

# New Hire Benefits Orientation 2023

Welcome to Vanderbilt University!

Vanderbilt offers a comprehensive and flexible benefits package. Please take some time to review the materials in detail to ensure you select the benefits that meet the needs of you and your family.

As a new hire, you have **30 days** from your hire date to either enroll-in or waive medical, dental and vision benefits, if applicable. Failure to do so will result in you defaulting into the Choice CDHP medical plan with employee-only coverage if you are fully benefits-eligible for the remainder of the plan year. Vanderbilt's Health plan for partially benefits-eligible employees is optional; therefore, you will not be automatically enrolled in the default health plan option. All other benefits that do not provide automatic enrollment will show as waived. Once your 30-day new hire enrollment window has passed, you will only be able to make changes if you have a qualified life event that provides 30 days from the event date to make changes to your benefits. Life event information can be found here <https://hr.vanderbilt.edu/benefits/fsc.php>.

## **You should have received the following items via email:**

- New Hire Orientation Guide (NHOG) link
  - Detailed benefits information starts on page 29 of this guide as well as on the benefits intranet page accessible here <https://hr.vanderbilt.edu/benefits/index.php>
- Delta Dental – Finding the Right Dentist flyer
  - Walks you through how to find a dentist in the network
- NetBenefits flyer
  - Highlights how to access your Fidelity 403(b) account via the mobile app

## **Your Vanderbilt Benefits**

By reviewing this information, you will learn who is eligible for benefit coverage, what the benefits are, when they start and how you sign-up.

## **Benefit Eligibility and Coverage Effective Dates**

There are two classifications for benefits eligibility, Fully Benefits-Eligible (FBE) and Partially Benefits-Eligible (PBE). Eligibility is based on your employment type and the number of hours you work. Eligibility summaries can be found on page 29 of the NHOG (detailed information can be found here <https://hr.vanderbilt.edu/benefits/eligibility.php>). If you are unsure which classification applies to you, please contact your supervisor or department head.

A quick reference guide to the benefit effective dates can also be found on page 29 of the NHOG. Please note that if you are Partially Benefits-Eligible you are only eligible for the Choice CDHP medical plan and can contribute to the Health Savings Account (HSA), but you are not eligible for Vanderbilt's contribution.

## **Coverage Tiers**

Employees can choose one of the following coverage tiers for medical, dental and vision. You DO NOT have to choose the same coverage tier for these benefits (i.e., you can choose family medical, employee only dental and employee & children vision):

- Employee only
- Employee & Spouse
  - Spouse coverage is only available to Fully Benefits-Eligible employees
- Employee and Child(ren)
  - Eligible Child(ren) can be covered up to age 26
  - Minors in your legal custody can be covered up to age 18
- Family

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You may be required to prove dependent eligibility via legal documentation as covering ineligible dependents is not permitted.

### Health Plan Options

There are three Health Plan Options available; however, all employees are not eligible for all three plans. Detailed Health Plan information can be found starting on page 30 of the NHOG and is also available via the benefits intranet page <https://hr.vanderbilt.edu/benefits/index.php>.

- *Aetna International Plan*  
This plan is the only option for J-1T Visa holders and complies with the J-1T Visa Requirements.
- *Aetna Choice CDHP* (lower monthly premium with higher deductible)  
This is the only option for Partially Benefits-Eligible employees. It is also the plan that all employees will default into if they do not enroll or waive within their 30-day new hire enrollment window. Detailed plan information starts on page 30 of the New Hire Orientation Guide
  - Vanderbilt makes a contribution into the Health Savings Account (HSA) for Fully Benefits- Eligible employees enrolled in this plan on January 1 and July 1 of the plan year if your HSA account has been activated with Fidelity. The contribution amounts are:
    - January: \$375/individual and \$750/family
    - July: \$375/individual and \$750/family
- *Aetna Select PPO* (higher monthly premium with lower deductible)  
This option is for Fully Benefits-Eligible employees in addition to the Choice CDHP

### Payroll Premiums

Health Plan payroll premiums can be found on page 33 of your NHOG and are based on your annual base salary. The premiums listed are monthly so you would divide it by 4 if you are paid weekly or by 2 if you are paid biweekly.

If you and your dependents are tobacco free and attest to this in your MyVUBenefits enrollment portal, you will receive a \$20 per month credit towards the cost of your Health plan premium.

If you are married, your spouse is employed and their employer offers health coverage; but you choose to enroll your spouse under your Vanderbilt health plan, you will incur a \$100 per month spousal surcharge. This is in addition to the premiums paid for the coverage that includes your spouse (i.e., employee & spouse or family).

Dental and vision premiums are based on the plan and coverage tier selected, not your annual salary.

### Prescription Drug Coverage

Prescription coverage is included in the medical coverage. You can choose to utilize a retail pharmacy (i.e., CVS, Walgreens) or mail-order through Capital Rx for long-term prescription needs. Detailed prescription information can be found on page 34 of your NHOG or here <https://hr.vanderbilt.edu/benefits/prescription.php>.

### Dental Coverage

There are 2 dental options available through Delta Dental, Basic and Premier. Detailed information can be found on page 35 of your NHOG or here <https://hr.vanderbilt.edu/benefits/dental.php>. You and your covered dependents are eligible for one routine cleaning once every 6 months under both plans. The Premier plan provides orthodontia coverage; however, there is a 12-month waiting period for eligibility (if you are interested in the Premier plan for orthodontia, you and your eligible dependents seeking treatment must be covered under a dental plan for 12-months prior to be eligible).

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The flyer “Finding the Right Dentist” shows you how to locate dentists in the network. If a provider is out-of-network, they may still accept you as a patient and treat you, but you are at risk of being responsible for any treatment balances not covered under the plan, known as balance billing.

## **Vision Coverage**

There is one vision option through DeltaVision (in partnership with VSP). Detailed information can be found on page 36 of your NHOOG or here <https://hr.vanderbilt.edu/benefits/vision.php>. Please note that VSP utilizes an alternate ID instead of your social security number for your coverage should you need to contact them regarding your benefits and eligibility.

The Contact lens and glasses frame benefits cannot be used in the same year.

## **Tax Advantaged Accounts**

These accounts allow you to contribute money from your paycheck pre-tax to use for qualified expenses. Detailed information starts on page 37 of your NHOOG as well as here <https://hr.vanderbilt.edu/benefits/fsa.php> for the Healthcare Flexible Spending Account (FSA) and the Dependent Care Flexible Spending Account (DCFSA) and here <https://hr.vanderbilt.edu/benefits/hsa.php> for the Healthcare Savings Account (HSA).

All three plans are governed by the IRS and have contribution limits as well as usage guidelines.

### *Healthcare FSA*

This account can be selected if you are Fully Benefits – Eligible and choose to either waive medical coverage or enroll in the Aetna Select PPO plan and can be used to pay for qualified medical, dental, vision or prescription expenses. It is a use-it-or-lose-it account, meaning if the funds are not used by the claim usage deadline and submitted for processing by the claim submission deadline, you forfeit the money. The funds are loaded up front onto a debit card to pay for expenses and the money is repaid from your paychecks.

### *Dependent Care FSA*

This account can be selected if you are Fully Benefits – Eligible and does not require healthcare enrollment. Please refer to the IRS website for eligibility rules: <https://www.irs.gov/pub/irs-pdf/p503.pdf>. This is also a use-it-or-lose-it account, meaning if the funds are not used by the claim usage deadline and submitted for processing by the claim submission deadline, you forfeit the money. The funds for this account are only loaded AFTER they are deducted from your paycheck and deposited into your account.

### *Health Savings Account*

This account can be selected by any benefits-eligible employee enrolled in the Aetna Choice CDHP health plan. It can be used to pay for qualified medical, dental, vision and prescription expenses. There is not a deadline for using this account as it is like a personal checking account and the unused funds rollover every year. If you are over age 55, you can contribute an additional \$1,000 as a catch-up contribution but if you are enrolled in Medicare, you are not eligible for the HSA account or the Vanderbilt contribution, if applicable.

## **Short-term Disability**

This benefit is available to Fully Benefits – Eligible employees and provides income replacement of up to 66.7% of your annual base pay (with limits) if you are unable to work for up to 24 weeks. **Employees are automatically enrolled in the base and buy-up options the first of the month following 30 days** of employment. You can choose to waive this coverage at any time, and should you choose to re-enroll later, you will be subject to evidence of insurability. Detailed information can be found on page 39 of the NHOOG or here <https://hr.vanderbilt.edu/benefits/short-term-disability/>.

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## **Long-term Disability**

This benefit is available to Fully Benefits – Eligible employees and provides income replacement of up to 60% of your annual base pay (with limits) if you are unable to work for six months or longer. **Employees are automatically enrolled in the base and buy-up options on the first of the month following your one-year employment anniversary.** You can request to waive the one-year waiting period for coverage if you had LTD coverage at your former employer by having them complete the Certificate of Prior Coverage Form. You can also choose to waive this coverage at any time, and should you choose to re-enroll later, you will be subject to evidence of insurability. Detailed information can be found on page 40 of your NHOG or here <https://hr.vanderbilt.edu/benefits/Long-term.php>.

## **Life Insurance**

Vanderbilt provides you with 1x your annual base pay in basic life insurance. You can choose to purchase supplemental life insurance covering yourself, your spouse, and children. Detailed information can be found on page 41 of your NHOG or here <https://hr.vanderbilt.edu/benefits/lifeinsurance.php>.

### *Employee Supplemental Life*

You can choose to purchase 1-8x your annual base pay up to \$1,000,000 in supplemental life insurance for yourself. Evidence of insurability will be required if the amount selected exceeds \$500,000. Enrolling in supplemental life insurance gives you access to a Will prep service through MetLife.

### *Spouse Life*

If you enroll in supplemental life covering yourself, you can cover your spouse up to 50% of your supplemental life insurance amount not to exceed \$250,000. Evidence of insurability will be required if the amount exceeds \$20,000.

### *Child Life*

You can choose to enroll your children in child life for \$5,000, \$10,000 or \$15,000. Evidence of insurability is not required.

## **Accidental Death and Dismemberment**

This benefit is available to Fully Benefits-Eligible employees and allows you to cover yourself and your family (with limits) with protection should you lose your life or any functioning part of your body (with limits). Detailed information can be found on page 42 of your NHOG or here <https://hr.vanderbilt.edu/benefits/ad-d.php>.

## **Health Plan Price Transparency Tool**

Healthcare bluebook is an online price comparison tool that allows you to shop for medical services taking into consideration prices, provider rankings and reviews. Additional information can be found here <https://hr.vanderbilt.edu/benefits/healthcare-bluebook.php>.

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## Retirement

This benefit is available to eligible full-time and part-time staff. Faculty members should reference the Faculty Manual for information on your retirement benefit. Upon hire, eligible employees are required to make a mandatory 3% employee contribution and Vanderbilt will match this 3% contribution dollar-for-dollar. In addition, eligible employees can contribute voluntarily from their hire date and Vanderbilt will match these voluntary contributions up to 2%. Please note that the maximum amount that Vanderbilt will match is 5% of your contributions. You may voluntarily contribute more than the 5%; however, it will not be matched. If you choose to make voluntary contributions, your mandatory contributions will be in addition to your voluntary. When you are enrolling in your retirement benefits, you will elect what percentage of your salary you would like to contribute per paycheck. You may change your voluntary contribution percentage any time by logging into Fidelity's NetBenefits portal.

Detailed information can be found on page 43 of your NHOG or here

<https://hr.vanderbilt.edu/benefits/retirement/>.



Hourly Union Members receive a pension through LIUNA but can voluntarily contribute to the 403b with no matching. Union members wanting to receive the matching can choose to waive their right to the LIUNA pension.

Vanderbilt's Fidelity Advisors are available to meet one-on-one and offer guidance on enrollment and rollovers. You can schedule a free consultation here <https://hr.vanderbilt.edu/benefits/retirement/counseling.php>.

## Paid Time Off (PTO)

This program provides benefits-eligible employees a bank of time to use for planned (scheduled) and unplanned (unscheduled) absences from work as well as certain holidays. Detailed information can be found on page 47 of your NHOG or here <https://hr.vanderbilt.edu/policies/PTO.php>.

## Tuition Benefit

This benefit provides tuition assistance via reimbursement and assistance for eligible employees, their spouses, and children. Detailed information can be found on page 45 of your NHOG or here <https://hr.vanderbilt.edu/benefits/tuition-benefit.php>.

## Additional Programs

These are discount programs that allow you to enroll in coverage at a discounted rate. **These programs are NOT administered by Vanderbilt and are NOT payroll deducted;** therefore, you would work directly with the vendor on any issues or coverage questions you may have. Contact information can be found here (under Optional insurance) <https://hr.vanderbilt.edu/benefits/> for Auto & Homeowners Insurance through Farmers and Pet Insurance through Nationwide.

## Health & Wellness

Vanderbilt University considers the holistic health of faculty, staff, and postdocs the utmost priority. Wellness is an active pursuit (not a static state) and multidimensional. All dimensions of wellness are important for individuals to find balance and a holistic sense of wellness. Vanderbilt's [wellness programs](#) cover a variety of services that empower individuals to a greater sense of wellness.

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## Changes to your Benefit Elections

**You have 30 days from your hire date to enroll in or waive benefits. Failure to do so will result in you defaulting into the Choice CDHP health plan with employee-only coverage and waiving all other benefits.**

You can only make changes to these benefits during open enrollment each year or within 30 days of a qualified life event: Health, Dental, Vision, AD&D and FSA/DCFSA.

You can make changes to the following benefits anytime: Short and long-term disability, retirement, supplemental life, and the HSA.

## Where To Enroll

Log-in to your MyVUBenefits Portal here <http://vanderbi.lt/benefitsenrollment/> to complete your enrollment or waive coverage within your 30-day new hire enrollment window.

## Key Takeaways

- Please allow at least **5 business days** from your hire date for your benefits to be loaded into the portal to ensure you can view all benefits you are eligible for.
- You start paying for benefits from your **hire date** and may see benefit deduction adjustments on your paycheck stub to collect any missed premiums due to delayed enrollment.
- You will have separate beneficiaries for your 403b (in Fidelity's portal) and your life/AD&D insurance (in your MyVUBenefits portal).
- If you are covered until the end of the month with your former employer, you can waive out of your Vanderbilt benefits that you still have coverage for and then complete a Loss of Coverage Elsewhere life event shown here <https://hr.vanderbilt.edu/benefits/fsc.php> to enroll the first of the month following the last day of your active coverage elsewhere.
- If you do not have your insurance cards and need to go to the doctor you will need to pay for the visit out of your pocket and have the claim submitted for processing once your coverage is active with the vendors.
  - ID cards will be mailed to you 7 – 10 business days from the date you enroll in benefits.
    - You will receive separate cards for medical, prescription, dental and vision, if applicable; however, if you enroll in both dental and vision coverage you will receive one card with dental on one side and vision on the other.

The Benefits Team is currently working remote; therefore, all questions/concerns that you are not able to have answered/resolved directly with the vendors should be made to the following (please allow up to 48 hours for a response to emails and voicemails):

Email: [human.resources@vanderbilt.edu](mailto:human.resources@vanderbilt.edu) or [benefits@vanderbilt.edu](mailto:benefits@vanderbilt.edu)  
Phone: 615.343.4788

If you are unable to access the system with your VUnetID, please contact VU Partner Support:

Email: [it@vanderbilt.edu](mailto:it@vanderbilt.edu)  
Phone: 615.343.9999