

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 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.)

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Quick reference: Benefits effective dates

Benefit	Fully benefits-eligible, exempt	Fully benefits-eligible, nonexempt	Partially benefits-eligible
Health	Hire date	Hire date	Hire date
Dental & Vision	Hire date	Hire date	N/A
FSAs	First day of month following 90 days of employment	First day of month following 90 days of employment	N/A
HSA	Hire date	Hire date	N/A
STDI	First day of month following 30 days of employment	First day of month following 30 days of employment	N/A
LTDI	Automatically enrolled after one year of employment	Automatically enrolled after one year of employment	N/A
Life and AD&D	Hire date	90 days after hire date	N/A

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 its sole discretion.

Updated 12/17/2019

2020 Benefits Overview

Health Plan

Vanderbilt offers two health plan options for benefits-eligible employees to choose from: Aetna Choice CDHP and Aetna Select PPO.

3 networks with varying levels of coverage:

- **Tier 1:** Vanderbilt Health Affiliate Network (VHAN). For details, see 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 \(DocFind\)](#).

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. If you enroll in the Choice CDHP, you will receive an HSA card from Fidelity.



Need help choosing a plan?

Choosing a health plan is a personal decision that should be based on your needs. 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.
- If you have special needs, such as medical equipment, prosthetics or skilled nursing, call Aetna at 800.743.0910 for coverage details.



PLANselect helps you choose a health plan that may offer the best value and/or the lowest overall cost, given your and your family's anticipated medical needs.

You can model any number of scenarios you want; no personal information is saved by the tool. Give it a try at vu.edu/plansselect.



VU Appointment Hotline
Faculty and staff (and eligible dependents) looking for a new primary care physician or specialist may call 615-936-8777 to identify a provider and schedule an initial appointment.

You can easily reschedule return appointments through the My Health at Vanderbilt website or mobile app.

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 for more information.

2020 Benefits Overview

2020 Health Plan OPTION 1

CHOICE CDHP

Tier 1:
Vanderbilt Health
Affiliated Network

Tier 2:
Aetna National
Network

Tier 3:
Out-of-Network

The Wellness Credit you earn for participating in Go for the Gold will be placed into your Vanderbilt Health Savings Account, unless you direct it to a membership in the Vanderbilt Recreation and Wellness Center. The Wellness Credit will be included in your total contribution to your HSA for 2020.¹

Go for the Gold Wellness Credit Annual amount depends on level of participation: Bronze \$120, Silver \$180, Gold \$240.

HEALTH SAVINGS ACCOUNT (HSA) — Vanderbilt will seed this account with money that can be used to help meet your deductible.²

Individual	\$750
Family (all other tiers)	\$1,500

DEDUCTIBLE³ — Vanderbilt Health Plan Account (Go for the Gold) is used to help meet your deductible.

Individual	\$1,750	\$2,350	\$3,550
Family Maximum (all other tiers)	\$3,500	\$4,700	\$7,100

CO-INSURANCE RATE (After deductible is met)

20%	40%	60%
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OUT-OF-POCKET LIMIT⁴

Individual Limit	\$4,750	\$7,000
Family Limit (all other tiers)	\$9,500	\$13,000

COST OF SERVICES — Subject to deductible and co-insurance

Preventive visit (see HR website for info)	\$0	\$0	not covered
Primary care provider	20% after deductible	40% after deductible	60% after deductible
SPECIALIST, mental health visit			40% after deductible
Emergency room visit			
Urgent care visit			
Hospital inpatient (including maternity), outpatient services, diagnostic testing			
Mental health inpatient			
Skilled nursing (limit 60 days/year)			
Home health care (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	Subject to deductible and co-insurance	N/A
Level 1			
Level 2			
Level 3			
Specialty		N/A	

- If you currently have money in your Health Plan Account and decide to elect the CDHP in 2020. You must either (1) use all the funds in the Health Plan Account or (2) the remaining balance will be deposited into your HSA (this will count toward your annual contribution limit). To view your Health Plan Account, visit Aetna.
- 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 2020 are \$3,550 for individual and \$7,100 for family. If you are age 55 or older, you can contribute an extra \$1,000 annually.
- 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.
- Out-of-pocket limit includes total of co-insurance payments and deductibles. The out-of-pocket limit for the Vanderbilt Health Affiliated Network (VHAN) and the Aetna National network is combined.

2020 Benefits Overview

2020 Health Plan OPTION 2

SELECT PPO

	Tier 1: Vanderbilt Health Affiliated Network	Tier 2: Aetna National Network	Tier 3: Out-of-Network
The Wellness Credit you earn for participating in Go for the Gold defaults into your Vanderbilt Health Plan Account, unless you direct it to a membership in the Vanderbilt Recreation and Wellness Center. 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. ¹			
Go for the Gold Wellness Credit	Annual amount depends on level of participation: Bronze \$120, Silver \$180, Gold \$240.		
DEDUCTIBLE — Vanderbilt Health Plan Account (Go for the Gold) is used to help meet your deductible.²			
Individual	\$600	\$1,200	\$2,400
Family Maximum (all other tiers)	\$1,200	\$2,400	\$4,800
CO-INSURANCE RATE (After deductible is met)			
	10%	30%	50%
OUT-OF-POCKET LIMIT³			
Individual Limit	\$3,500		\$7,000
Family Limit (all other tiers)	\$7,000		\$13,000
COST OF SERVICES — Subject to deductible and co-insurance			
Preventive visit (see HR website for info)	\$0	\$0	not covered
Primary care provider	\$20 co-pay	\$60 co-pay	50% after deductible
SPECIALIST, mental health visit	\$35 co-pay	\$75 co-pay	50% after deductible
Emergency room visit	\$250 co-pay then 10% after deductible	\$250 co-pay then 30% after deductible	\$250 co-pay then 30% after deductible
Urgent care visit	\$50 co-pay then 10% after deductible	\$75 co-pay then 30% 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 30% after deductible	\$150 co-pay then 50% after deductible
Mental health inpatient			
Outpatient surgery hospital facility			
Skilled nursing (limit 60 days/year)			
Home health care (limits apply, 120 visits/year maximum)	10% after deductible	30% after deductible	50% after deductible
Therapy (physical, speech, occupational, cardiac rehab)			
Chiropractic care (15 visit maximum)	\$35 co-pay	\$60 co-pay	50% after deductible
PHARMACY (Rx)	Vanderbilt Pharmacy (30-day supply)	Non-Vanderbilt Pharmacy (30-day supply)	Out-of-Network
Maintenance Generic	\$1	\$15	N/A
Level 1	\$10	\$15	N/A
Level 2	30% co-insurance up to \$50	50% co-insurance up to \$75	N/A
Level 3	50% co-insurance up to \$75	70% co-insurance up to \$100	N/A
Specialty	10% co-insurance up to \$100	N/A	N/A

1. Unused amounts roll over from year to year up to a maximum balance of \$1,000.

2. 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.

3. Out-of-pocket limit includes total of co-insurance payments, co-pays and deductibles. The out-of-pocket limit for the Vanderbilt Health Affiliated Network (VHAN) and the Aetna National network is combined.

2020 Benefits Overview

Prescription drug coverage

Prescription drug coverage is included with both health plan options, but costs apply differently depending on which plan you choose.

Choice CDHP Prescription Costs:

The Choice CDHP has a **combined deductible**, meaning that both your medical and prescription costs will count toward your deductible. In other words, full prescription drug expenses count toward the same deductible and out-of-pocket maximum as other medical expenses. 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.

	Vanderbilt Pharmacy	Retail Network Pharmacy
Co-insurance	20%	40%
Individual Deductible	\$1,750	\$2,300
Family Deductible	\$3,500	\$4,700

Prescription Tips

- Save money on prescriptions by using a Vanderbilt pharmacy, and use generics whenever possible.
- For convenience, use the Vanderbilt [Mail Order Pharmacy](#) and get a 90-day supply sent right to your door
- Mail order and specialty drug prescriptions are available only through Vanderbilt outpatient pharmacies.
- **REMEMBER!** With the Choice CDHP, you pay the full price of prescriptions until your deductible is met. To find out the total costs of prescriptions used by you and your family members, see the [Navitus website](#) for your previous prescription history.

Select PPO Prescription Costs:

Select PPO Prescription	
Annual OOP maximum	Amount
Individual	\$2,500
Family	\$5,000

Select PPO prescription costs are based on co-pays for generic (maintenance and level 1) drugs and co-insurance for brand (retail) drugs (level 2 & 3). Co-insurance means you'll pay for a percentage of the brand drugs, not a flat dollar amount like a co-pay. There is a calendar year prescription co-insurance and co-pay limit of \$2,500 for individuals or \$5,000 for families.

If purchased from Vanderbilt Outpatient Pharmacies, generic drugs cost only \$1 for up to a

30-day supply. Finding a [participating pharmacy](#) is easy since Navitus, Vanderbilt's prescription drug plan administrator, has a pharmacy network throughout the state and country. If you fill a prescription at an out-of-network pharmacy, you won't receive the prescription benefit.

Select PPO Pharmacy Costs

Drug Level	Vanderbilt Pharmacy (up to 30 days)	Retail Network Pharmacy (up to 30 days)	Vanderbilt Mail Order/ Pick Up (up to 90 days)
Maintenance Generic*	\$1 co-pay	\$15 co-pay	\$3 co-pay
Level 1	\$10 co-pay	\$15 co-pay	\$30 co-pay
Level 2	30% coinsurance w/\$50 max	50% coinsurance w/\$75 max	30% coinsurance w/\$125 max
Level 3	50% coinsurance w/\$75 max	70% coinsurance w/\$100 max	50% coinsurance w/\$225 max
Specialty	10% coinsurance w/\$100 max	Not available	Not available

Dental

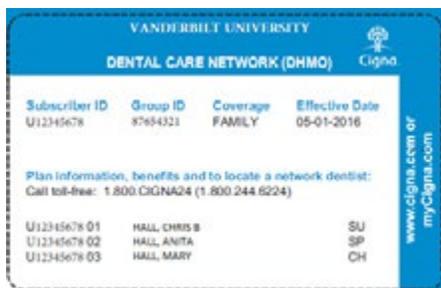
Vanderbilt offers two dental plans in 2020, with modest increases in monthly premiums. Check with your preferred provider to be sure services are covered.

CIGNA Dental DHMO

In the CIGNA Dental Care (DHMO) Plan, you:

- pay a co-pay for dental services
- must see your designated Cigna DHMO-network dentist
- must have a referral to see a specialist
- have no waiting period for orthodontia

See the CIGNA DHMO Patient Charge Schedule for more information. Visit www.cigna.com to find CIGNA DHMO providers.



BCBS DentalBlue PPO

In the BCBS DentalBlue PPO Plan, you:

- pay co-insurance for dental services
- may see any dentist, but receive the best coverage if you see an in-network dentist
- have a deductible to meet
- have a waiting period and limitations for orthodontia
- have a calendar year limit that the plan will pay

Learn more by reading the DentalBlue Summary of Benefits and Your Guide to DentalBlue Benefits. Visit the BlueCross DentalBlue [website](#) to find DentalBlue network providers.



	CIGNA Dental Care (DHMO)	BCBS DentalBlue PPO
Annual Deductible	N/A	\$50 Individual \$150 Family
Calendar Year Maximum	N/A	\$1,500
Preventive Care (cleanings, x-rays)	100% covered	100% covered
Basic care (fillings, basic restorative work)	See Patient Charge Schedule	80% after deductible
Major services (bridges, crowns, root canals)	See Patient Charge Schedule	50% after deductible
Orthodontia	24-month treatment fee \$2,472 Child (ren up to 19) \$3,384 Adult	50% after deductible Orthodontics for Child up to age 19 12 month waiting period applies
Specialist visits	must have a referral	no referral needed
Monthly Premiums		
Individual	\$18.79	\$33.53
Individual + Spouse	\$31.94	\$66.58
Individual + Child(ren)	\$38.87	\$80.37
Family	\$48.28	\$112.89

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 for more information on both plans.

2020 Benefits Overview

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Vision

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 or call 800-507-3800. Your coverage includes eye examinations, prescription eye wear and contact lenses as well as discounts on refractive surgery (LASIK).

Co-pays	
Exam	\$15
Materials (co-pay applies to lenses and frames only, not contact lenses)	\$15
Contact lens fitting (standard & specialty)	\$15

Services/Frequency	
Exam	12 months
Contact lens fitting	
Contact lenses	
Glasses - lenses	
Frames	24 months

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 (ranging 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

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

Contact lens and frame allowances



SUPERIOR VISION See yourself healthy. Superior National Network

EX/LS/CL EVERY 12 MONTHS	123456789
FR EVERY 24 MONTHS	EMP+FAM
FRAME ALLOWANCE: \$130	CHRIS B HALL
CL ALLOWANCE: \$120	
EXAM CO-PAY: \$15	
FRAME/LENS CO-PAY: \$15	
CL FITTING FEE CO-PAY: \$15	
DISCOUNT FEATURES	

Customer Service: 800.507.3800 SuperiorVision.com
Administered by: Superior Vision Services, Inc.
Underwritten by: National Guardian Life Insurance Company

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 \$2,700 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 FSAsore.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 2020, you can claim expenses incurred through March 15, 2021, and you must file any claims by April 15, 2020.

Choose your amounts wisely.

FSA elections do not carry over; you must re-enroll every year.

2020 Benefits Overview

Health Savings Account (HSA) vs Health Care Flexible Spending Account (HC-FSA)

	Health Savings Account (HSA)	Health Care Flexible Spending Account (HC-FSA)
Which Health Plan can it be used with?	Choice CDHP	Select PPO (or if coverage is waived)
Who is eligible?	All benefits-eligible employees enrolled in the Choice CDHP	Fully benefits-eligible employees enrolled in the Select PPO, or waiving health plan coverage
Contribution limits	2019 limits: \$3500 for individuals; \$7000 for families (from all sources, e.g. employee, employer); monitored by employee	\$2700
Is there a catch-up contribution for older employees?	Those age 55 or older may make an additional \$1,000 annual contribution	No
Is the account portable?	Yes. HSA balance is retained by the employee, even in the event they leave Vanderbilt.	No.
Contributions subject to income tax?	No	No
Do funds roll over from year to year?	Yes. Unused funds are carried over, even into retirement.	No. Unspent balance is forfeited if claims are not incurred by March 15 of the following year and submitted by April 15.
Do I need funds in the account in order to pay for qualified medical expenses?	Yes. Funds must be in account before paying for qualified medical expenses. If employees don't have sufficient account funds to pay for an incurred, qualified medical expense, they can submit the expense for payment once sufficient funds are contributed.	No. Employees are entitled to withdraw the full annual balance on day one of the plan year, even though they have not yet contributed all funds.
Can I withdraw funds for a non-medical expense?	Yes. However, if employees withdraw funds to pay for any expense other than a qualified medical expense, before the age of 65, they will pay a 20% penalty, and they must pay income taxes. Withdrawing funds for a non-qualified medical expense on or after the age of 65 results in income taxes only.	No. FSA funds may only be used for qualified medical expenses.
Can I invest my funds in the account?	Yes, and any investment earnings are untaxed when earned. Contact Fidelity, Vanderbilt's HSA administrator.	No.

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 salary (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.

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.

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.

Visit hr.vanderbilt.edu/benefits/short-term-disability/enhanced.php for more information.

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

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 STD. Refer to hr.vanderbilt.edu/policies/ParentalLeave.php for complete details.



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2020 Benefits Overview

Long-Term Disability Insurance

Long-term disability insurance (LTDI) replaces 60% of your annual base salary, 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-doc scholars are automatically enrolled.

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.*

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Basic and Supplemental Life Insurance

Vanderbilt provides a basic life insurance policy in an amount equal to your annual 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 earning up to a maximum of \$1,000,000. You may also purchase dependent coverage for your spouse or your dependent children.

Who's Eligible	Coverage Options	Actions for 2020 Enrollment Period
Employee	1 to 8 times your base annual earnings up to a maximum of \$1,000,000 Please note our new plan options and increased maximum which is no longer combined with your Basic Life coverage.	Answer five health questions*
Spouse	\$10,000 up to \$250,000 in \$10,000 increments Not to exceed 50% of your Supplemental Life benefit	No health questions are required for up to \$20,000 of coverage. Answer just five health questions for higher coverage amounts.* You must have Supplemental Life coverage in order to apply for spouse coverage.
Dependent Child(ren)	\$5,000 up to \$15,000, in \$5,000 increments	No health questions required. Children are eligible from birth to age 26. You must have Supplemental Life coverage in order to apply for spouse coverage.

Age	Individual Coverage Monthly Premium Per \$1,000	Spouse Coverage Monthly Premium Per \$1,000
24 & Younger	\$0.036	\$0.029
25 - 29	\$0.036	\$0.035
30 - 34	\$0.045	\$0.037
35 - 39	\$0.059	\$0.052
40 - 44	\$0.059	\$0.074
45 - 49	\$0.078	\$0.105
50 - 54	\$0.128	\$0.180
55 - 59	\$0.219	\$0.276
60 - 64	\$0.334	\$0.589
65 - 69	\$0.548	\$0.896
70 - 74	\$0.889	\$1.394
75+	\$1.410+	2.126+

Dependent Child(ren) Coverage Monthly Premium	
\$5,000	\$0.795
\$10,000	\$1.590
\$15,000	\$2.385

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

Will Preparation

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 wills and power of attorney preparation services. All benefits-eligible employees have access to MetLife's basic, self-serve online will preparation service, WillsCenter.com.



2020 Benefits Overview

Accidental Death and Dismemberment Insurance

Accidental Death & Dismemberment (AD&D) benefits and premiums will remain unchanged for 2020. 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 19, or 23 if full-time student) at a percentage of the amount purchased. There are three levels of family payouts.

Who's Eligible	Coverage
Employee	\$10,000 increments up to the lesser of 10 times your base annual earnings or \$500,000
Employee & Family Plan	Spouse Only: 50% of your coverage amount Spouse & Child(ren) <ul style="list-style-type: none"> • 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 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 <http://hr.vanderbilt.edu/benefits/MetLifeTravelAssistance.pdf> for more information.

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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).

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.

How to Enroll



Enrollment is a paperless process. Set up your account online using Fidelity NetBenefits (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.

2020 IRS voluntary contribution limits

- Under age 50 = \$19,500
- Age 50 or older = \$26,000

*** 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 (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.

Get free guidance to meet your goals

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

www.netbenefits.com/Vanderbilt

2020 Benefits Overview

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.

Option 1: Health Plan Account (PPO) or Health Savings Account (CDHP)

- Vanderbilt deposits your Go for the Gold wellness credit into a Health Plan Account managed by Aetna for those who select the PPO plan or into your HSA for those who select the CDHP.
- 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)

The wellness credit amount can be applied to other covered members on your health plan, including dependents covered on your health plan. If the credit is not used, the money will roll over each year, up to a maximum of \$1,000.

Note: If you have money in your Health Plan Account and decide to elect the CDHP in 2020. You must either (1) use all the funds in the Health Plan Account or (2) roll the account into your HSA (this will count toward your annual contribution limit). To view your Health Plan Account, visit Aetna.

Option 2: Vanderbilt Recreation and Wellness Center Membership

- Apply your wellness credit toward a membership with the Vanderbilt Recreation and Wellness Center (referred to as VRWC in My VU Benefits) (\$10/month for bronze, \$15/month for silver or \$20/month for gold). See the Health Plus website for details.

There are three levels you can complete by Oct. 31, 2019 to receive credits for 2020:

- **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.

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

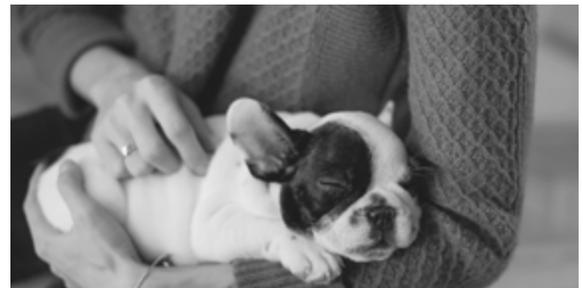
Enjoy lectures, classes, concerts, exercise classes, seminars, and lunch and learns. See events.vanderbilt.edu for a list.

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 Assistance

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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.

Dependent 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.



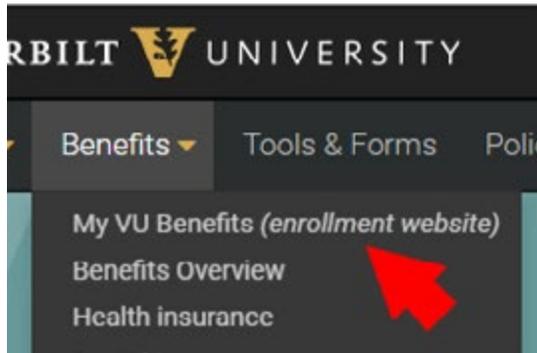
2020 Benefits Overview

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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.

Retirement has a separate enrollment process. Refer to the Retirement Plan section for more information.

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 or 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
- Health Savings Account contributions

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). You can view your accrued time off balances in Oracle Cloud under Time in the About Me section - a link to access Oracle Cloud is available on the SkyVU website at www.vanderbilt.edu/skyvu.

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 (full-time professional staff, paid monthly)							
year	PTO bank days		Holiday days		Total days off	PTO bank limit days	Chancellor-declared administrative days
1st - 5th year	24	+	12	=	36	25	up to 2, if needed

NON-EXEMPT ACCRUAL (full-time staff, paid weekly or bi-weekly)							
year	PTO bank days		Holiday days		Total days off	PTO bank limit days	Chancellor-declared administrative days
1st (hire date to first anniversary)	20	+	12	=	32	20	Up to 2, if needed

See 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.

*This PTO program applies to benefits-eligible staff. It does not apply to faculty, students, temporary employees, or post-doctoral scholars. Faculty and post-docs should refer to their manuals and programs for guidance on leave time.

Vanderbilt provides other leaves to eligible staff for:

- Parental leave
- FMLA
- Non-FMLA
- Bereavement
- Jury duty
- Military leave

See hr.vanderbilt.edu/policies for details.