

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](#).

On the Questions screen of your new hire enrollment in My VU Benefits , answer the two questions regarding:

- Spousal Coverage
- HSA Eligibility

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

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 your dependents to your coverage when selecting your benefits.

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).

*Automatic enrollment occurs on the first of the month following your one-year anniversary for faculty and staff, and immediately for post-doctoral scholars, so no enrollment is necessary. You may be able to waive the one-year waiting period if you had group long-term disability coverage within 90 days of coming to work at VU. To waive the waiting period, complete and submit this form within 90 days of your hire date: <https://cdn.vanderbilt.edu/vu-sub/wp-content/uploads/sites/297/2026/01/29184233/LTDCertificationofPriorCoverage.pdf>

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.