocations	\$250 - \$6,400
Burns (2nd and 3rd Degree)	\$250 - \$10,000
Coma	\$10,000
Paralysis	
Ambulance	\$400
Emergency Room	\$200
Hospital Admission	\$1,000
Hospital Confinement	\$300 per day, up to 365 days per accident
Post-Traumatic Stress Disorder	\$300
Chiropractic Visit	\$50 per visit, up to 10 visits per accident
<b>Organized Sports Benefits</b>	<p>If a Covered Person's accident occurs while participating in an Organized Sport, as defined in the plan, the benefits included in the Covered Injury Benefits, Emergency and Hospitalization Benefits or Treatment and Other Services Benefits sections of the schedule of benefits/benefit plan summary will be increased by percentage, to a maximum additional benefit of as reflected in the schedule of benefits/benefit plan summary. Organized Sport means a regularly scheduled athletic event or a supervised organized team practice for the athletic event.</p> <p>An Organized Sport does not include: physical education classes at school</p>
<b>Benefit Amount</b>	Increases benefit by 25% to a maximum additional benefit of \$1,000
<b>Health Screening Benefit</b> payable once per calendar year per Covered Person	\$50, payable for preventive healthcare visits

More information can be found online at New York Life (<https://www.newyorklife.com/group-benefit-solutions/employees/group-insurance/voluntary-benefits>).

# ADDITIONAL BENEFITS

## HealthCare Bluebook Rewards

Beginning on January 1, 2026, anyone enrolled in the Choice CDHP or the Select PPO medical options will automatically be eligible to earn rewards from Healthcare Bluebook (HCBB). The rewards program works by you visiting [healthcarebluebook.com/cc/VU](https://healthcarebluebook.com/cc/VU) and searching for Fair Price (green rated) provider or facility.

If you search the HCBB site on or before the date of your service (any time in the 12 months before your service) and use a Fair Price provider or facility, you'll automatically be eligible for the reward. Once HCBB receives claims data from Aetna showing that you used a Fair Price provider, you'll be sent a debit card in the mail loaded with the amount of your reward. It's that simple!

Service	Reward
MRI	\$100
Colonoscopy	\$150
Ear tube placement	\$350
Tonsillectomy	\$350
Back surgery	\$750
Cataract surgery	\$150
Bariatric Surgery	\$750
Artery Stent Insertion	\$1,000
Hip replacement	\$1,000
Knee replacement	\$1,000
Heart Valve Surgery	\$1,000
Infusions	Ranges from \$100 to \$300

See full list of reward services at [healthcarebluebook.com/cc/VU/rewards](https://healthcarebluebook.com/cc/VU/rewards).

## Hinge Health

Feeling a little stiff, sore, or weak? Starting in January, Vanderbilt is partnering with Hinge Health to help employees access physical therapy at no cost! Hinge Health connects eligible employees and their dependents to virtual physical therapy to help reduce pain, increase mobility, or treat an injury. With Hinge Health, you'll be partnered with a licensed physical therapist and a health coach who will develop a personalized care plan to address your needs.

This program is available to employees and dependents 18+ who are enrolled in either the Select PPO or Choice CDHP medical options.

Find out more and join the waitlist at [hinge.health/Vanderbilt-join](https://hinge.health/Vanderbilt-join)

# 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.



## Point Solutions

Vanderbilt University and Fidelity are thrilled to empower you with tools to take control of your financial journey! Explore these exciting new resources on NetBenefits® that are designed to enhance your financial wellness and boost your confidence in managing your life and finances. These offerings are part of a selection of voluntary resources, giving you the freedom to choose the tools and services that best support your personal financial goals. **Please keep in mind that some of these resources may have costs associated with them that would be paid directly to the program vendor.** We encourage you to explore what's available and take advantage of the resources that align with your needs and priorities. To learn about all of the tools and programs available to you, please visit [hr.vanderbilt.edu/employeeresourcesperks.php](http://hr.vanderbilt.edu/employeeresourcesperks.php).

## 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.

# ADDITIONAL BENEFITS



Vanderbilt University will be moving to Corestream in 2026. Corestream, a leader in the employee engagement and loyalty field, provides private perks and discounts 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. Legal plan employees will be able to enroll starting Jan 1. More information will be shared later in the year.

Visit <https://hr.vanderbilt.edu/employeeresourcesperks.php>



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.



## Auto & Homeowners Insurance

In 2026, auto and homeowners insurance coverage will be available in Corestream.



## Pet Insurance

In 2026, pet insurance coverage will be available in Corestream.

# BENEFITS IN ACTION

## How different situations shape different choices



### Meet Juliana

Juliana is married with a three year old girl and has a little boy due in March. Everyone in the family is in good health and really just need to see a doctor for preventive care and the occasional illness, but with one child and another one on the way, Juliana and her husband want to be prepared for anything that comes their way and make sure their kids are set up for the future.

<b>Medical</b>	Enrolled in Choice CDHP employee + family because they don't have many anticipated medical needs aside from the birth of their son. They want to contribute to an HSA and save for the future
<b>HSA</b>	She wants to contribute the maximum, so she will elect \$7250 and get the \$1500 seed money from Vanderbilt.
<b>FSA</b>	Not eligible
<b>DCFSA</b>	She will contribute \$7500 because as soon as her 12-week parental leave is over, she's going to go back to work and will need to put her kids in daycare when her parents can't help out
<b>HCBB Rewards</b>	Juliana's husband hurt his elbow last year and has been going to physical therapy for months, but it's not improving anymore. His doctor recommended elbow surgery, so he and Juliana are thinking about it. They are going to visit the HCBB site to find a Fair Price provider just in case they decide to move forward with the surgery this year. If they choose to have a surgery with that provider within 12 months of looking on the HCBB site, Juliana will get a \$350 debit card as a reward.
<b>Dental</b>	Basic Dental for employee + family - Juliana and her family typically just need preventive exams and maybe an occasional filling.
<b>Vision</b>	Coverage employee + spouse - Juliana and her husband both wear contacts.
<b>Hospital Indemnity</b>	Enrolled in employee + family coverage. Juliana is planning on spending two to three days at the hospital when she has the baby. Since she's enrolled in Hospital Indemnity, she'll get a cash benefit of \$1,400 if she stays for three days.
<b>Critical Illness Insurance</b>	She will enroll in coverage at the \$15,000 benefit level for herself, her spouse, and her child. Juliana doesn't think it's likely they will need experience any critical illnesses next year, but she likes the idea of having the extra financial protection.
<b>Accident Insurance</b>	Juliana will enroll in employee + family because she knows accidents happen.
<b>Supplemental Life</b>	3x pay - Juliana is the primary breadwinner in the family, so she's enrolled in three times her annual salary to provide financial protection for her family should something happen to her.
<b>Spouse Life</b>	\$100,000 - She wants to have financial protection in case she were to lose her husband unexpectedly.
<b>Child Life</b>	\$25,000 - Juliana is taking advantage of the increased child life insurance coverage offered by New York Life this year.
<b>AD&amp;D</b>	\$250,000 employee + family coverage
<b>STD Buy-up</b>	Juliana didn't enroll in STD buy-up coverage when she was hired, so she's taking advantage of the one-time opportunity to enroll without Evidence of Insurability to provide additional income protection for her family
<b>LTD Buy-up</b>	Just like STD, Juliana didn't enroll in LTD when she became eligible, so she's going to enroll now since she won't have to complete Evidence of Insurability
<b>Fidelity Point Solution</b>	Since Juliana is a big planner, she's taking advantage of many services offered by Fidelity. She and her husband don't have a will yet, so they're going to create one with Will Prep services. They are also going to use Goal Booster along with a Fidelity cash management account to save for a new home. And to help get them started on saving for college, they've opened a 529 savings plan.
<b>Personify Health</b>	Keeping fit while pregnant is important to Juliana. While she meets her fitness goals, she's also earning points through Personify towards the \$240 maximum each year.
<b>Lyra</b>	Juliana talks to a Lyra provider to get parenting support before the baby arrives. Her husband has been under a lot of stress with this big change, so he just scheduled his first counseling session with a Lyra mental health provider.

# BENEFITS IN ACTION

## How different situations shape different choices



### Meet Spencer

Spencer has been a faculty member at Vanderbilt for 16 years and has always been covered under his wife's employer-sponsored health plan. In 2026, his wife is going to retire, so Spencer is enrolling them both in VU coverage for the first time. Spencer's wife is healthy but will need to have a root canal and a couple of crowns next year. Spencer has well-controlled type 2 diabetes and sees several doctors a month.

<b>Medical</b>	Select PPO Employee + Spouse - Spencer likes the idea of knowing exactly how much his copay will be when he goes to the doctor
<b>HSA</b>	Not eligible
<b>FSA</b>	\$3400 - between the dental work and the cost of diabetic medications, Spencer and his wife have a lot of known expenses and want to save by having this money withheld before taxes.
<b>DCFSA</b>	Not enrolled
<b>HCBB Rewards</b>	Spencer's wife has been asking him to get a sleep study because he snores at night and she thinks it might be sleep apnea. With the new Healthcare Bluebook rewards program, Spencer can get a \$125 reward just for visiting a Fair Price provider
<b>Dental</b>	Premier Dental employee + spouse - Spencer knows that a root canal and crowns will be expensive, so he wants a plan with a higher annual maximum benefit.
<b>Vision</b>	Coverage employee + spouse - Spencer has been wearing glasses since he was in elementary school, and his wife just started to need glasses a few years ago.
<b>Hospital Indemnity</b>	Not enrolled
<b>Critical Illness Insurance</b>	Spencer will enroll at the \$30,000 benefit level for himself and his wife because he wants to be prepared for anything that could happen.
<b>Accident Insurance</b>	Not enrolled
<b>Supplemental Life</b>	2x pay - Spencer and his wife have saved quite a bit, but he wants his wife to not have to worry about living expenses if he were to pass away.
<b>Spouse Life</b>	\$250,000 - Since Spencer's wife is retiring in 2026, she'll lose her employer-sponsored life insurance, so Spencer wants to max out what is available to him with Vanderbilt.
<b>Child Life</b>	Not enrolled
<b>AD&amp;D</b>	Not enrolled
<b>STD Buy-up</b>	N/A
<b>LTD Buy-up</b>	Enrolled - Spencer has been enrolled in LTD Buy-Up coverage for many years and wants to keep the coverage for 2026.
<b>Fidelity Point Solution</b>	One thing Spencer and his wife haven't thoroughly planned is their estate. They are going to use the Fidelity Estate Planner tool to get their legal documents in order.
<b>Personify Health</b>	Spencer has never used Personify Health before, but was reminded by his department's Wellness Champion that he can earn \$40 a year just for answering a health assessment and connecting his apple watch to track his steps.
<b>Lyra</b>	Spencer's wife has been working her entire adult life, and while she's excited about retirement, she's a little nervous too. She recently connected with a Lyra counselor to talk through some of her anxiety and make a plan on how to manage it.

# BENEFITS IN ACTION

## How different situations shape different choices



### Meet Sam

Sam has been a landscaper at VU for two years and covers his wife and their three boys. Sam has been feeling some back pain recently but is otherwise pretty healthy, though he does take a statin for his cholesterol. Sam's wife also works full time, so they need to put their boys in daycare and after school care every day. With three rambunctious boys, Sam and his wife are frequent visitors to the emergency room.

<b>Medical</b>	Choice CDHP employee + family - Sam likes that he can put away over \$8000 a year in their HSA tax-free to help cover expenses. Since Sam takes a statin, he likes that he doesn't have to meet the CDHP's deductible before he can just pay the coinsurance for his preventive medication.
<b>HSA</b>	Since Sam wants to contribute the maximum, he'll elect \$7250 and the remaining \$1500 will be contributed by Vanderbilt
<b>FSA</b>	Not eligible
<b>DCFSA</b>	Sam and his wife only need to put their youngest son in daycare for the first half of the year, but all three boys have after school care and will be in day camps over the summer, so he is going to contribute the new maximum of \$7500 to reduce his taxable income.
<b>HCBB Rewards</b>	Sam's middle son has had tonsillitis five times and his doctor thinks it's time to remove his tonsils and adenoids. Sam is going to use Healthcare Bluebook to find a Fair Price provider and he'll get a \$350 reward the tonsillectomy and another \$350 reward for removing the adenoids after the surgery has been completed.
<b>Dental</b>	Basic Dental employee + family - Sam and his family just need to get their two preventive exams at no cost each year.
<b>Vision</b>	Coverage employee + family - Sam's wife and their children all need corrective lenses.
<b>Hospital Indemnity</b>	Enrolled - Last year one of the boys had an inpatient stay for five days. With this new benefit, that stay would have qualified Sam for an \$1800 cash benefit. Given the low monthly premium, Sam thinks it's a good investment to have this coverage just in case someone in the family were to be hospitalized again
<b>Critical Illness Insurance</b>	Not enrolled
<b>Accident Insurance</b>	Sam will enroll himself and his family. Even though the boys range in age from 4 to 9, they've already had four broken bones total.
<b>Supplemental Life</b>	2x pay - Sam wants to leave enough behind to help secure his family if he were to pass away.
<b>Spouse Life</b>	No Coverage - Sam's wife is covered by her employer
<b>Child Life</b>	\$25,000 - last year Sam only elected \$10,000, but since the new levels of coverage are available, he thought it would be a good time to increase the coverage amount.
<b>AD&amp;D</b>	\$250,000 employee + family coverage
<b>STD Buy-up</b>	Sam has been enrolled since he was hired.
<b>LTD Buy-up</b>	Sam waived LTD buy-up coverage when he became eligible, so he's going to enroll for 2026.
<b>Fidelity Point Solution</b>	Sam and his wife feel a little behind when it comes to finances, so they have made an appointment to meet with a Fidelity counselor for some guidance. In the meantime, Sam just took the Financial Wellness Checkup on Fidelity's website to start thinking about his situation.
<b>Personify Health</b>	Sam earns \$40 a year by answering the quick health assessment and \$50 each quarter by participating in challenges and completing health activities. He cashes in his points every year for a gift card to Kroger or Walmart.
<b>Lyra</b>	Sam's oldest son suffers from anxiety, so he's taking advantage of the 12 free sessions with a counselor at Lyra to learn how to better cope with stress.

# BENEFITS IN ACTION

## How different situations shape different choices



### Meet Alexis

Alexis is 25 and next year her parents want her to enroll in coverage at Vanderbilt since she won't be eligible to stay on their plan once she turns 26. This is her first job after grad school and she's not very concerned about insurance, but wants at least the basic coverage. She's also a big saver, so she wants to take advantage of every savings opportunity she can.

<b>Medical</b>	Choice CDHP employee only - Alexis wants to contribute to an HSA and since she is healthy and really only sees a doctor for preventive care, which is covered at 100% under the CDHP, she wants to pay as little as possible for coverage.
<b>HSA</b>	She'll contribute \$3650 and get the \$750 ER seed from VU
<b>FSA</b>	Not eligible
<b>DCFSA</b>	Not enrolled
<b>HCBB Rewards</b>	Alexis is an avid swimmer and has been having trouble with her shoulder. Her doctor recommended an MRI to get a better idea of what's going on. Alexis is going to use Healthcare Bluebook to find a Fair Price facility in her town so she doesn't overpay for the service and she'll get a \$100 debit card as an award.
<b>Dental</b>	Basic Dental employee only - Alexis has never had a cavity and sees her dentist for preventive care twice a year like clockwork.
<b>Vision</b>	Not enrolled
<b>Hospital Indemnity</b>	Not enrolled
<b>Critical Illness Insurance</b>	Not enrolled
<b>Accident Insurance</b>	Not enrolled
<b>Supplemental Life</b>	Not enrolled - her basic life insurance coverage at 1x her annual pay is sufficient at this point in her life.
<b>Spouse Life</b>	Not enrolled - Alexis isn't married
<b>Child Life</b>	Not enrolled - Alexis doesn't have any children
<b>AD&amp;D</b>	Not enrolled
<b>STD Buy-up</b>	Enrolled - she doesn't have another source of income, so she wants to be sure she has income protection should she need to be on leave
<b>LTD Buy-up</b>	Enrolling this year, no EOI. She waived coverage when she hit her one-year anniversary because she didn't think she needed the coverage, but since she doesn't have to complete EOI this year, she figures it's a good time to enroll
<b>Fidelity Point Solution</b>	Alexis wants to stay on top of her financial wellbeing, so she's taking Fidelity's Financial Wellness Checkup to help her clearly identify her savings goals.
<b>Personify Health</b>	She has been earning her \$240 every year - she loves that free money!
<b>Lyra</b>	Alexis sees a Lyra therapist once a month because she's eligible for 12 visits per year at no cost

# BENEFITS IN ACTION

## How different situations shape different choices



### Meet Margo

Margo and her husband are both turning 65 next year, and while they aren't quite ready to retire, they're starting to plan for it so when they are ready, they're prepared. They are both receiving a lot of information about Medicare, and they find it all pretty confusing, so they're looking for some guidance. They're both generally healthy, but they do see a lot of specialists. A few years ago, Margo had a cardiac event, so she's concerned that something similar may happen again and wants to be prepared. Margo's husband has been getting injections in his knee for years and his doctor thinks it's time for a knee replacement.

<b>Medical</b>	Select PPO employee + spouse - Margo and her husband know it's more expensive to be enrolled in the PPO option, but they're comfortable with this plan and like knowing how much they'll pay when they go to the doctor or pick up a prescription.
<b>HSA</b>	Not eligible
<b>FSA</b>	Not enrolled
<b>DCFSA</b>	Not enrolled
<b>HCBB Rewards</b>	Margo's husband needs to have a knee replacement. He and Margo are going to look for a Fair Price provider on the Healthcare Bluebook site and find a high quality doctor in Nashville. After the surgery has been completed, Margo will receive a reward of \$1,000 because they chose a Green Quality, Green Price provider.
<b>Dental</b>	Premier Dental employee + spouse - Margo's husband is expecting to have an implant next year and the higher annual benefit amount will help to cover that cost.
<b>Vision</b>	Coverage employee + spouse - Margo and her husband need a new pair of glasses
<b>Hospital Indemnity</b>	Enrolled - employee + spouse - Given Margo's history, she wants to be prepared in case she or her husband end up hospitalized for something.
<b>Critical Illness Insurance</b>	Margo will enroll herself and her husband at the \$30,000 benefit level. She knows that she and her husband are at the age when serious illnesses can pop up so it's best to be prepared.
<b>Accident Insurance</b>	Not enrolled
<b>Supplemental Life</b>	4x - In June, Margo will turn 65 and under the VU plan, life insurance has age reduction, so her 4x pay will be reduced to 67% of her benefit amount
<b>Spouse Life</b>	\$250,000 - Margo's husband turns 65 in Feb, but age reduction is based on the employee's age, so he'll keep the full benefit amount until June, and then the spouse life coverage will be reduced to 67%
<b>Child Life</b>	Not enrolled
<b>AD&amp;D</b>	Enrolled - \$100,000 employee + spouse coverage
<b>STD Buy-up</b>	N/A
<b>LTD Buy-up</b>	Not enrolled
<b>Fidelity Point Solution</b>	Like others who are almost 65, Margo and her husband have been inundated with information on Medicare and they are having a hard time making sense of it. Fidelity offers free Medicare Services which connects employees and their family members with licensed insurance agent certified in Medicare who won't steer anyone towards a particular plan, so Margo and her husband have scheduled a meeting to review their options and make sure they understand what they need to do and when.
<b>Personify Health</b>	Margo is committed to her health because of her past cardiac issues, so she loves to participate in the step challenges sponsored by Personify Health. Between answering the health assessment and completing other health activities, she is going to use her points to buy a new Fitbit this year.
<b>Lyra</b>	Margo's mother recently passed away and she has been struggling with grief. Margo has been meeting with Lyra mental health provider over the last few months to work through her grief.

# 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, adjoin, 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-EQC](#) page. Information on Federal Notices can be found [here](#).

# BENEFITS ELIGIBILITY QUICK GUIDE

## Fully Benefits-eligible

						
Select PPO & Choice CDHP	HSA	FSAs	Dental	Vision	Prescriptions	Disability
						
Life & AD&D	403(b)	PTO	Employee Assistance Program	Tuition Assistance	Legal Plan	Accident Insurance
						
Home Insurance	Pet Insurance	Auto Insurance	Discounts	LifeLock	Hospital Indemnity	Critical Illness Insurance

## Partially Benefits-eligible

						
Choice CDHP	HSA <i>Personal contributions only</i>	403(b) <i>Voluntary contributions only</i>	PTO	Dental	Vision	Prescriptions
						
Home Insurance	Pet Insurance	Auto Insurance	Discounts	Employee Assistance Program	Legal Plan	LifeLock
						
Hospital Indemnity	Critical Illness Insurance	Accident Insurance				

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 \$4,400 for individual and \$8,750 for family. If you are age 55 or older, you can contribute an extra \$1,000 annually.

# CONTACT US

Service	Contact Info
Benefit Representatives	<a href="mailto:benefits@vanderbilt.edu">benefits@vanderbilt.edu</a> 615.343.4788
Education Assistance and Dependent Tuition Programs	<a href="mailto:tuitionbenefit@vanderbilt.edu">tuitionbenefit@vanderbilt.edu</a>
Providers and vendors	
Health Plan	Aetna, 1.800.743.0910
International Health Plan	Aetna, 1.800.231.7729
Dental	DeltaDental, 1.800.223.3104
Vision	DeltaVision / VSP, 1.800.877.7195
Prescriptions	Capital Rx, 1.833.599.0942
Retirement, HSA, & FSA Accounts	Fidelity, 1.833.299.5089
Short- and Long-Term Disability Life Insurance Accidental Death & Dismemberment Critical Illness Hospital Indemnity Accident Insurance	New York Life, 1.888.842.4462
ID Theft Protection	Norton LifeLock, 1.800.607.9174



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