

OPEN ENROLLMENT CHECKLIST

- Review and elect coverage for:**
 - Medical
 - Dental
 - Vision
 - Accidental Death & Dismemberment

- Be sure to answer the spousal coverage and tobacco status questions.**
 - Spousal Coverage
 - Tobacco Status

- Enroll in tax-advantaged accounts that suits your needs: Health Care FSA (if you enroll in the Select PPO), HSA (if you enroll in the Choice CDHP), and Dependent Care FSA.**
 - Estimate your out-of-pocket costs if you want to contribute to a Health Care or Dependent Care Flexible Spending Account (FSA).
 - The annual maximum for the Health Care FSA is \$2,750 in 2020, as per IRS regulations (2021 rates from the IRS not yet available).
 - The annual household maximum for the Dependent Care FSA is \$5,000 in 2020 (2021 rates from the IRS not yet available).
 - Consider how much to contribute to your Health Savings Account (HSA), if enrolled in the Consumer Driven Health Plan (CDHP). Health Savings Account Contributions:
 - If you are fully benefits-eligible and choose the CDHP, you must accept Fidelity's Terms and Conditions during the enrollment process within My VU Benefits and directly through Fidelity NetBenefits®, to make contributions and/or receive Vanderbilt funds. If you do not accept the Terms and Conditions within 60 days of Vanderbilt's contribution days (January and July) you will forfeit the contributions. You must visit both My VU Benefits and NetBenefits to accept the Terms.
 - Seed contribution from Vanderbilt, Go for the Gold dollars, and possible catch-up contributions all count toward your 2021 HSA limit. Be sure to deduct any of the previously listed dollars you may receive from your own total contribution. For 2021, IRS HSA limits are \$3,600 for individual coverage, and \$7,200 for family coverage. If you are age 55 or over, you can contribute an additional \$1,000 per year in catch-up contributions.

- Sign the bottom of the form as your confirmation for your 2021 benefit elections.**

BENEFITS ELIGIBILITY QUICK GUIDE

Fully Benefits-eligible



Choice CDHP



HSA



Select PPO



FSAs



Dental



Vision



Prescriptions



Disability



Life & AD&D



403(b)



PTO



Go for the Gold



Tuition Assistance



Campus Events



Home Insurance



Pet Insurance



Auto Insurance



Discounts



Employee Assistance Program

Partially Benefits-eligible



Choice CDHP



HSA
Personal contributions only



403(b)



PTO



Go for the Gold



Campus Events



Prescriptions



Home Insurance



Pet Insurance



Auto Insurance



Discounts



Employee Assistance Program