Benefits are an important part of your total rewards for working at Vanderbilt University. Vanderbilt offers a comprehensive and flexible benefits package. Read this overview carefully and elect the benefits that best meet your and your family’s needs.

### Eligibility

See [vu.edu/eligibility](http://vu.edu/eligibility) for full details. Here are summaries of eligibility groups:

**Fully benefits-eligible:**
- Full-status members of the faculty whose appointment is to a regular position and who are regularly scheduled to work 30 hours or more per week (.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 (.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 (.75 FTE or more)

**Partially benefits-eligible**
- Regular faculty working part-time schedules less than 30 hours per week (less than .75 FTE)
- Regular/term exempt professional staff and postdocs working part-time schedules (less than 30 hours per week / less than .75 FTE)
- Regular and term non-exempt (hourly-paid) staff who are regularly scheduled 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 (.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 (.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 a 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.)

### What’s inside:

- Health plan 2
- Prescriptions 5
- Dental 6
- Vision 7
- Flexible spending accounts 8
- Short-term disability 9
- Long-term disability 10
- Life insurance 11
- Accidental death & dismemberment 12
- 403(b) retirement 13
- Go for the Gold/Additional perks 14
- Tuition Assistance 15
- How to enroll/making changes 16
- Time off/PTO 17

### Quick reference: Benefits effective dates

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Fully benefits-eligible, exempt</th>
<th>Fully benefits-eligible, nonexempt</th>
<th>Partially benefits-eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
<td>Hire date</td>
<td>Hire date</td>
<td>Hire date</td>
</tr>
<tr>
<td>Dental &amp; Vision</td>
<td>Hire date</td>
<td>Hire date</td>
<td>N/A</td>
</tr>
<tr>
<td>FSAs</td>
<td>First day of month following 90 days of employment</td>
<td>First day of month following 90 days of employment</td>
<td>N/A</td>
</tr>
<tr>
<td>STDI (Traditional)</td>
<td>First day of month following 30 days of employment</td>
<td>First day of month following 30 days of employment</td>
<td>N/A</td>
</tr>
<tr>
<td>STDI (Enhanced)</td>
<td>Automatically enrolled after one year of employment</td>
<td>Automatically enrolled after one year of employment</td>
<td>N/A</td>
</tr>
<tr>
<td>LTDI</td>
<td>Automatically enrolled after one year of employment</td>
<td>Automatically enrolled after one year of employment</td>
<td>N/A</td>
</tr>
<tr>
<td>Life and AD&amp;D</td>
<td>Hire date</td>
<td>90 days after hire date</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### About this booklet:
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 change or terminate benefit plans in its sole discretion.
Health Plan

Vanderbilt offers two health plan options for benefits-eligible employees to choose from: Aetna Plus and Aetna Select. All options are preferred provider organizations (PPOs) and have three networks with varying levels of coverage.

- **Tier 1**: Vanderbilt Health Affiliate Network (VHAN). For details, see [www.vhan.com/members](http://www.vhan.com/members).
- **Tier 2**: Aetna “POS II” National network (In-network).
- **Tier 3**: Out-of-network providers may be used, but you will not have the advantage of the network discount. Also, out-of-network expenses have their own deductible and co-insurance limit. Other charges may apply if you seek care outside the network.

To learn more about the networks and check providers and facilities, visit the [Aetna Physician Directory](http://DocFind).

Health plan enrollees get two ID cards, one from Aetna for medical care and one from Navitus for prescription drugs. If you need a duplicate card, you may be able to print one online or contact the vendor to request one.

### Need help choosing a plan?

Choosing a health plan is a personal decision that should be based on your needs. Each Vanderbilt health plan option provides comprehensive coverage; however, there may be different network providers and payment features that best suit you. Only you can determine the right choice, but below are some points to keep in mind.

- All plan options are comprehensive, covering medical, prescription (through Navitus), certain preventive services and behavioral health services.
- Coverage begins on first day of eligibility, regardless of current health status. For specific information on covered services, refer to each option’s Evidence of Coverage booklet at [hr.vanderbilt.edu/benefits/sbc-eoc.php](http://hr.vanderbilt.edu/benefits/sbc-eoc.php).
- Coverage begins on first day of eligibility, regardless of current health status.
- If you have special needs, such as medical equipment, prosthetics or skilled nursing, call Aetna at 800.743.0910 for coverage details.

### Key Terms

- **Premium**: The amount you pay for your health insurance every month.
- **Co-pay**: A set dollar amount you pay for doctor visits, prescriptions and other health care services.
- **Deductible**: The amount you pay out of pocket for health care before your insurance starts to help out.
- **Co-insurance**: The percentage you pay for the cost of covered health care services, after you meet your deductible.
- **Network**: A group of doctors, labs, hospitals and other providers that your plan contracts with at a set payment rate.
- **In-network out-of-pocket maximum**: This is a “cap” on your costs for the year; it is the most you’ll pay for in-network health care services.

### Random audits

VU reserves the right to audit your dependents’ eligibility and may require copies of legal papers that prove a person is your spouse or child. Attempting to insure someone who is not eligible may result in disciplinary action, up to and including ending employment.

### International travel

Vanderbilt provides health care coverage to benefits-eligible participants and their dependents while traveling outside the network area, whether in the United States or in a foreign country. Please see [hr.vanderbilt.edu/benefits/travel.php](http://hr.vanderbilt.edu/benefits/travel.php) for more information.

### Ask Alex!

Alex is an interactive health plan helper that can help you select the health plan option that’s best for you and your family. Just answer a few questions about how you think you will use your coverage and Alex will give you a custom recommendation. You can use Ask Alex at [https://www.myalex.com/vanderbilt/2018](https://www.myalex.com/vanderbilt/2018)
### Aetna Plus Option

#### Overview of Costs

<table>
<thead>
<tr>
<th>Tier 1: Vanderbilt Health Affiliated Network</th>
<th>Tier 2: Aetna National Network</th>
<th>Tier 3: Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual amount depends on level of participation: Bronze $120, Silver $180, Gold $240</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Deductible

<table>
<thead>
<tr>
<th>Dedicutable</th>
<th>Vanderbilt Health Plan Account (Go for the Gold) is used to help you meet your deductible.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Limit</td>
<td>$750</td>
</tr>
<tr>
<td>Family Maximum (all other tiers)</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

#### Co-Insurance Rate

<table>
<thead>
<tr>
<th>Co-Insurance Rate</th>
<th>After meeting your deductible, you pay this percentage of billed claims in each network.</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>40%</td>
</tr>
</tbody>
</table>

#### Out-of-Pocket Limit

<table>
<thead>
<tr>
<th>Out-of-Pocket Limit</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Limit</td>
<td>$4,000</td>
</tr>
<tr>
<td>Family Limit (all other tiers)</td>
<td>$7,500</td>
</tr>
</tbody>
</table>

#### Cost of Services

<table>
<thead>
<tr>
<th>Cost of Services</th>
<th>Tier 1: Vanderbilt Health Affiliated Network</th>
<th>Tier 2: Aetna National Network</th>
<th>Tier 3: Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive visit (see <a href="#">HR website</a> for more information)</td>
<td>$0</td>
<td>$0</td>
<td>not covered</td>
</tr>
<tr>
<td>Sick visit, specialist visit, mental health visit</td>
<td>$35 co-pay</td>
<td>$60 co-pay</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Emergency room visit</td>
<td>$250 co-pay, then 20% after deductible</td>
<td>$250 co-pay, then 40% after deductible</td>
<td>$250 co-pay, then 40% after deductible</td>
</tr>
<tr>
<td>Urgent care visit</td>
<td>$50 co-pay, then 20% after deductible</td>
<td>$75 co-pay, then 40% after deductible</td>
<td>$75 co-pay, then 60% after deductible</td>
</tr>
<tr>
<td>Hospital inpatient (including maternity), outpatient services, diagnostic testing</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Mental health inpatient</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Skilled nursing (limit of 60 days/year)</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Home health care (limits apply, 120 visits/year maximum)</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Hospice care</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Therapy (physical, speech, occupational, cardiac rehab)</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Chiropractic care</td>
<td>$35 co-pay 15 visit maximum</td>
<td>$60 co-pay 15 visit maximum</td>
<td>60% after deductible 15 visit maximum</td>
</tr>
<tr>
<td>Inpatient surgery</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Outpatient surgery</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>60% after deductible</td>
</tr>
</tbody>
</table>

---

1. Includes some community pediatricians.
2. You have the option of having your Go for the Gold Wellness Credit applied to your Health Plan Account or applied toward a membership to the Vanderbilt Recreation and Wellness Center in 2018.
3. Aetna pays your first claims from the total amount in your fund. Go for the Gold amounts can roll over from year to year up to a maximum balance of $1000.
4. The deductible for each participant will not exceed the “individual deductible.” The total deductible amount paid in the employee, employee + children, or family tiers will not exceed the “family limit.” There are separate deductibles for each network.
5. Out-of-pocket limit includes total of co-insurance payments, co-pays and deductibles. The out-of-pocket limit for “Vanderbilt Health Affiliated Network” and the Aetna National network are combined. If you meet the out-of-pocket limit, you will still be responsible for any balance due between the Billed Charge and the Maximum Allowable Charge.
## Aetna Select Option

### Overview of Costs

<table>
<thead>
<tr>
<th></th>
<th>Tier 1: Vanderbilt Health Affiliated Network</th>
<th>Tier 2: Aetna National Network</th>
<th>Tier 3: Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Go for the Gold Wellness Credit</strong></td>
<td>The Wellness Credit you earn for participating in Go for the Gold will default into your Vanderbilt Health Plan Account. You will not file claims to access these funds, as Aetna will pay your first medical claims (not co-pays) out of the Health Plan Account. The account helps you meet your deductible.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual amount depends on level of participation:</strong></td>
<td><em>Bronze</em> $120, <em>Silver</em> $180, <em>Gold</em> $240</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong> — Vanderbilt Health Plan Account (Go for the Gold) is used to help you meet your deductible.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual Limit</td>
<td>$600</td>
<td>$1,200</td>
<td>$2,400</td>
</tr>
<tr>
<td>Family Maximum</td>
<td>$1,200</td>
<td>$2,400</td>
<td>$3,800</td>
</tr>
<tr>
<td><strong>Co-insurance Rate</strong> — After meeting your deductible, you pay this percentage of billed claims in each network.</td>
<td>10% 30% 50%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Limit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual Limit</td>
<td>$3,500</td>
<td>$7,000</td>
<td>$13,000</td>
</tr>
<tr>
<td>Family Limit</td>
<td>$7,000</td>
<td>$13,000</td>
<td>$26,000</td>
</tr>
<tr>
<td><strong>Cost of Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive visit (see HR website for more information)</td>
<td>$0</td>
<td>$0</td>
<td>not covered</td>
</tr>
<tr>
<td>Sick visit, specialist visit, mental health visit</td>
<td>$20 co-pay</td>
<td>$60 co-pay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Emergency room visit</td>
<td>$250 co-pay, then 10% after deductible</td>
<td>$250 co-pay, then 30% after deductible</td>
<td></td>
</tr>
<tr>
<td>Urgent care visit</td>
<td>$50 co-pay, then 10% after deductible</td>
<td>$75 co-pay, then 30% after deductible</td>
<td></td>
</tr>
<tr>
<td>Hospital inpatient (including maternity), outpatient services, diagnostic testing</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Mental health inpatient</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skilled nursing (limit of 60 days/year)</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Home health care (limits apply, 120 visits/year maximum)</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Hospice care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Therapy (physical, speech, occupational, cardiac rehab)</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Chiropractic care</td>
<td>$20 co-pay, 15 visit maximum</td>
<td>$60 co-pay, 15 visit maximum</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Inpatient surgery</td>
<td>$150 co-pay then 10% after deductible</td>
<td>$150 co-pay then 30% after deductible</td>
<td></td>
</tr>
<tr>
<td>Outpatient surgery</td>
<td>$150 co-pay then 10% after deductible</td>
<td>$150 co-pay then 30% after deductible</td>
<td></td>
</tr>
</tbody>
</table>

---

1. Includes some community pediatricians.
2. You have the option of having your Go for the Gold Wellness Credit applied to your Health Plan Account or applied toward a membership to the Vanderbilt Recreation and Wellness Center in 2018.
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5. Out-of-pocket limit includes total of co-insurance payments, co-pays and deductibles. The out-of-pocket limit for “Vanderbilt Health Affiliated Network” and the Aetna National network are combined. If you meet the out-of-pocket limit, you still will be responsible for any balance due between the Billed Charge and the Maximum Allowable Charge.
Prescription drug coverage

Prescription drug coverage is included with all health plan options. Coverage is the same, no matter which health plan option you choose. 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. The cap is the same for each of the health plan options.

Generic drugs cost only $1 or $5 for up to a 30-day supply at Vanderbilt outpatient pharmacies. Vanderbilt’s prescription drug plan administrator, Navitus, is networked with pharmacies throughout the state and country, so finding a participating pharmacy is easy. Visit their website for more information. If you fill a prescription at an out-of-network pharmacy, you won’t receive the prescription benefit. Visit www.navitus.com/members/pharmacy-directory.aspx for a list. If you fill a prescription at an out-of-network pharmacy, you won’t receive the prescription benefit.

Pharmacy Co-Insurance Chart

<table>
<thead>
<tr>
<th></th>
<th>Vanderbilt Pharmacy (30 day supply)</th>
<th>Vanderbilt Pharmacy (90 day supply)</th>
<th>Non-Vanderbilt Pharmacy (30 day supply)</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintenance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$1</td>
<td>$3</td>
<td>$15</td>
<td>N/A</td>
</tr>
<tr>
<td>Level 1</td>
<td>$5</td>
<td>$15</td>
<td>$15</td>
<td>N/A</td>
</tr>
<tr>
<td>Level 2</td>
<td>30% co-insurance up to $50</td>
<td>30% co-insurance up to $125</td>
<td>50% co-insurance up to $75</td>
<td>N/A</td>
</tr>
<tr>
<td>Level 3</td>
<td>50% co-insurance up to $75</td>
<td>50% co-insurance up to $225</td>
<td>70% co-insurance up to $100</td>
<td>N/A</td>
</tr>
<tr>
<td>Specialty</td>
<td>10% co-insurance up to $100</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Key Term

Formulary: the list of drugs covered under the Vanderbilt Health Care Plan. You can see the list on the Navitus member website at www.navitus.com.

NOTES

• Save on your prescriptions by using a Vanderbilt pharmacy, and use generics whenever possible. Visit https://ww2.mc.vanderbilt.edu/Outpatient_rx for a list.
• For convenience, use the Vanderbilt Mail Order Pharmacy and get a 90-day supply sent right to your door. See https://ww2.mc.vanderbilt.edu/Outpatient_Rx/26431 for more information.
• Mail order and specialty drug prescriptions are available only through Vanderbilt outpatient pharmacies.

Learn more at navitus.com or hr.vanderbilt.edu/benefits/prescription.php.
## Dental plan

Vanderbilt offers two dental plans:

<table>
<thead>
<tr>
<th></th>
<th>CIGNA Dental Care (DHMO)</th>
<th>BCBS DentalBlue PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>(cleanings, x-rays)</td>
<td></td>
</tr>
<tr>
<td>Basic care</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>(fillings, basic restorative work)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major services</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>(bridges, crowns, root canals)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fee for services</td>
<td>pay a co-pay (a set fee)</td>
<td>• pay co-insurance (a percent of the cost)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• have a deductible to meet</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• have a calendar year limit that the plan will pay</td>
</tr>
<tr>
<td>Number of providers</td>
<td>see your designated CIGNA DHMO-network dentist</td>
<td>see any dentist, but receive the best coverage if you see an in-network dentist</td>
</tr>
<tr>
<td>Specialist visits</td>
<td>must have a referral</td>
<td></td>
</tr>
<tr>
<td>Orthodontia</td>
<td>no waiting period for orthodontia</td>
<td>waiting period and limitations for orthodontia procedures</td>
</tr>
<tr>
<td>Learn more</td>
<td>See the CIGNA DHMO Patient Charge Schedule on the HR website for more information. Visit <a href="http://www.cigna.com">www.cigna.com</a> to find CIGNA DHMO providers.</td>
<td>Learn more by reading the DentalBlue Summary of Benefits and Your Guide to DentalBlue Benefits on the HR website. Visit <a href="http://www.bcbst.com/members/vanderbilt">www.bcbst.com/members/vanderbilt</a> to find DentalBlue network providers.</td>
</tr>
</tbody>
</table>

If you are interested in using the Vanderbilt Dental Clinic or your preferred provider, check with them to be sure services are covered. See [hr.vanderbilt.edu/benefits/dental.php](http://hr.vanderbilt.edu/benefits/dental.php) for more information on both plans.
Vision plan

Vanderbilt’s vision plan is administered by Superior Vision. Superior Vision offers a wide network of providers, including Vanderbilt Eye Institute, Target, Wal-Mart and LensCrafters. For a list of providers, go to [www.superiorvision.com](http://www.superiorvision.com) or call 800-507-3800. Your coverage includes eye examinations, prescription eye wear and contact lenses as well as discounts on refractive surgery (LASIK).

<table>
<thead>
<tr>
<th>Co-pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
</tr>
<tr>
<td>Materials (co-pay applies to lenses and frames only, not contact lenses)</td>
</tr>
<tr>
<td>Contact lens fitting (standard &amp; specialty)</td>
</tr>
<tr>
<td>$15</td>
</tr>
<tr>
<td>$15</td>
</tr>
<tr>
<td>$15</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Services/Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
</tr>
<tr>
<td>Contact lens fitting</td>
</tr>
<tr>
<td>Contact lenses</td>
</tr>
<tr>
<td>Glasses - lenses</td>
</tr>
<tr>
<td>Frames</td>
</tr>
<tr>
<td>12 months</td>
</tr>
<tr>
<td>24 months</td>
</tr>
</tbody>
</table>

**Discounts**

Look for providers in the provider directory who accept discounts, as some do not; verify their services and discounts before ordering as they vary (range from 10%-30%).

**Discounts on covered materials**

Frames: 20% off amount over allowance
Lens options: 20% off retail
Progressives: 20% off the difference in retail prices of lined trifocal lenses and progressive lenses
For more information on discounts, see [hr.vanderbilt.edu/benefits/vision.php](http://hr.vanderbilt.edu/benefits/vision.php).

**Discounts on non-covered exam and materials**

Exams, frames and prescription lenses: 30% off retail.
Lens options, contacts, other prescription materials: 20% off retail
Disposable contact lenses: 10% off retail
Flexible Spending Accounts (FSAs)

Fully benefits-eligible employees can fund two different types of flexible spending accounts, or FSAs: a health care FSA and a dependent day care FSA. FSAs save you money by allowing you to use pretax dollars to pay for qualifying expenses (see list of eligible expenses). When you set aside some of your salary into one or both of the FSA options, the contributions are not subject to federal, state, local or FICA taxes.

Health care FSA

You can contribute up to $2,650 for eligible health, dental, vision or certain over-the-counter expenses not covered by insurance. These expenses can be for you or your eligible tax dependents, whether or not they are covered on the Vanderbilt Health Plan. You can pay for expenses using the Benefit Express Health Care MasterCard, or submit a claim online and be reimbursed.

Dependent day care FSA

You can contribute up to $5,000 (per household) for child and adult day care expenses for eligible dependent expenses that allow you and, if you are married, your spouse to work. It cannot be used for health care expenses. You can submit a claim online and be reimbursed as money deducted from your pay is deposited into your account throughout the year.

Learn more about FSAs at hr.vanderbilt.edu/benefits/fsa.php.

FSA tips:

- Get reimbursed for FSA claims faster with direct deposit! You can directly deposit both health care and dependent day care FSA claim reimbursements into your checking or savings account. Signing up is easy and has several benefits:
  - You may receive your reimbursement up to two days sooner than you would via check.
  - You'll benefit from the convenience of having the money deposited into account without making a trip to the bank.
  - You won't have to worry about the possibility of your check getting lost in the mail.
  - If you move, you won't have to wait for your reimbursement.
  - Shopping online for FSA-eligible items is easy at FSAsstore.com. Use your Benefit Express Health Care MasterCard to buy items that don’t require a prescription (marked with a red check mark). Items marked with a blue Rx require a prescription.

Remember:

FSAs are “use it or lose it.” For 2017, you can claim expenses incurred through March 15, 2018, and you must file any claims by April 15, 2018. Choose your amounts wisely.

FSA elections do not carry over; you must re-enroll every year.
Short-Term Disability Insurance

Short-term disability insurance is available to eligible staff.* The benefit replaces part of your income if you are unable to work for an extended period due to an approved medical condition.

Once disability is approved by Unum and you have fulfilled the two-week (14 calendar day) waiting period, short-term disability insurance replaces up to 66 2/3 percent of your annual base benefits pay (up to $2,500 per week maximum, if enrolled in base and buy-up coverage). Short-term disability benefits may continue for up to 24 weeks. The benefit is administered by Unum.

**Traditional Short-Term Disability**

*(for newly-eligible staff)*

Newly benefits-eligible staff can enroll in traditional short-term disability while waiting for their one year of service to become eligible for enhanced short-term disability.

Your monthly cost is calculated automatically when you select your benefits in My VU Benefits. Traditional short-term disability premiums are after-tax, so you do not owe income taxes when you receive the disability pay.


**Enhanced Short-Term Disability**

Automatic enrollment in the enhanced short-term disability plan occurs on the first of the month after your one-year anniversary for eligible staff. The base portion is paid for by Vanderbilt and covers up to $24,000 of your annual salary. The buy-up portion is paid for by you and covers your salary above $24,000.

You may waive the buy-up coverage at any time on My VU Benefits by selecting “Waive” for the buy-up coverage of short-term disability. Please note that if you waive the buy-up coverage and wish to re-enroll at another time, you will be subject to medical review and coverage could be denied.

Your monthly cost is calculated automatically when you enroll for your benefits in My VU Benefits. Short-term disability premiums for buy-up coverage are after-tax, so you do not owe income taxes on this portion of the benefit when you receive the disability pay. Vanderbilt pays the premiums for base coverage, so that portion of your benefit is subject to tax.


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**NOTES**

*Eligibility applies to fully benefits-eligible staff and post-doctoral fellows. It does not apply to faculty. Faculty should refer to their manuals and programs for guidance on disability and leave time. Those with house staff benefits are eligible for STDI.

**Paid parental leave**

Fully benefits-eligible staff can receive two weeks of paid parental leave following the birth or adoption of a child. This paid leave can be used during the two-week (14 calendar day) waiting period for STDI. Refer to [hr.vanderbilt.edu/policies/ParentalLeave.php](http://hr.vanderbilt.edu/policies/ParentalLeave.php) for complete details.
Long-Term Disability Insurance

Long-term disability insurance (LTDI) replaces 60% of your annual base benefits rate, up to a maximum monthly benefit of $33,000 (if enrolled in base and full coverage), if you ever become disabled and are unable to work for six months or longer. LTDI includes a 10% pretax monthly contribution to your retirement account if you are a participant in the Vanderbilt University Retirement Plan. LTDI is available to fully benefits-eligible employees and is administered by Unum.

Vanderbilt pays for base LTDI covering the first $24,000 of your annual base salary. Your monthly cost* is calculated automatically when you enroll for your benefits in My VU Benefits. The premiums you pay are taken after-tax, so you do not owe income taxes on this portion of the benefit when you receive the LTDI pay. Vanderbilt pays the premiums for base coverage, so that portion of your benefit is subject to tax.

Faculty and staff are automatically enrolled on the first of the month after your one-year anniversary, but you can waive the one-year wait if you had group LTDI coverage within 90 days prior to starting work at Vanderbilt. Submit the Long-term Disability Certification of Prior Coverage, available at hr.vanderbilt.edu/forms, within 90 days of your hire date to waive the one-year wait.

Post-docs are enrolled immediately.

You can change your full LTDI election at any time in My VU Benefits. However, if you waive full LTDI and wish to re-enroll at another time, you will be subject to medical review and coverage could be denied.

See hr.vanderbilt.edu/benefits/Long-term.php for more information.

* If you are paid weekly or bi-weekly, this amount will be divided equally between two or four paychecks each month.
Life Insurance

Life Insurance, administered by MetLife, is available to fully benefits-eligible faculty and staff and their dependents. Vanderbilt provides basic coverage for you in an amount equal to your annual base benefit rate (ABBR) up to $500,000. You can add supplemental coverage of 1, 2 or 3 times your ABBR — up to an overall maximum of $1 million (basic plus supplemental coverage). If you elect supplemental life coverage within your new employee enrollment period, there is no medical review required for coverage that doesn’t exceed $500,000. If you are past your new employee enrollment period, or coverage will exceed $500,000 at any time in the future, you must complete medical review and be approved to add the supplemental life coverage. You can change your supplemental election at any time by completing the MetLife Statement of Health Form, available in My VU Benefits or at hr.vanderbilt.edu/forms. New coverage is subject to underwriting review and you may be denied coverage.

Dependent coverage

Dependent coverage is included in basic coverage:

- Spouses (up to age 70) are eligible for basic life dependent coverage of $5,000.
- Children up to age 19, or age 23 if full-time students and not in the military, are eligible for basic life dependent coverage of $2,500.
- Dependent coverage cannot be increased.

For more information, visit hr.vanderbilt.edu/benefits/lifeinsurance.php.

*If your salary increases so that your total basic plus supplemental coverage exceeds $500,000, your coverage will be capped at $500,000 until you complete and submit a Statement of Health Form to MetLife for approval. Additional coverage above $500,000 may be denied.

Take advantage of free will preparation services - included in your life insurance coverage!

If you enroll in supplemental life insurance, you can take advantage of MetLife’s will preparation service through Hyatt Legal Plans’ network of more than 12,000 participating attorneys, which also includes living will and power of attorney preparation services. More information can be found at hr.vanderbilt.edu/benefits/documents/BROCHURE-MetLifeWillPrep.pdf.

All benefits-eligible employees have access to MetLife’s basic, self-serve online will preparation service, WillsCenter.com.
Accidental Death and Dismemberment insurance

Accidental Death and Dismemberment insurance (AD&D) coverage pays you or your beneficiary if you lose your life, limb(s), eye(s), speech or hearing due to an accident. Vanderbilt offers two levels of AD&D:

**Individual AD&D coverage**

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**

Family AD&D coverage covers you, your spouse (up to age 70), and/or any eligible children (not in the military, up to age 19, or 23 if full-time student) at a percentage of the amount purchased. There are three levels of family payouts:

- If you and your spouse have no children, the amount paid to you if your spouse dies in an accident, or if the accident causes dismemberment, would be 50 percent of your coverage.
- If you and your spouse have children, the amount paid to you if your spouse dies in an accident or if the accident causes dismemberment, would be 40 percent of coverage; the amount paid to you if your child dies in an accident or if the accident causes dismemberment, would be 10 percent of your coverage.
- If you have children, but do not have a spouse, the amount paid to you if your child dies in an accident or if the accident causes dismemberment, would be 15 percent of your coverage.

You can purchase AD&D insurance in increments of $10,000. Maximum coverage is 10 times your salary or $500,000 (whichever is less). Cost for individual coverage is $.14 (14 cents) per $10,000 per month and family coverage is $.23 (23 cents) per $10,000 per month.

See [hr.vanderbilt.edu/benefits/ad-d.php](http://hr.vanderbilt.edu/benefits/ad-d.php) for more details.

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 MetLife. 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

See [hr.vanderbilt.edu/benefits/documents/BROCHURE-MetLifeTravelAssistance.pdf](http://hr.vanderbilt.edu/benefits/documents/BROCHURE-MetLifeTravelAssistance.pdf) for more information.
2018 BENEFITS OVERVIEW

403(b) Retirement plan

The Vanderbilt University 403(b) Retirement Plan is a mandatory long-term investment program for eligible faculty and staff. Fidelity Investments is the administrative services provider.

Contribution Levels

- **Mandatory**: 3% of your annual salary. Vanderbilt matches this dollar-for-dollar.
- **Voluntary**: Any contribution above the mandatory level. After becoming eligible for matching, voluntary contributions of 1% OR 2% will be matched (up to 5% total, mandatory + voluntary).

<table>
<thead>
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<tr>
<td>mandatory 3%</td>
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<tr>
<td>voluntary 1%</td>
<td>1% match</td>
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<tr>
<td>OR voluntary 2% or more</td>
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Eligibility

- **Full-time staff and post-doc scholars**: You will be enrolled in mandatory and matching contributions automatically at your one-year anniversary. You can contribute at the voluntary level immediately. (If you are covered by a collective bargaining unit, other plan terms may apply.)
- **Part-time staff**: You will be enrolled in mandatory and matching contributions automatically once you have completed one year of service and 1,000 hours within a 12-month period. You can contribute at the voluntary level immediately.
- **Faculty**: You will be enrolled in mandatory and matching contributions based on your appointment date. Enrollment begins as soon as possible which is generally the first pay period after the first month of employment.

Mandatory contributions will be in addition to any voluntary contributions you elect. Voluntary contributions cannot exceed annual limits set by the IRS, listed at [hr.vanderbilt.edu/benefits/retirement/limits.php](http://hr.vanderbilt.edu/benefits/retirement/limits.php).

How to Enroll

Enrollment is a paperless process. Set up your account online using Fidelity NetBenefits ([www.netbenefits.com/Vanderbilt](http://www.netbenefits.com/Vanderbilt)).

Then, you can enroll in the plan, designate your beneficiaries and select your investments. The site provides you with streamlined investment choices and online tools to help you with your retirement planning and decision making.

It’s important to complete enrollment before you become eligible for Vanderbilt’s retirement plan; otherwise, you will be enrolled at the mandatory contribution level in a Vanguard Target Date Fund with Fidelity.

Returning Employees

If you are rehired in an eligible position, and received the retirement match during your previous Vanderbilt employment, you must participate and will be eligible to receive matching contributions on the first of the month following your rehire date.

2018 IRS voluntary contribution limits

- Under age 50 = $18,500
- Age 50 or older = $24,500

* For faculty and executive administration members: If your compensation exceeds $120,000 by December 31 of your first year working at Vanderbilt, you meet the highly compensated employee threshold established under IRS guideline 414(q)(1)(B). If you meet this threshold, Vanderbilt’s matching contributions will stop until you have completed one year of service, and restart on the first of the month following the one-year anniversary of your appointment/hire date. This is a Plan requirement to meet non-discrimination regulations. See the Faculty Manual, [www.vanderbilt.edu/facman](http://www.vanderbilt.edu/facman) (Part VI, Section A, Eligibility section), for a full explanation. Also see page 1 of the Retirement Plan Summary Plan Description at [hr.vanderbilt.edu/benefits/sbc-eoc.php](http://hr.vanderbilt.edu/benefits/sbc-eoc.php).

Get free guidance to meet your goals

Schedule a one-on-one online at NetBenefits or call 800-642-7131.

[www.netbenefits.com/Vanderbilt](http://www.netbenefits.com/Vanderbilt)
Go for the Gold

Vanderbilt’s Go for the Gold program awards a wellness credit of up to $240 per year to employees enrolled in and paying for a Vanderbilt Health Plan. There are three levels you can complete by Oct. 31, 2018 to receive credits for 2019:

- **Bronze**: Complete the Health Risk Assessment to receive $120.
- **Silver**: Complete the Health Risk Assessment and the Wellness Actions Log to receive $180.
- **Gold**: Complete the Health Risk Assessment, Wellness Actions Log, and watch the Game Plan for Your Health video to receive $240.

Your wellness credit can be applied toward your health plan account or a membership to the Vanderbilt Recreation and Wellness Center (VRWC). You’ll make your choice during Open Enrollment in My VU Benefits.

**Option 1: Health Plan Account**

Vanderbilt deposits your Go for the Gold wellness credit into a Health Plan Account managed by Aetna. The Health Plan Account helps you pay your deductible (the amount you pay before the health plan starts paying) and co-insurance (the percent you pay for medical expenses after meeting your deductible). It can be applied to covered dependents on your health plan. If it is not used, the money will roll over each year, up to a maximum of $1,000.

**Option 2: Vanderbilt Recreation and Wellness Center Membership**

Apply your wellness credit toward a membership with the Vanderbilt Recreation and Wellness Center (bronze - $10/month, silver - $15/month, or gold level - $20/month). See healthandwellness.vanderbilt.edu/healthplus/go-for-the-gold for details.

**Wellness Credit Eligibility**

The Go for the Gold Wellness Credit is available only to employees who elect and pay for the Vanderbilt Health Plan, as health insurance premiums fund the program. Spouses who also work at Vanderbilt, waive Health Plan coverage and are covered as dependents on the Vanderbilt Health Plan, are not eligible to receive the credit.

Additional perks

As a Vanderbilt employee, you can take advantage of hundreds of additional perks, benefits, events and discounts throughout the year, including:

**Transportation discounts**

Ride a Metropolitan Transit Authority (MTA) bus to and from work for free by swiping your Vanderbilt ID (Davidson County only). Save up to 60% off Music City Star Regional Transportation Authority (RTA) tickets when you buy tickets on campus (Monthly RTA passes not included). See www.vanderbilt.edu/traffic_parking/alternative-transportation.php for more information.

**Discounts & Perks**

Get discounts on Vanderbilt season tickets (based on availability), movies, attractions and popular tourist destinations, and more. Local banks and lenders, home and auto service providers, apartments, computer and software vendors, wireless companies and other businesses also have special offers and discounts just for Vanderbilt employees. Visit hr.vanderbilt.edu/secure/discounts.php for the full list (VUnetID required).

**On-campus events & activities**

Enjoy lectures, classes, concerts, exercise classes, seminars, and lunch and learns. See events.vanderbilt.edu for a list.

**Auto & homeowners insurance**

Group Auto and Homeowners Insurance is offered by MetLife. Call 1.800.GETMET8 to get a free insurance review and a no-obligation quote.

**Pet insurance**

Contact Nationwide at www.petinsurance.com/afi/V/vanderbilt.aspx or 877-738-7874.
Tuition Benefit Plan

Staff may be reimbursed for 70% of the tuition cost for one course up to three credit hours (undergraduate, graduate or professional courses) per semester taken at any accredited college or university in the United States (not to exceed 70% of Vanderbilt tuition for similar course). You will need your supervisor’s approval. You must receive a grade of ‘C’ or better. You are eligible the semester beginning three months after your hire date. You may audit one three-hour course per semester at Vanderbilt. Tuition will be waived, as long as you have the instructor’s permission to attend. No college credit is given for an audited course. Contact the registrar’s office for audit details.

Spouses

Your spouse can get a 47% tuition discount on one course per semester taken at Vanderbilt. It cannot count toward a degree at Vanderbilt, and will be treated as taxable income to you. Your spouse is eligible the semester beginning three months after your hire date.

Children

Your eligible dependent children may qualify for a tuition discount at Vanderbilt, another accredited institution or a comprehensive training program (CTP). Only courses toward their first bachelors degree or CTP are considered. The benefit is tied to the tuition amount charged and may not exceed 55% of Vanderbilt’s tuition.

Each eligible dependent may receive tuition discounts for up to eight semesters or 12 quarters, beginning with the semester/quarter that starts five years after your hire date. The maximum family tuition benefit is 24 semesters or 36 quarters for all of the employee’s children; or a maximum of 48 semesters or 72 quarters for all of the children if both parents are regular full-time VU employees or VU-appointed faculty employed by VUMC at .75 FTE or more. Time worked at another eligible institution may count toward the five-year wait; see hr.vanderbilt.edu/policies/dependent-tuition-assistance.php. You can also contact tuitionbenefit@vanderbilt.edu.
How to enroll

Use My VU Benefits to enroll in your benefits. You have 30 days from your hire date to complete your benefits enrollment. Your elections for the health plan, dental, vision, AD&D and FSAs stay in effect for the plan year (Jan. 1–Dec. 31), unless you have a qualifying life event.

1. Go to hr.vanderbilt.edu and click on My VU Benefits under the Benefits tab
2. Log in with your VUnetID and password
3. Make your benefit elections
4. Get your confirmation number
5. Print or email your benefits enrollment receipt and keep it for your records

Note: Once you enter the enrollment window, your elections will save as you click “Save and continue” at the end of each screen, even if you do not get a confirmation number on the last screen. You will be enrolled in these saved elections whether or not you get a confirmation number. However, your enrollment will not be counted as complete unless you get a confirmation number, so you may continue to receive reminder messages to enroll.

Changing Your Benefit Elections

If you change your mind after submitting your new hire enrollment online, simply go back to My VU Benefits, make your changes, resubmit your elections online, and print or email your new confirmation statement. You’ll have 30 days from your hire/rehire date to change your elections. Changes such as marriage or having a baby are examples of qualifying events. You have 30 days after the date of a life event to make a change to your benefits. For more information, see hr.vanderbilt.edu/benefits/fsc.php.

When can I make changes?
Each October of after life event:
• Health
• Dental
• Vision
• Accidental death & dismemberment
• Flexible spending accounts

Any time:
• Short-term disability
• Long-term disability
• Retirement contributions
• Supplemental life insurance

Questions?

Contact Human Resources at 615.343.4788 or email human.resources@vanderbilt.edu
Time off/PTO

Vanderbilt’s paid time off program (PTO) for eligible staff* provides a flexible bank of time you can use for planned time off, time caring for family members, and brief illnesses. You’ll accrue time each pay period based on your years of service until you reach your PTO bank limit.

Accruals. You accrue time each pay period (monthly for exempt staff, weekly or bi-weekly for non-exempt staff).

Bank Limits. PTO bank limits are based on the number of years you have worked at Vanderbilt. Once you reach your bank limit, you will not accrue any additional time in your PTO bank. You will not lose any time you have already earned - you just won’t accrue additional time. Once you get below your current limit, you will start accruing time again.

### EXEMPT ACCRUAL

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### NON-EXEMPT ACCRUAL

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<td>= 32</td>
<td>20</td>
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See [hr.vanderbilt.edu/secure/pto/](http://hr.vanderbilt.edu/secure/pto/) (VUnetID required) for more details.

**Holidays**

Vanderbilt recognizes 12 paid holidays each year. Regular and term non-exempt (hourly paid) employees are eligible for holiday time based on the number of hours they are scheduled to work each pay period according to their payroll records. A “day” of holiday time is equal to 1/5 of the regularly scheduled hours per week. These are tracked and reported separately from PTO.

Vanderbilt provides other leaves to eligible staff for:
- Parental leave
- FMLA
- Non-FMLA
- Bereavement
- Jury duty
- Military leave

*This PTO program applies to benefits-eligible nonunion staff. It does not apply to faculty, students, temporary employees, or post-doctoral fellows. Faculty and post-docs should refer to their manuals and programs for guidance on leave time. Employees in positions covered by the collective bargaining agreement should refer to the PTO chart in that agreement for accrual time.

See [hr.vanderbilt.edu/policies](http://hr.vanderbilt.edu/policies) for details.