VANDERBILT UNIVERSITY

2027 BENEFITS
DETAILED GUIDE

ENROLL IN 2027 BENEFITS

Vanderbilt University is committed to providing high-quality benefits to serve the diverse and changing needs of faculty and staff. Open Enrollment, October 22 - November 6, 2026, is your annual opportunity to update or choose the benefits that best meet your needs for the upcoming 2027 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).

As you consider your options, it is important to understand the broader healthcare landscape. Across the country, healthcare 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.

2027 Changes to VU Benefits

- Changes to deductibles, out-of-pocket maximums, and co-pays for the Choice CDHP and Select PPO health options.
- New health programs to help you and your family with serious health conditions.
  - Hello Heart – Eligible employees can get a free blood pressure monitor to help keep track of your numbers
  - Color – Color covers cancer support from every angle. Free at-home screenings for colon, cervical, prostate and skin cancer, plus genetic testing and counseling for high-risk individuals.

WHAT'S INSIDE

Time to choose the right plan for you and your family! Enroll any time between Oct. 22 - Nov. 6, 2026.

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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. 22, 2026 and ends at 11:59 pm CT on Nov. 6, 2026. 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 to learn more about your options.
- ☑ Have questions? Email 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) website to enroll in all your benefits for 2027.
- ☑ Elections must be finalized by 11:59 pm CT on November 6, 2026.
- ☑ 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 accept Fidelity's terms and conditions and set up your HSA directly through Fidelity NetBenefits to make contributions and/or receive Vanderbilt funds.
- ☑ **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 and Prescription Plan*	• 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. • You won't automatically qualify for the Vanderbilt HSA seed money. • If you are not currently enrolled in coverage, you will continue to have no coverage for 2027. • 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.
Flexible Spending Accounts*	You will not be able to participate in either the Healthcare FSA or the Dependent Care FSA.
All Other Benefits*	No change from your 2026 coverage.
Additional voluntary 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 healthcare privacy and other laws, can be found on the PE website at https://hr.vanderbilt.edu/benefits/federal-notices.php.

HEALTH PLANS

For 2027, Vanderbilt is offering fully benefits-eligible faculty and staff two health plans: the Choice CDHP and the Select PPO. Both options will continue to be administered by Aetna and use the same provider networks; however, there are key differences in how each option works, including deductibles, co-pays, co-insurance and prescriptions.

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

The Select PPO includes modest increases in premiums this year. This option has higher monthly costs, with co-pays and a lower deductible. You may pair it with a healthcare 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.

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.

2027 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	$76	$236	$197	$345	$101	$412
Select PPO	$166	$466	$389	$668	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	$104	$307	$258	$447	$233	$539
Select PPO	$217	$599	$506	$865	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	$124	$357	$298	$519	$269	$620
Select PPO	$256	$696	$582	$1,006	N/A	N/A

DENTAL CARE and VISION	Fully & Partially Benefits-Eligible Employee Premiums			
	Employee	Employee + Spouse	Employee + Children	Family
DeltaDental Basic	$24.36	$41.42	$50.49	$62.61
DeltaDental Premier	$42.59	$84.56	$102.08	$143.38
DeltaVision	$6.36	$12.72	$13.61	$21.75

Fees to Your HealthCare Payroll Premium

- 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 not paid monthly, these deductions will be divided evenly between your paychecks 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**. 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.

2027 Health Plan

OPTION 1

CHOICE CDHP

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.

	In-Network	Out-of-Network
HEALTH SAVINGS ACCOUNT (HSA) — Vanderbilt will seed this account with money that can be used to help meet your deductible.[1]		
Individual	**$750**	
Family (all other tiers)	**$1,500**	
DEDUCTIBLE[2]		
Individual	**$2,200**	**$3,600**
Family Maximum (all other tiers)	**$4,400**	**$7,200**
CO-INSURANCE RATE (after deductible is met)		
	20%	**60%**
OUT-OF-POCKET LIMIT[3]		
Individual Limit	**$5,000**	**$8,000**
Family Limit (all other tiers)	**$10,000**	**$15,000**
COST OF SERVICES — Subject to deductible and co-insurance		
Preventative visit (see hr.vanderbilt.edu for information)	**$0**	**$0**
Primary care provider	**20% after deductible**	**60% after deductible**
Specialist, mental health visit		
Emergency room visit		**20% after deductible**
Urgent care visit		**60% after deductible**
Hospital inpatient (including maternity), **outpatient services, diagnostic testing**		
Mental health inpatient		
Skilled nursing (limit 60 days/year)		
Home healthcare (limits apply, 120 visits/year maximum)		
Therapy (physical, speech, occupational, cardiac rehab)		
Chiropractic care (15-visit maximum)		
Inpatient surgery		
Outpatient surgery hospital facility		
PHARMACY (Rx)		
Maintenance Generic	**Subject to deductible and co-insurance**	**N/A**
Level 1		
Level 2		
Level 3		
Specialty[4]		

1. The maximum total annual contributions to an HSA in 2027 are $4,500 for individual and $9,000 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 and Costco Specialty pharmacies.

2027 Health Plan

OPTION 2

	SELECT PPO	
	In-Network	Out-of-Network
DEDUCTIBLE[1]		
Individual	$900	$2,400
Family Maximum (all other tiers)	$1,800	$4,800
CO-INSURANCE RATE (After deductible is met)		
	10%	50%
OUT-OF-POCKET LIMIT[2]		
Individual Limit	$4,000	$8,000
Family Limit (all other tiers)	$8,000	$13,000
COST OF SERVICES — Subject to deductible and co-insurance		
Preventative visit (see hr.vanderbilt.edu for information)	$0	$0
Primary care provider	$35 co-pay	50% after deductible
Specialist, mental health visit	$55 co-pay	50% after deductible
Emergency room visit	$300 co-pay then 10% after deductible	$300 co-pay then 10% after deductible
Urgent care visit	$50 co-pay then 10% after deductible	$75 co-pay then 50% after deductible
Hospital inpatient (including maternity), **outpatient services, diagnostic testing and surgery**	$150 co-pay then 10% after deductible	$150 co-pay then 50% after deductible
Mental health inpatient		
Outpatient surgery hospital facility		
Skilled nursing (limit 60 days/year)	10% after deductible	50% after deductible
Home healthcare (limits apply, 120 visits/year maximum)		
Therapy (physical, speech, occupational, cardiac rehab)		
Chiropractic care (15-visit maximum)	$35 co-pay	50% after deductible

PHARMACY (Rx)	PPO Retail	PPO Mail Order	Out-of-Network
Level 1	$15	$45	N/A
Level 2	30% co-insurance up to $150	30% co-insurance up to $450	N/A
Level 3	50% co-insurance $200 min	50% co-insurance $600 min	N/A
Specialty[3]	10% co-insurance $250 max	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 and Costco Specialty pharmacies.

VALENZ BLUEBOOK REWARDS

Price Transparency Tool

Anyone enrolled in the Choice CDHP or the Select PPO medical options will automatically be eligible to earn rewards from Valenz Bluebook. The rewards program works by you visiting healthcarebluebook.com/cc/VU and searching for Fair Price (green rated) provider or facility.

If you search the Valenz site on or before the date of an eligible 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 Valenz receives claims data from Aetna showing that you used a Fair Price provider, you'll be sent a check in the mail 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.

ADDITIONAL BENEFITS

Online physical therapy

Feeling a little stiff, sore, or weak? 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.

Cancer support from every angle

Beginning in January 2027, employees and their covered dependents age 18+ who are enrolled in the Select PPO or Choice CDHP will gain access to Color, our new benefit that simplifies cancer screenings and care.

- **Free at-home screenings** for colon, cervical, prostate and skin cancer, plus genetic testing and counseling for high-risk individuals.
- **Scheduling assistance for in-person screenings** like mammograms and colonoscopies.
- **24/7 symptom and prescription support** for patients and survivors, plus second opinions, clinical trial guidance, and access to Color's expert oncology network.
- **Expert support** from oncologists, nurses, dietitians, genetic counselors, and advocates available seven days a week.
- **Dedicated peer support groups** for patients, survivors, and those supporting someone with cancer, led by coaches trained in the emotional impact of cancer.

Designed with your heart health in mind

Hello Heart provides eligible employees and their covered dependents age 18+ who are enrolled in the Select PPO or Choice CDHP with a free blood pressure monitor, access to digital coaching, and support when you need it most.

The Hello Heart app helps you track your blood pressure and easily manage your heart health. Along with blood pressure, you can also track cholesterol, weight and activity to better understand how daily habits may affect your heart health. Plus, you can choose to share detailed, private reports with your doctor.

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 healthcare and dependent care FSAs. There are two different types of FSAs:

FSA Type	Amount	Covers
Health Care FSA	$104 to $3,400 per employee If you are married and you and your spouse are employed and offered FSAs, the maximum election is $3,400 each.	Eyeglasses, co-payments, prescriptions, medical supplies and some over-the-counter drugs — any eligible healthcare expenses that are not covered by a benefit plan
Dependent Day Care FSA	$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 irs.gov 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 2027, you can claim expenses incurred through March 15, 2028, and you must file any claims by April 15, 2028. 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 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 healthcare 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 2027, they are $4,500 for individual coverage, and $9,000 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 2027?

Money from Vanderbilt and possible catch-up contributions all count toward your 2027 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 HSA, but to get this money, you must take part in Open Enrollment.
- 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 Fidelity's NetBenefits site within 60 days of Vanderbilt's contribution dates (January and July) you will forfeit the contributions.

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 until they reach the 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	$2,200
Family Deductible	$4,400

Preventive Drugs 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 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)**
Level 1	$15 co-pay	$45 co-pay
Level 2	30% co-insurance w/$150 max	30% co-insurance w/$450 max
Level 3	50% co-insurance w/$200 min	50% co-insurance w/$600 min
Specialty	10% co-insurance, w/$250 max	Not applicable

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 VUMC or Costco Specialty 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

Our dental vendor is Delta Dental. Check with your preferred provider to be sure services are covered.

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
Monthly Premiums		
Individual	$24.36	$42.59
Individual + Spouse	$41.42	$84.56
Individual + Child(ren)	$50.49	$102.08
Family	$62.61	$143.38

Should you enroll in Basic or Premier?

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.

Visit 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 Social Security Numbers, 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 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.

DEPENDENT VERIFICATION

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

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

**Or foreign equivalent*

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

Online Upload:

vu.edu/benefitsenrollment

Mail:

VU Benefits Department
PMB #407704
2301 Vanderbilt Place
Nashville, TN
37240-7704

Fax:

615-343-7143

In Person:

Baker Building,
10th Floor
110 21st Avenue S
Nashville, TN 37203

If you have any questions, please contact the VU Benefits Team at benefits@vanderbilt.edu, or call us at 615-343-4788 from 8am to 5pm CT, Monday through Friday.

BASIC & SUPPLEMENTAL LIFE

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

Supplemental Life Insurance

Who's Eligible	Coverage Options	Actions
Employee	1 to 8 times your base annual earnings up to a maximum of $1,000,000	Answer five health questions* if first time electing coverage or increasing amount
Spouse	$10,000 up to $250,000 in $10,000 increments Not to exceed 50% of your Supplemental Life benefit	Answer five health questions* if first time electing coverage or increasing amount
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	$3.180
$25,000	$3.975

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

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) • Spouse: 40% of your coverage amount • Child(ren): 10% of your coverage amount Child(ren) Only: 15% of your coverage amount

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

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.***

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

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 66.67% 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.

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

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, co-pays, co-insurance, or to cover expenses like rent or your mortgage, childcare, or groceries.

	Benefit Overview (included but not limited to)
Admission Benefits	Hospital Admission (Payable on day 1 of confinement, payable once per confinement)
Benefit	$1000 for hospital admission $2000 for intensive care unit admission
Daily Inpatient Hospital Confinement	Confinements payable day 2 when the admission benefit is applicable
Benefit	$200 per day, up to 31 days
Intensive Care Unit Confinement	Confinements payable day 2 when the admission benefit is applicable
Benefit	$400 per day, up to 31 days
Rehabilitation Facility Confinement	Confinements payable day 2 when the admission benefit is applicable
Benefit	$50 per day, up to 31 days
Short Stay/Observation Unit	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
Newborn/Healthy Baby Confinement	Confinements payable day 2 when the admission benefit is applicable, payable due to birth.
Benefit	$50, up to 2 day
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.newyorklife.com/group-benefit-solutions/employees/group-insurance/voluntary-benefits).

CRITICAL ILLNESS

Critical Illness 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 $15,000 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.

	Benefit Overview (included but not limited to)
Coverage Amounts	
Benefit Amount	$15,000 or $30,000
Core and Cancer Related Conditions	
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%
Childhood Diseases & Conditions	
Cleft Lip/Cleft Palate	50%
Congenital Heart Illnesses	25%
Down Syndrome	50%
Occupational Exposure	
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.newyorklife.com/group-benefit-solutions/employees/group-insurance/voluntary-benefits).

ACCIDENT INSURANCE

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.

	Benefit Overview (included but not limited to)
Accident Coverage Type	On the job & off the job coverage
Common Injury Benefits	
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
Organized Sports Benefits	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. An Organized Sport does not include: physical education classes at school
Benefit Amount	Increases benefit by 25% to a maximum additional benefit of $1,000
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.newyorklife.com/group-benefit-solutions/employees/group-insurance/voluntary-benefits).

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 6.5% (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 6.5% (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.

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.

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

Discounts

Commodore Employee Perks powered by 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.

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

Pet Insurance

Pet insurance is offered through Nationwide and is available through Commodore Employee Perks. You can also enroll in pet wellness coverage through Wagmo. Unlike pet insurance, which includes coverage for surgeries and emergencies through a network of providers, pet wellness covers expenses like your pet’s annual exam, vaccines, blood work, and even grooming. There is no network of providers so you can use any vet and submit expenses for reimbursement. You can enroll or dis-enroll anytime through Commodore Employee Perks.

LifeLock

Norton LifeLock Premier Plus offers identity, security, and privacy protection for employees, including device security, credit monitoring, VPN services, and social media alerts. It features a $1 million protection package and parental controls. Employees can enroll or dis-enroll 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.

Legal Services

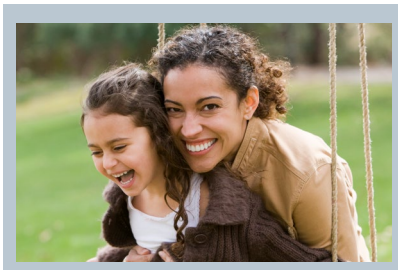
Enrolling in Legal Services provides you with access to a network of attorneys across the country who can help you with personal legal matters including traffic violations, will preparation and estate planning, buying/selling a home, and adoptions and elder care issues. You may enroll in coverage for yourself and immediate family only, or you can purchase an expanded level of coverage that also includes parents. Coverage starts at $19.60 per month, but you can only enroll as a new hire, during open enrollment, or if you have a qualified life event.

Auto & Homeowners Insurance

Auto and homeowners insurance coverage will be available through Commodore Employee Perks powered by Corestream.

BENEFITS IN ACTION

How different situations shape different choices



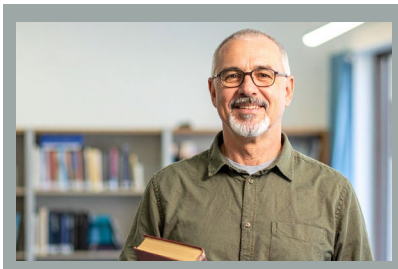
Meet Juliana

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.

Medical	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
HSA	She wants to contribute the maximum, so she will elect $7500 and get the $1500 seed money from Vanderbilt.
FSA	Not eligible
DCFSA	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
Valenz Rewards	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 Valenz 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 Valenz site, Juliana will get a $350 check as a reward.
Dental	Basic Dental for employee + family - Juliana and her family typically just need preventive exams and maybe an occasional filling.
Vision	Coverage employee + spouse - Juliana and her husband both wear contacts.
Hospital Indemnity	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.
Critical Illness Insurance	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 experience any critical illnesses next year, but she likes the idea of having the extra financial protection.
Accident Insurance	Juliana will enroll in employee + family because she knows accidents happen.
Supplemental Life	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.
Spouse Life	$100,000 - She wants to have financial protection in case she were to lose her husband unexpectedly.
Child Life	$25,000 - Juliana wants to take full advantage of this benefit.
AD&D	$250,000 employee + family coverage
STD Buy-up	Since Juliana is the primary earner for her family, she wants to be enrolled in the buy-up plan so she retains 66.67% of her income while she's on leave after she has her baby in the spring
LTD Buy-up	Juliana wants to be fully covered if something should happen and she cannot work for an extended period of time, so she's staying enrolled in the LTD buy-up plan for next year
Fidelity Point Solution	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.
Personify Health	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.

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. Next year, 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.

Medical	Select PPO Employee + Spouse - Spencer likes the idea of knowing exactly how much his co-pay will be when he goes to the doctor
HSA	Not eligible
FSA	$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.
DCFSA	Not enrolled
Valenz Rewards	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 Valenz Bluebook rewards program, Spencer can get a $125 reward just for visiting a Fair Price provider
Dental	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.
Vision	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.
Hospital Indemnity	Not enrolled
Critical Illness Insurance	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.
Accident Insurance	Not enrolled
Supplemental Life	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.
Spouse Life	$250,000 - Since Spencer's wife is retiring next year, she'll lose her employer-sponsored life insurance, so Spencer wants to max out what is available to him with Vanderbilt.
Child Life	Not enrolled
AD&D	Not enrolled
STD Buy-up	N/A
LTD Buy-up	Enrolled - Spencer has been enrolled in LTD Buy-Up coverage for many years and wants to keep the coverage for next year.
Fidelity Point Solution	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.
Personify Health	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.

BENEFITS IN ACTION

How different situations shape different choices

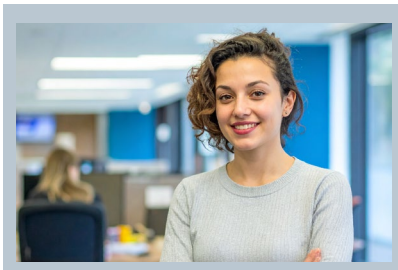
Meet Sam

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.

Medical	Choice CDHP employee + family - Sam likes that he can put away $9000 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 deductible before he can just pay the coinsurance for his preventive medication.
HSA	Since Sam wants to contribute the maximum, he'll elect $7500 and the remaining $1500 will be contributed by Vanderbilt
FSA	Not eligible
DCFSA	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 maximum of $7500 to reduce his taxable income.
Valenz Rewards	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 Valenz Bluebook to find a Fair Price provider and he'll get a $350 reward for the tonsillectomy and another $350 reward for removing the adenoids after the surgery has been completed.
Dental	Basic Dental employee + family - Sam and his family just need to get their two preventive exams at no cost each year.
Vision	Coverage employee + family - Sam's wife and their children all need corrective lenses.
Hospital Indemnity	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
Critical Illness Insurance	Not enrolled
Accident Insurance	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.
Supplemental Life	2x pay - Sam wants to leave enough behind to help secure his family if he were to pass away.
Spouse Life	No Coverage - Sam's wife is covered by her employer
Child Life	$25,000 - Sam wants to take full advantage of this benefit
AD&D	$250,000 employee + family coverage
STD Buy-up	Sam has been enrolled since he was hired.
LTD Buy-up	Sam has been enrolled since he met the one-year waiting period and he's going to keep the coverage for next year.
Fidelity Point Solution	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.
Personify Health	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.

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.

Medical	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.
HSA	She'll contribute $3750 and get the $750 ER seed from VU
FSA	Not eligible
DCFSA	Not enrolled
Valenz Rewards	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 Valenz Bluebook to find a Fair Price facility in her town so she doesn't overpay for the service and she'll get a $100 reward.
Dental	Basic Dental employee only - Alexis has never had a cavity and sees her dentist for preventive care twice a year like clockwork.
Vision	Not enrolled
Hospital Indemnity	Not enrolled
Critical Illness Insurance	Not enrolled
Accident Insurance	Not enrolled
Supplemental Life	Not enrolled - her basic life insurance coverage at 1x her annual pay is sufficient at this point in her life.
Spouse Life	Not enrolled - Alexis isn't married
Child Life	Not enrolled - Alexis doesn't have any children
AD&D	Not enrolled
STD Buy-up	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
LTD Buy-up	Not enrolled - at this point in her life, Alexis doesn't feel this additional coverage is necessary
Fidelity Point Solution	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.
Personify Health	She has been earning her $240 every year - she loves that free money!

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.

Medical	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.
HSA	Not eligible
FSA	Not enrolled
DCFSA	Not enrolled
Valenz Rewards	Margo's husband needs to have a knee replacement. He and Margo are going to look for a Fair Price provider on the Valenz 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.
Dental	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.
Vision	Coverage employee + spouse - Margo and her husband need a new pair of glasses
Hospital Indemnity	Enrolled - employee + spouse - Given Margo's history, she wants to be prepared in case she or her husband end up hospitalized for something.
Critical Illness Insurance	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.
Accident Insurance	Not enrolled
Supplemental Life	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
Spouse Life	$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%
Child Life	Not enrolled
AD&D	Enrolled - $100,000 employee + spouse coverage
STD Buy-up	N/A
LTD Buy-up	Not enrolled
Fidelity Point Solution	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 a 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.
Personify Health	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.

BENEFITS ELIGIBILITY

Fully Benefits-eligible

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

Partially Benefits-eligible

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

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 healthcare coverage as a dependent or through the Student Healthcare Plan and should consider carefully before electing employee healthcare.

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

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

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

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

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

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

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

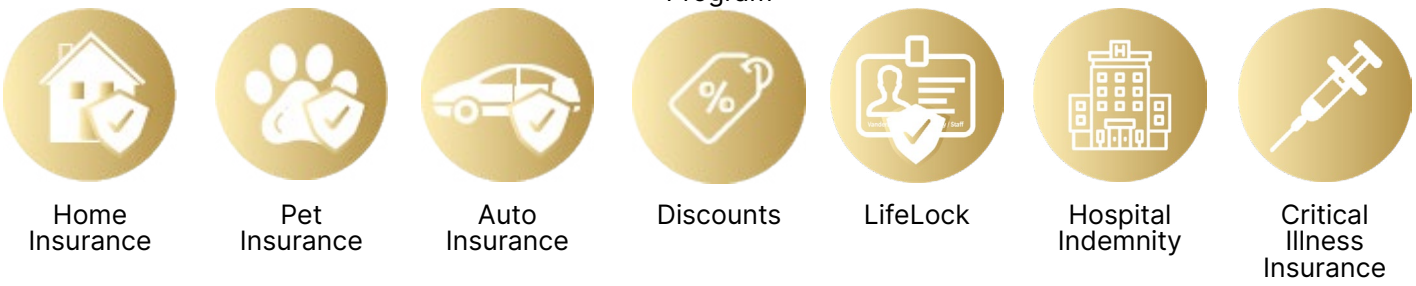
Summary plan descriptions (SPDs) are available on the SBC-EOC page. Information on Federal Notices can be found here.

BENEFITS ELIGIBILITY QUICK GUIDE

Fully Benefits-eligible

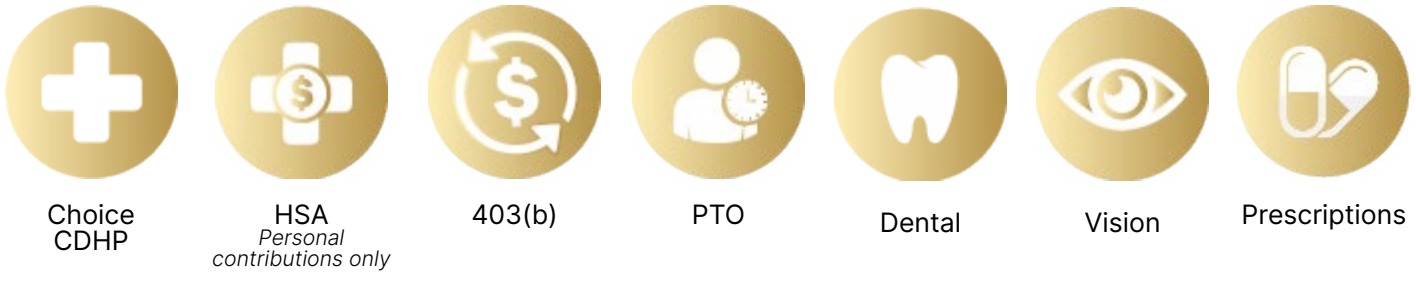
Select PPO & Choice CDHP | HSA | FSAs | Dental | Vision | Prescriptions | Disability

Life & AD&D | 403(b) | PTO | Employee Assistance Program | Tuition Assistance | Campus Events | Accident Insurance

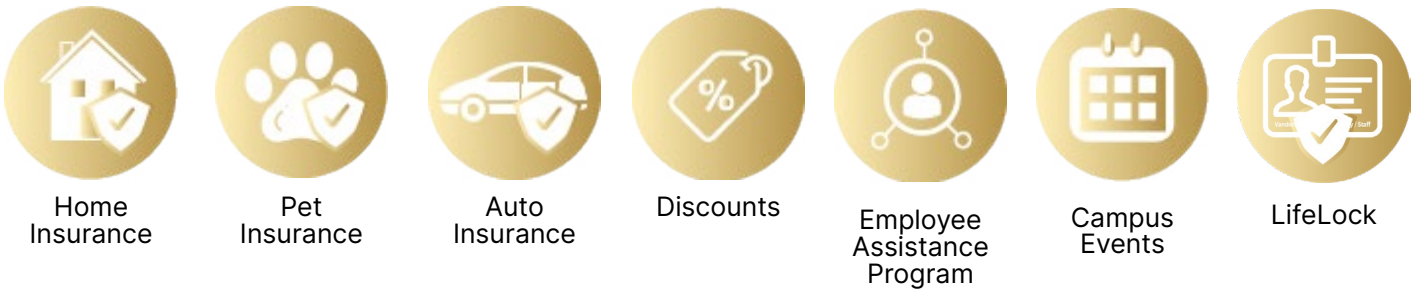


Home Insurance | Pet Insurance | Auto Insurance | Discounts | LifeLock | Hospital Indemnity | Critical Illness Insurance

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 | Campus Events | 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 2027 are $4,500 for individual and $9,000 for family. If you are age 55 or older, you can contribute an extra $1,000 annually.

CONTACT US

Service	Contact Info
Benefit Representatives	benefits@vanderbilt.edu 615.343.4788
Education Assistance and Dependent Tuition Programs	tuitionbenefit@vanderbilt.edu
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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