

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 (at least 20 hours but 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 01/01/2022

# 2022 Benefits Overview

## Health Plan

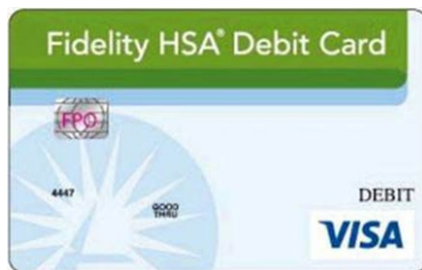
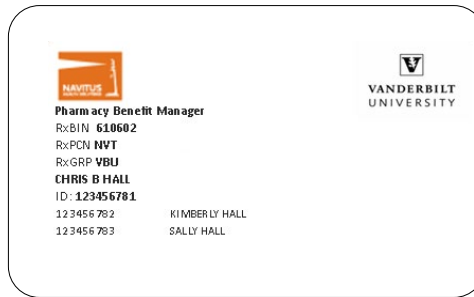
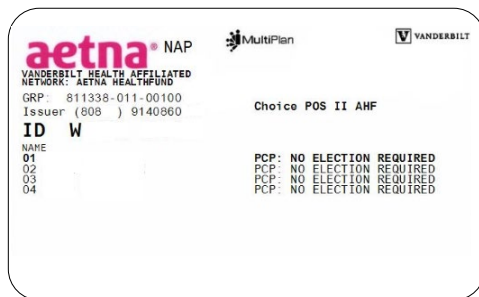
Vanderbilt offers two health plan options for benefits-eligible employees to choose from: Aetna Choice CDHP and Aetna Select PPO.

We have two networks with varying levels of coverage:

- **In-network:** Aetna National network.
- **Out-of-network:** 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 or 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.



### Are you a J-1 or J-2 Exchange Visitor?

Employees who are classified as J-1 Exchange Visitors who wish to be enrolled in a Vanderbilt University health plan may elect only the Aetna International Plan, since it is the only health plan that complies with requirements of the J-1 Visa. Health benefits begin on your hire date, or the first date you become eligible. Monthly premiums are not prorated. See the Aetna International Plan cost details online at <https://hr.vanderbilt.edu/benefits/InternationalHealthPlan.php>.

### Health Care Plan Eligibility

All employees with the classification of J-1 Exchange Visitor are eligible for the Aetna International Health Plan.

Aetna automatically issues health insurance cards for the Aetna International health plan option to new fully benefits-eligible, J-1 Exchange Visitor employees. To elect the Aetna International health plan option to cover eligible family members, you must complete New Hire Enrollment in My VU Benefits within 30 days of your hire or eligibility date (see “How to Enroll” below).

Health benefits begin on your hire date, or the first date you are eligible. The monthly cost of the health plan is not pro-rated.

### 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](https://hr.vanderbilt.edu/benefits/travel.php) for more information.

# 2022 Benefits Overview

## 2022 Health Plan OPTION 1

### CHOICE CDHP

#### In-Network

#### Out-of-Network

The Wellness Credit you earn for participating in Go for the Gold will be placed into your Vanderbilt Health Savings Account. The Wellness Credit will be included in your total contribution to your HSA for 2022.

*Note: If you are enrolled in Medicare and select the Choice CDHP for additional coverage, you are not eligible for the HSA or any contributions Vanderbilt makes including the Vanderbilt seed and Go for the Gold Wellness Credit.*

**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.<sup>1</sup>

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

#### DEDUCTIBLE<sup>2</sup>

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

#### CO-INSURANCE RATE (After deductible is met)

In-Network	20%	60%
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#### OUT-OF-POCKET LIMIT<sup>3</sup>

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

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

<b>Preventative visit</b> (see HR website for info)	\$0	\$0
<b>Primary care provider</b>	20% after deductible	60% after deductible
<b>SPECIALIST, mental health visit</b>		60% after deductible
<b>Emergency room visit</b>		20% after deductible
<b>Urgent care visit</b>		60% after deductible
<b>Hospital inpatient</b> (including maternity), <b>outpatient services, diagnostic testing</b>		
<b>Mental health inpatient</b>		
<b>Skilled nursing</b> (limit 60 days/year)		
<b>Home health care</b> (limits apply, 120 visits/year maximum)		
<b>Therapy</b> (physical, speech, occupational, cardiac rehab)		
<b>Chiropractic care</b> (15 visit maximum)		60% after deductible
<b>Inpatient surgery</b>		
<b>Outpatient surgery hospital facility</b>		

#### PHARMACY (Rx)

<b>Maintenance Generic</b>	Subject to deductible and co-insurance	N/A
<b>Level 1</b>		
<b>Level 2</b>		
<b>Level 3</b>		
<b>Specialty<sup>4</sup></b>		

1. 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 2022 are \$3,650 for individual and \$7,300 for family. If you are age 55 or older, you can contribute an extra \$1,000 annually.

2. For those enrolled in family tiers, the total family deductible may be met by one or more family members. There are separate deductibles for each network.

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

# 2022 Benefits Overview

## 2022 Health Plan OPTION 2

### SELECT PPO

#### In-Network

#### Out-of-Network

The Wellness Credit you earn for participating in Go for the Gold defaults 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.<sup>1</sup>

#### 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.<sup>2</sup>

	In-Network	Out-of-Network
<b>Individual</b>	\$800	\$2,400
<b>Family Maximum</b> (all other tiers)	\$1,600	\$4,800

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

	In-Network	Out-of-Network
	10%	50%

**OUT-OF-POCKET LIMIT<sup>3</sup>**

	In-Network	Out-of-Network
<b>Individual Limit</b>	\$3,500	\$7,000
<b>Family Limit</b> (all other tiers)	\$7,000	\$13,000

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

	In-Network	Out-of-Network
<b>Preventative visit</b> (see HR website for info)	\$0	\$0
<b>Primary care provider</b>	\$30 co-pay	50% after deductible
<b>SPECIALIST, mental health visit</b>	\$50 co-pay	50% after deductible
<b>Emergency room visit</b>	\$250 co-pay then 10% after deductible	\$250 co-pay then 10% after deductible
<b>Urgent care visit</b>	\$50 co-pay then 10% after deductible	\$75 co-pay then 50% after deductible
<b>Hospital inpatient</b> (including maternity), <b>outpatient services, diagnostic testing and surgery</b>	\$150 co-pay then 10% after deductible	\$150 co-pay then 50% after deductible
<b>Mental health inpatient</b>		
<b>Outpatient surgery hospital facility</b>		
<b>Skilled nursing</b> (limit 60 days/year)		
<b>Home health care</b> (limits apply, 120 visits/year maximum)	10% after deductible	50% after deductible
<b>Therapy</b> (physical, speech, occupational, cardiac rehab)		
<b>Chiropractic care</b> (15 visit maximum)	\$35 co-pay	50% after deductible

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.
4. Only available via VUMC Pharmacies.

# 2022 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. This means you pay the full cost of prescriptions (and medical costs) until your deductible is met. Once this deductible is met, your prescriptions will be covered at the applicable co-insurance percentage.

	Retail Network Pharmacy
Co-insurance	20%
Individual Deductible	\$2,000
Family Deductible	\$4,000

### 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.

Select PPO Pharmacy Costs		
Drug Level	Retail Network Pharmacy (up to 30 days)	Mail Order/Pick Up (up to 90 days)
Maintenance Generic*	\$1 co-pay	\$10 co-pay
Level 1	\$15 co-pay	\$45 co-pay
Level 2	30% coinsurance w/\$150 max	30% coinsurance w/\$450 max
Level 3	50% coinsurance w/\$200 min	50% coinsurance w/\$600 min
Specialty	10%, \$200 max	no coverage

## Prescription Tips

- Save money on prescriptions by using generics whenever possible.
- \*For convenience, you may continue to use the Vanderbilt **Mail Order Pharmacy** and get a 90-day supply sent right to your door. A 90-day supply is simply three times the 30-day supply.
- Specialty drug prescriptions are available only through Vanderbilt outpatient pharmacies.
- **REMEMBER!** With the Choice CDHP, you pay the full price of prescriptions until your deductible is met. To find out the total costs of prescriptions used by you and your family members, see the [Navitus website](#) for your previous prescription history.

## Dental

Vanderbilt will continue to offer two dental plans in 2022, with monthly premiums remaining the same from 2021. Our dental vendor is Delta Dental. Check with your preferred provider to be sure services are covered.

### Delta Dental Basic

In the Delta Dental Basic Plan, you:

- have access to the nation’s largest dental networks
- pay co-insurance for dental services
- have a deductible to meet
- have a calendar year limit that the plan will pay
- have no orthodontia coverage

### Delta Dental Premier

In the Delta Dental Premier Plan, you:

- have access to the nation’s largest dental networks
- pay co-insurance for dental services
- have a deductible to meet
- have a larger calendar year limit that the plan will pay
- have a waiting period and limitations for orthodontia

	Delta Dental Basic	Delta Dental Premier
Annual Deductible	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Calendar Year Maximum	\$1,000	\$2,000
Preventive Care (cleanings, x-rays)	100% covered	100% covered
Basic care (fillings, basic restorative work)	80% after deductible	80% after deductible
Major services (bridges, crowns, root canals)	40% after deductible	50% after deductible
Orthodontia	no coverage	50% after deductible Orthodontics for Child[ren] & Adults \$1,500 lifetime maximum per person 12 month waiting period applies to new hires

See [hr.vanderbilt.edu/benefits/dental.php](http://hr.vanderbilt.edu/benefits/dental.php) for more information on both plans.

# 2022 Benefits Overview

## Vision

Vanderbilt's vision vendor is DeltaVision. DeltaDental has partnered with VSP, the nation's largest vision provider, to offer DeltaVision. DeltaVision members receive quality care that focuses on their eyes and overall wellness. DeltaVision eye care providers will look for vision problems and signs of other health conditions.

Visit [vsp.com](http://vsp.com) to find a provider near you, learn more about your vision benefits, and access claims. Your coverage through a provider network includes: eye examinations, prescription eye wear and contact lenses, retinal screenings, sunglasses, and eye health management.

Co-pays	
Exam	\$10
Materials (co-pay applies to lenses and frames only, not contact lenses)	\$25
Contact lens fitting (standard & specialty)	Plan covers up to \$60
Contact lens and frame allowances	
Eyeglass Lenses	Covered under co-pay
Glasses frames	\$130/2 years
Contact Lenses	\$130/year
Services/Frequency	
Exam	12 months
Contact lens fitting	
Contact lenses	
Glasses - lenses	
Frames	24 months

### Discounts on covered materials

**Frames:** 20% off amount over allowance, \$70 Costco frame allowance, \$150 allowance on featured frame brands. Check [vsp.com](http://vsp.com) for current offers.

**Lens options:** 20%-25% off retail, 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam

### Optional Lens Enhancements

Enhancements	Co-pay range
Premium Progressive Lenses	\$95 - \$105
Custom Progressive Lenses	\$150 - \$175
Tints/Photochromic Adaptive Lenses	\$15 - \$17
Scratch Resistant Coating	\$17



## 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 \$2,750 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 WEX Benefits Card, or submit a claim online and be reimbursed.



### Check out the Benefits by WEX Mobile App

Use this app to view account balances, plan details, and recent transactions. You can also snap a receipt image and submit it for reimbursement. In order to use the app, you must first have a Vanderbilt University FSA.



### 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](http://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](http://FSAsore.com). Use your WEX Benefits card 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 2022, you can claim  
expenses incurred through  
March 15, 2023, and you must  
file any claims by April 15,  
2023. Choose your  
amounts wisely.

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



# 2022 Benefits Overview

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

	<b>Health Savings Account (HSA)</b>	<b>Health Care Flexible Spending Account (HC-FSA)</b>
<b>Which Health Plan can it be used with?</b>	Choice CDHP	Select PPO (or if coverage is waived)
<b>Who is eligible?</b>	All benefits-eligible employees enrolled in the Choice CDHP	Fully benefits-eligible employees enrolled in the Select PPO, or waiving health plan coverage
<b>Contribution limits</b>	2022 limits: \$3,650 for individuals; \$7,300 for families (from all sources, e.g. employee, employer); monitored by employee	\$2750
<b>Is there a catch-up contribution for older employees?</b>	Those age 55 or older may make an additional \$1,000 annual contribution	No
<b>Is the account portable?</b>	Yes. HSA balance is retained by the employee, even in the event they leave Vanderbilt.	No.
<b>Contributions subject to income tax?</b>	No	No
<b>Do funds roll over from year to year?</b>	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.
<b>Do I need funds in the account in order to pay for qualified medical expenses?</b>	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.
<b>Can I withdraw funds for a non-medical expense?</b>	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.
<b>Can I invest my funds in the account?</b>	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 MetLife 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 MetLife.

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](http://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](http://hr.vanderbilt.edu/policies/ParentalLeave.php) for complete details.



### NOTES

# 2022 Benefits Overview

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## 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 MetLife.

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](http://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](http://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.*

### NOTES

## 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 2022 Enrollment Period
Employee	1 to 8 times your base annual earnings up to a maximum of \$1,000,000	Answer five health questions* if first time electing coverage or increasing amount
Spouse	\$10,000 up to \$250,000 in \$10,000 increments  Not to exceed 50% of your Supplemental Life benefit	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+	2.060+

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.



# 2022 Benefits Overview

## Accidental Death and Dismemberment Insurance

Accidental Death & Dismemberment (AD&D) benefits and premiums will remain unchanged for 2022. 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"><li>Spouse: 40% of your coverage amount</li><li>Child(ren): 10% of your coverage amount</li></ul> Child(ren) Only: 15% of your coverage amount

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.

## NOTES

## 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

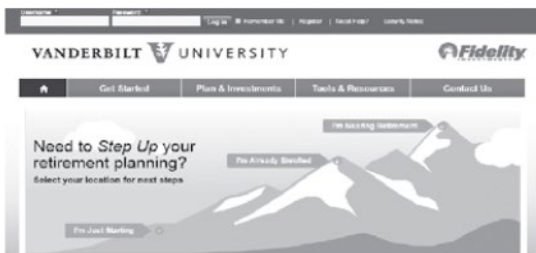
- **Mandatory:** 3% of your annual salary. Vanderbilt matches this dollar-for-dollar.
- **Voluntary:** Any contribution above the mandatory level. After becoming eligible for matching, voluntary contributions of 1% OR 2% will be matched (up to 5% total, mandatory + voluntary).

### 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](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.

### 2022 IRS voluntary contribution limits

- Under age 50 = \$20,500
- Age 50 or older = \$27,000

**\* 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](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)

# 2022 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.

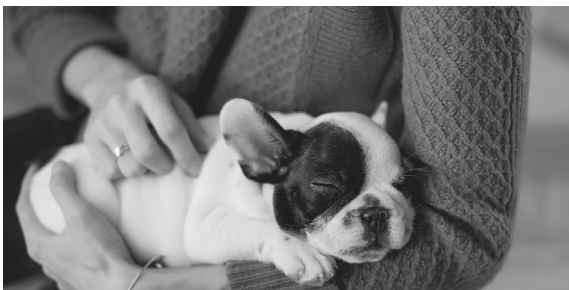
### Health Plan Account (PPO) or Health Savings Account (CDHP)

- 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.

### There are three levels you can complete by Oct. 31, 2022 to receive credits for 2022:

- **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](http://www.vanderbilt.edu/traffic_parking/alternative-transportation.php) for more information.

### Discounts & Perks

Vanderbilt University has partnered with Abenity, Inc., a leader in the employee engagement and loyalty field, to provide a private perks and discount program for employees. The Vanderbilt University Perks Program gives employees access to over 302,000 local and national discounts, which can add up to more than \$4,500 in savings per employee. Exclusive discounts available to staff and faculty include savings at Costco, Jiffy Lube, Sea World and more, plus thousands of hotels, restaurants, movie theaters, theme parks, museums and other attractions nationwide. Be sure to check out local discounts under the “Vanderbilt Exclusives” tab.

Visit <https://hr.vanderbilt.edu/employee-appreciation/employee-perks.php> to learn how to enroll.

### On-campus events & activities

Enjoy lectures, classes, concerts, exercise classes, seminars, and lunch and learns. See [events.vanderbilt.edu](http://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](http://www.petinsurance.com/afi/V/vanderbilt.aspx) or 877-738-7874.



## Tuition Assistance

NOTES

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 reimbursement on one course per semester taken at Vanderbilt, and will be treated as taxable income to you. Your spouse must receive a grade of 'C' or better. 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 transition 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](https://hr.vanderbilt.edu/policies/dependent-tuition-assistance.php). You can also contact [tuitionbenefit@vanderbilt.edu](mailto:tuitionbenefit@vanderbilt.edu).



## NOTES

### 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](http://hr.vanderbilt.edu) and click on Health & Benefits
2. Select My VU Benefits under the Insurance & Enrollment tab
3. Log in with your VUnetID and password
4. Make your benefit elections
5. Get your confirmation number
6. Print or email your benefits enrollment receipt and keep it for your records

Need more help enrolling? Check out our [Step-by-Step Enrollment Guide](https://hr.vanderbilt.edu/oe/2022_oe_materials/2022-Step-by-Step-Enrollment-Guide_FINAL.pdf) ([https://hr.vanderbilt.edu/oe/2022\\_oe\\_materials/2022-Step-by-Step-Enrollment-Guide\\_FINAL.pdf](https://hr.vanderbilt.edu/oe/2022_oe_materials/2022-Step-by-Step-Enrollment-Guide_FINAL.pdf))

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](http://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](mailto: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](http://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/](http://hr.vanderbilt.edu/secure/pto/) (VUNetID required) for more details.

## Holidays

Vanderbilt recognizes 13 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](http://hr.vanderbilt.edu/policies) for details.