Benefits for New Faculty Members

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 elect the benefits that meet the needs of you and your family. Here you'll find the information you need on Vanderbilt's medical, prescription, dental and vision coverage, as well as details on our retirement plan and much more.

Important things to keep in mind as you review this website:

- As a new hire, you will be automatically enrolled in and charged for the Choice CDHP health plan option with employee only coverage. You have **30 days** from your hire date to add eligible dependents, change or waive medical coverage, as well as select other benefits that do not provide automatic enrollment such as dental, vision and flexible spending accounts. **Failure to take action during this 30-day enrollment window will result in you remaining in the Choice CDHP health plan option with employee only coverage if you are fully benefits-eligible for the rest of the plan year.**

- If you are partially benefits eligible (classified as a part-time employee working less than 20 hours a week), benefits coverage is optional, and you will not be defaulted into the Choice CDHP medical option if you do not enroll or waive health coverage within the first 30 days of your employment.

- 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.

- Health, dental, and vision benefits begin on your hire date, or the first date you are eligible.

- If you are a newly-benefits eligible employee, this information pertains to you as well.

Please review the detailed benefit information packet, the links below, and the benefits checklist to help you progress through your benefit decisions and enrollment.

To enroll or waive, log into My VU Benefits using your VUnetID and password. Click continue on the new hire event to review your information, answer a few important questions, add your dependents, and then make your elections for each benefit. ***Please note that you must complete the entire enrollment process*** and receive confirmation to

ensure your elections have been captured. You can be sure your elections have been submitted when you see a **confirmation number** at the end of the process. We recommend printing or saving the confirmation page.

Use [My VU Benefits](#) to view your benefit elections, update your beneficiaries, or make a family status change.

Here are some of our benefits at a glance.

Health insurance

Medical

We offer two health plan options: Aetna Choice CDHP, and Aetna Select PPO. The Choice CDHP option has lower monthly premiums and has a bonus of seed money from Vanderbilt going into a Health Savings Account, but it has a higher deductible and out-of-pocket maximum. The Select PPO option has higher monthly premiums, but a lower deductible, lower out-of-pocket maximum, and comes with the predictability of copays for certain services.

For J-1T Visa holders, Vanderbilt offers a plan which is compatible with the requirements of that Visa. The Aetna International plan is the only medical option available to those with a J-1T Visa. It is similar to the Select PPO option and comes with prescription drug coverage which is provided by Aetna.

Prescription

Prescription Drug Benefit coverage is included with both medical plan options, so you don't have to enroll separately. Vanderbilt partners with Capital Rx to administer our prescription benefit.

Dental

Vanderbilt offers two dental options, both administered by Delta Dental, to best suit your and your family's needs.

Vision

For those who need contacts or eyeglasses, Vanderbilt partners with Delta Vision to provide coverage to our employees.

Valenz Bluebook Rewards

Formerly known as Healthcare Bluebook, Valenz Bluebook connects employees enrolled in the Choice CDHP or Select PPO medical options with a platform to find the highest quality,

lowest priced healthcare services and providers. Valenz Bluebook features an engagement rewards program that pays you between $50 and $1500 for using the platform to locate a Fair Price provider and then seeking care for selected services. This program is available at no cost to you and rewards you with cash just for using high-quality providers.

Hinge Health

Anyone enrolled in the Choice CDHP or Select PPO medical options is eligible to take advantage of our new partnership with Hinge Health, a leading provider of virtual physical therapy. Life can take a toll on our bodies as we age, but with Hinge Health, you can get virtual care to help reduce everyday joint and muscle aches, recover from injury, relieve pelvic pain, and much more. Best of all – it's free! Sign up for Hinge Health, be matched with a physical therapist and a health coach who will design a care plan tailored to you.

Tax Advantaged Accounts

Health Savings Account

Those who enroll in the Choice CDHP may be eligible for a Health Savings Account (HSA). For those who are eligible and who open an HSA when prompted after enrollment, Vanderbilt contributes up to $750 for those with individual coverage, and $1,500 for those who cover an eligible dependent. Employees who are partially benefits-eligible may participate in the HSA, but are not eligible for employer contributions.

Flexible Spending Account

Flexible Spending Accounts (FSA) allow you to set aside pre-tax dollars to help pay for eligible medical, dental, vision, prescription, and over-the-counter expenses. FSAs are available to anyone who is fully benefits eligible and is not enrolled in the Choice CDHP.

Dependent Care Flexible Spending Account

Dependent Care FSAs allow you to set aside money to help pay for eligible childcare or elder care expenses. There is no requirement to enroll in a health plan to be eligible to contribute to this account.

Supplemental Medical Benefits

Critical Illness

Critical Illness insurance is a supplemental benefit that provides a lump sum cash payment if you or a covered family member is diagnosed with a serious illness such as cancer, heart attack, or stroke. The benefit is available at two levels, either $15,000 or $30,000, and no evidence of insurability is required to enroll.

Hospital Indemnity

Hospital Indemnity insurance covers you and any enrolled dependent if you are admitted to the hospital or intensive care unit. The benefit pays a minimum cash lump sum of $1,000 if you are admitted to the hospital and pays a daily rate of at least $200 for each day you stay in the hospital.

Accident Insurance

Accident insurance pays you a cash benefit if you or an enrolled dependent experience a covered injury such as a break, fracture, concussion, or dislocation, due to an accident.

Each of the above plans pays a cash benefit directly to you so you can use the money however you need it. You may choose to use the funds to pay for what your health insurance does not pay for, or for everyday expenses like rent, groceries, or childcare. Each plan also pays an annual health screening benefit of $50, which means you can make money just by going to a doctor for your regular preventive screenings, such as an annual physical, mammogram, dental exam, and more.

Income Protection

Long-Term Disability

After a one-year waiting period, fully benefits-eligible employees will be automatically enrolled in long-term disability which provides income replacement of up to 60% of your annual base pay (with limits) if you are unable to work for up to six months or longer. You may request to waive the waiting period if you had coverage with your former employer. See the Long-Term Disability page for more details.

Life Insurance

New York Life administers Vanderbilt's life insurance plan. For those who are fully benefits-eligible employees, Vanderbilt provides basic life insurance, and employees can choose to purchase supplemental life, as well as spouse and child life coverage.

Accidental Death & Dismemberment

This benefit is available to fully benefits-eligible employees and covers you and your family (with limits) with protection should you lose your life or any functioning part of your body.

Retirement

Vanderbilt sponsors a 403(b) plan to which all faculty employees can contribute immediately. All eligible employees can get matching contributions of up to 6.5% starting the first day of their employment. There is a mandatory 3% employee contribution which Vanderbilt will match dollar-for-dollar. In addition, all eligible new hires are automatically enrolled in 3% voluntary pre-tax contributions. In order to get the full 3.5% voluntary match available from Vanderbilt, newly hired employees should log in to Fidelity's NetBenefits site to increase their voluntary contribution. The match applies to both pre-tax and Roth (after-tax) contributions. To change the voluntary default election of 3% or waive participation in voluntary contributions, newly hired employees have 35 days from the date of hire to make changes before contributions begin. Changes can be made to voluntary contributions at any time by visiting the [Fidelity NetBenefits portal](#).

 Education Assistance

Education Assistance Vanderbilt provides assistance via reimbursement for [tuition programs](#) (eligible employees, their spouses, and dependent children) and [non-degree/professional development programs](#) (eligible employees).

Please refer to the [Faculty Manual](#) for more information.

Quick Links

- [Benefits Home](#)
- [Aetna Docfind Online Provider Directory](#)
- [2026 Benefits Detailed Guide](#)
- [2026 Healthcare Premiums](#)
- [2026 Health Plan Comparison Overview](#)
- [2026 Aetna Select Summary of Benefits and Coverage (SBC)](#)
- [2026 Aetna Choice Summary of Benefits and Coverage (SBC)](#)

- [HSA Allowable Health Care Expenses](#)
- [2026 HSA Contribution Worksheet](#)
-