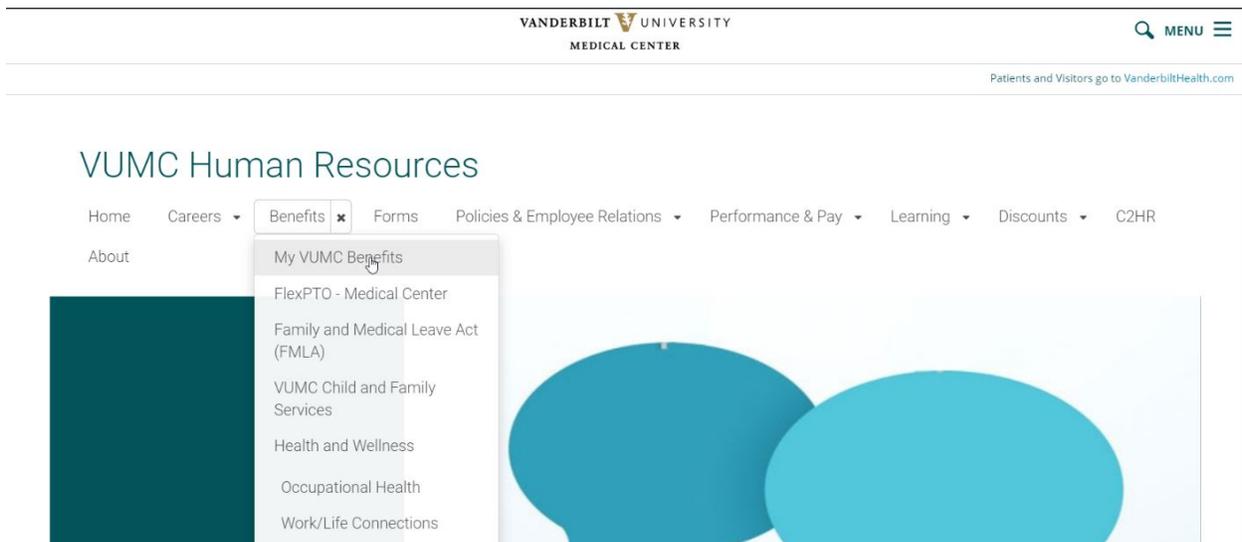


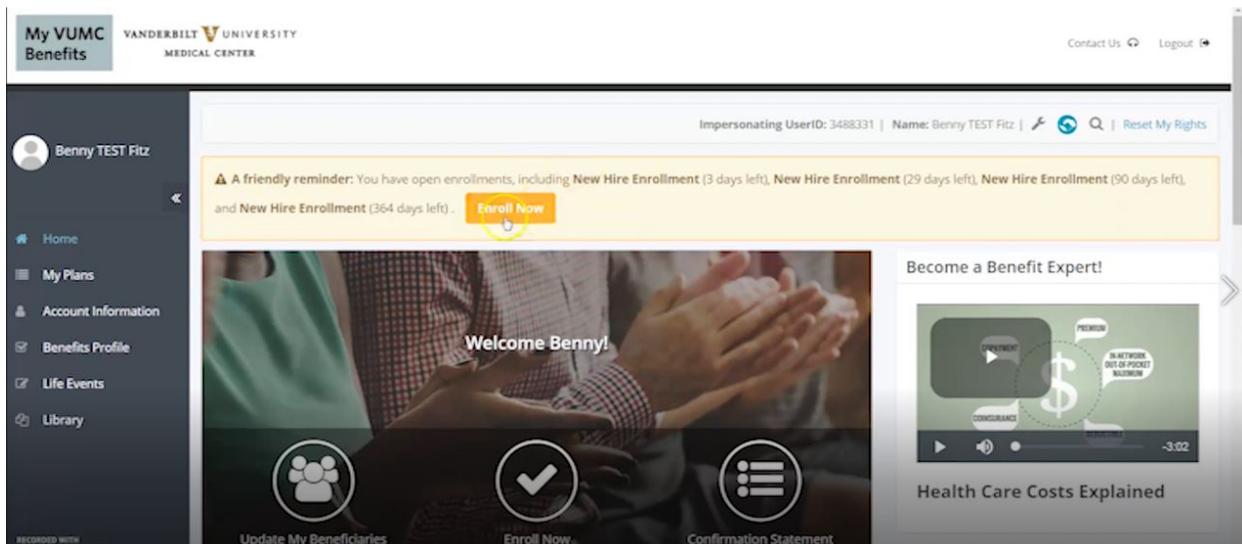
How to Enroll in 2021 Benefits

The following instructions will help you navigate the Open Enrollment screens in MyVUMC Benefits where you will choose benefits for 2021. Open Enrollment for 2021 begins Oct. 14 and ends at 11:59 p.m. on Oct. 30. The benefits you choose will take effect Jan. 1, 2021 and last until Dec. 31, 2021.

1. Begin your Open Enrollment by logging in to My VUMC Benefits with your VUMC ID and password. You can access My VUMC Benefits by clicking on My VUMC Benefits under the Benefits tab on the Human Resources website homepage at hr.vumc.org.



2. At the top of the welcome screen, you will see an Enroll Now button. Click on this button to begin your enrollment process. **Note: Click the blue Save and Continue button to move to the next screen.**



3. First, you will claim your \$20 tobacco-free health plan premium credit if applicable. To qualify, you and your covered dependents must be tobacco-free or willing to end your tobacco use.

My VUMC Benefits VANDERBILT UNIVERSITY MEDICAL CENTER

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Pre-Enrollment Questions

1. GETTING STARTED | 2. CHOICES | 3. CONFIRMATION

Tobacco Free Credit

The purpose of this acknowledgement is to document whether you and/or your covered dependents qualify for the **\$20 tobacco-free health plan premium credit**. To qualify for the credit under the VUMC Health Plan, you and/or your covered dependents must be tobacco-free or willing to end your tobacco use.

I certify that in order to take advantage of the health plan premium credit, I and if applicable my covered dependents, are tobacco-free and plan to continue to be that way. I understand that VUMC may require me or my dependents to recertify our tobacco-free status in the future.

- ☐ I and, if applicable, all of my covered dependents, are tobacco-free (credit is received).
- * I and, if applicable, one or more of my covered dependents, is a tobacco user. However I/we are committed to ending our tobacco use in 2018. Resources to help us end our tobacco use are available online (credit is received).
- ☐ I and/or, if applicable, one or more of my covered dependents, is a tobacco user. We do not intend to end our tobacco use at this time (no credit received).

New Hire Enrollment
Effective Date: 08/06/2018
YOU PAY: **\$41.47**
Medical Center Biweekly

4. Next, you will provide information about your dependents. On this page you can add dependents. They will be available to select as beneficiaries for life insurance and AD&D or you can designate another beneficiary when enrolling in those benefits.

My VUMC Benefits VANDERBILT UNIVERSITY MEDICAL CENTER

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Pre-Enrollment Questions

1. GETTING STARTED | 2. CHOICES | 3. CONFIRMATION

My Dependents

The first step in the enrollment process is to provide information about your dependents. Once you have added a dependent, his or her name will appear below regardless of whether or not he or she is currently covered under your benefits.

Your dependents will be available to select as beneficiaries for life and AD&D or you can designate another beneficiary when enrolling in those benefits.

IMPORTANT: Vanderbilt University Medical Center reserves the right to audit eligibility and may require copies of any legal papers issued to establish a person as your dependent.

Next Steps

- Review the information below on your current dependent(s).
- Add any dependents you plan to cover who do not appear in the list below.
- Please note that the birth date and relationship you enter are very important. This information will determine if the dependent is eligible for coverage, and in some cases may affect which plans you are offered.

[Add Dependent](#)

Name	Relationship	Gender	Admin ID	Date of Birth	Full-Time Student	Disabled
TEST bene, Beneficiary 1	Beneficiary	M			No	No

The list above includes all of the dependents and beneficiaries in our records.

New Hire Enrollment
Effective Date: 08/06/2018
YOU PAY: **\$41.47**
Medical Center Biweekly

5. First up is your health plan enrollment. If you want to cover any dependents, select their names from the drop-down menu at the top of the screen or click add dependent to add a new dependent. Select the plan option that makes the most sense for you and/or your family from the choices or waive coverage by selecting “ELECT NO COVERAGE”.

Prescription drug coverage is included with your health plan enrollment and is the same for all plan options. For more information on the plans, please click the plan information button. To waive, select ELECT NO COVERAGE.

Compare Plan Features
View a side-by-side comparison of features between the below plans.

Aetna Plus

Tier: Individual

Individual Deductible:	\$600.00
Family Deductible:	\$1,100.00
Individual Out of Pocket Maximum:	\$4,000.00
Family Out of Pocket Maximum:	\$7,500.00

Per Pay Period: You Pay: **\$26.00**

Plan Info

Selected

Aetna Select

RECORDED WITH

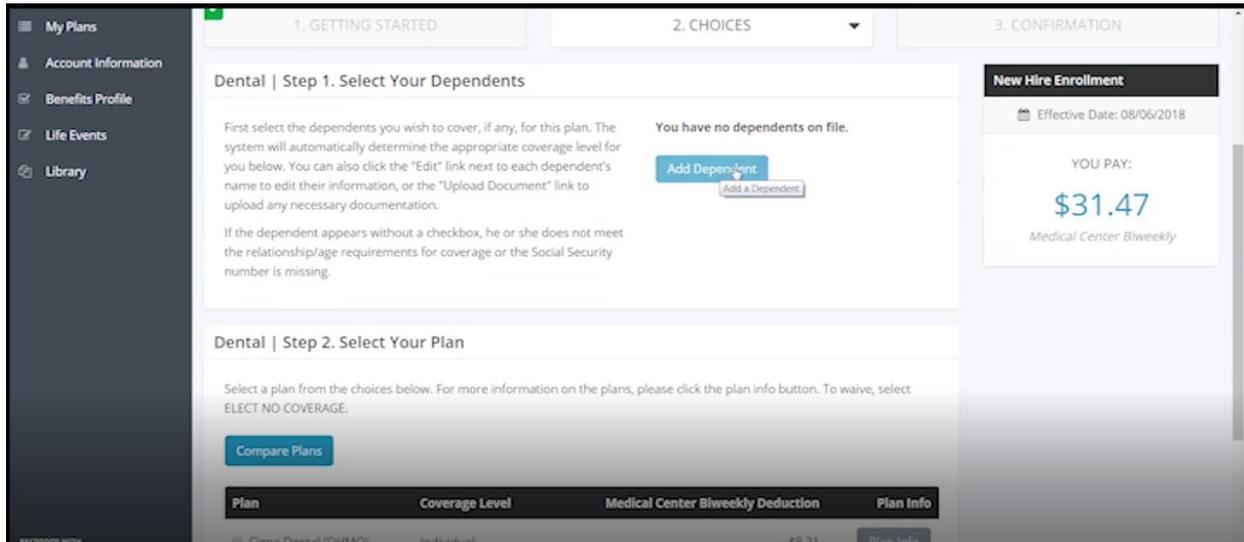
6. If you choose the Health Savers Plan, you will be asked to agree to allow VUMC to create an HSA account for you with Fidelity.

10/15/2019 Benefit Express

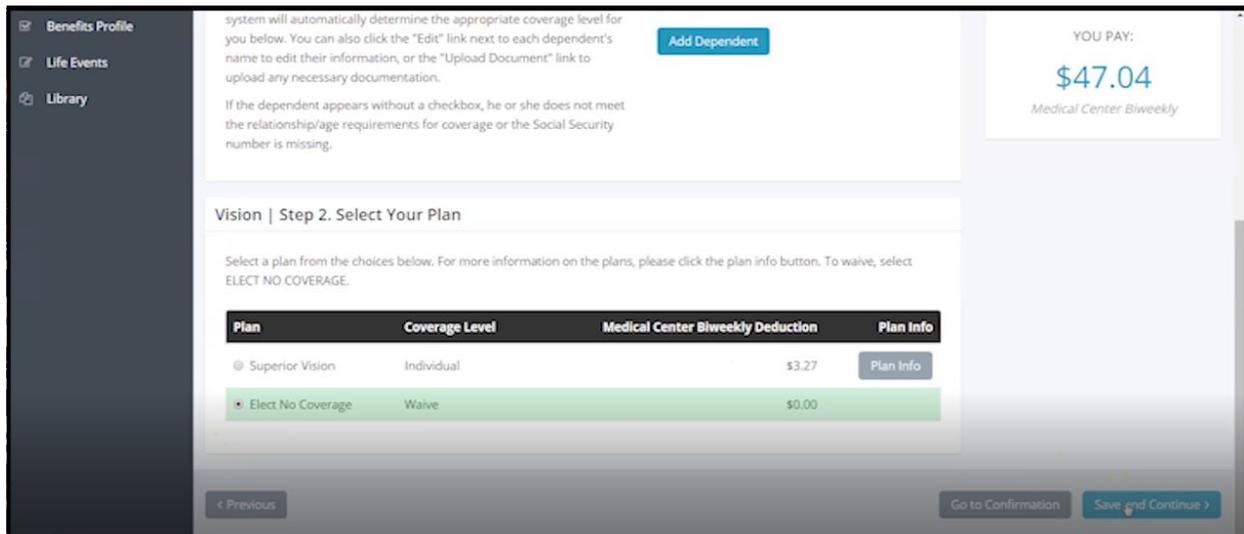
- I agree to notify Fidelity if I am employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA) or a municipal securities dealer. Absent such notice from me, I represent and warrant to Fidelity that this does not apply. If I am so affiliated, I understand that Fidelity must obtain consent and report my trading activity and other account data to my employer or other affiliated company. I understand that my account will continue to be restricted until such consent is received by Fidelity.
- I agree to notify Fidelity if I am, or an immediate family/household member is, a director, corporate officer, or 10% shareholder of a publicly held company or a control person of a public traded company under SEC Rule 144. Absent such notice from me, I represent and warrant to Fidelity that this does not apply.
- Contributions to my Fidelity HSA will be deposited into the FDIC-Insured Deposit Sweep position at one or more Program Banks assigned to this account from the HSA Program Bank List provided in the Fidelity HSA Documents above, and such Program Banks may change between the time I request this account and the HSA is actually opened.
- **I acknowledge that the Fidelity HSA is governed by a pre-dispute arbitration clause, which appears on the last page of the HSA Brokerage Customer Agreement in the Fidelity HSA Documents accessible above, and which I represent having read and agreed to.**

I Agree
 Decline

- Next, you will enroll in dental insurance. First select any dependents you may wish to cover and select the plan and coverage level you wish to enroll in or click “ELECT NO COVERAGE”.



- Next, you will enroll in vision insurance. First select any dependents you may wish to cover and select coverage level you wish to enroll in or click “ELECT NO COVERAGE”.



- Next, you will learn a bit more about our “anytime” benefits, including tuition assistance and retirement. These benefits can be changed any time and are not necessarily a part of Open Enrollment. After you review the information about tuition assistance, click the Save and Continue button to move to the next screen.

Benefits Profile

Life Events

Library

This page provides information regarding the staff tuition benefit. VUMC faculty should consult the **Faculty Manual** regarding full explanation of the tuition benefit for faculty.

Eligible Staff may be reimbursed for 70% tuition cost for one course of up to three credit hours (undergraduate or graduate-level) per semester taken at any accredited college or university in the United States (not to exceed 70% of Vanderbilt tuition for a similar course). You will need your supervisor's approval. You must receive a grade of 'C' or better. Eligibility starts with the semester beginning three months after your hire date.

Your **spouse** can receive a tuition discount for one course per semester taken at Vanderbilt. Upon satisfactory completion of the course, VUMC will reimburse 47% of the charge for tuition. Your spouse cannot be seeking a degree at Vanderbilt. The benefit will be reimbursed as taxable earnings to the eligible employee. Eligibility starts with the semester beginning three months after your hire date.

Your eligible **dependent children** may qualify for a 55% tuition discount on Vanderbilt courses (70% tuition discount for employees hired before Sept. 1, 2012). For dependent children enrolled at another eligible institution, the benefit is tied to the tuition amount charged and may not exceed 55% (70% for employees hired before Sept. 1, 2012) of Vanderbilt's tuition.

See the tuition policies on the [PolicyTech Website](#) or visit the [HR website](#) for additional information.

Effective Date: 08/06/2018

YOU PAY:

\$41.58

Medical Center Biweekly



After you review the information about retirement, click the Save and Continue button to move to the next screen and continue choosing your benefits.

Benefits Profile

Life Events

Library

The Vanderbilt University Medical Center 403(b) Retirement Plan is a mandatory long-term investment program for eligible faculty and staff to prepare for retirement with administrative services provided by Fidelity Investments. Participation is mandatory as a condition of employment for eligible employees.

All employees of VUMC are eligible to participate in the plan on a voluntary basis, generally starting on the first day of the first full month after the date employment begins. Visit Fidelity NetBenefits for enrollment information: www.netbenefits.com/vumc. Use NetBenefits to access a list of available funds, historical investment performance, plus interactive tools and calculators to help you better determine your retirement savings goals.

For full details about the plan including eligibility, visit the [HR website](#) and review the [Retirement Plan Summary Plan Description](#).

Retirement Consultation Sessions

As a VUMC employee, you can take advantage of Fidelity's guidance consulting service at no cost, even if you aren't currently participating in the retirement plan. Visit www.netbenefits.com/vumc or call 800.642.7131 to schedule an appointment. A Fidelity retirement planning consultant will meet one-on-one with you to assess the status of your retirement savings plan and answer important questions such as:

- What investments are right for me?
- Am I saving enough?
- How do I start to save for retirement?

Effective Date: 08/06/2018

YOU PAY:

\$41.58

Medical Center Biweekly



10. During Open Enrollment, you will also be able to enroll in enhanced short-term disability and supplemental life insurance, up to 8 times your salary. You can also choose coverage for your spouse or dependent.

The screenshot shows the 'My VUMC Benefits' portal for Benny TEST FITZ. The user is in the 'Traditional Short-Term Disability' section, which is divided into two steps: '1. CHOICES' and '2. CONFIRMATION'. The '1. CHOICES' step is currently active. The main content area is titled 'Traditional Short-Term Disability | Select Your Coverage Level'. It provides information about the disability program, including a 14-day wait period and a maximum weekly benefit of \$2,500. A note states that the benefit cannot be changed outside of the new hire enrollment window. On the right side, there is a 'New Hire Enrollment' summary showing an effective date of 10/01/2018 and a 'YOU PAY' of \$15.15 Medical Center Biweekly. At the bottom, there is a table with columns for Plan, Coverage Level, Medical Center Biweekly Deduction, and Plan Info.

11. Next up is flexible spending accounts, or FSAs. If you want to enroll in a health care or day care FSA, enter the amount you wish to contribute for the 2021 plan year. Otherwise enter zero. The amount you enter will be taken out of your paycheck in equal amounts every two weeks.

The screenshot shows the 'Health Care Flexible Spending | Make Your Choice' page. It includes a list of qualifying life events: 'Gain or loss of a dependent' and 'Gain or loss of your spouse or dependent's employment'. Below this, there is a paragraph explaining that if the user has already contributed during the plan year, they can submit claims for reimbursement, but prior deductions will not be refunded. The main section is titled 'Health Care Flexible Spending | Make Your Choice' and instructs the user to enter either the total annual amount or the amount to pay each pay period. It provides 'Min and Max Contributions': a minimum annual contribution of \$104.00 and a maximum annual contribution of \$2,600.00. A 'Calculate' button is visible at the bottom of the form.

12. If you want to enroll in a dependent care FSA, enter the amount you wish to contribute for the 2021 plan year. Otherwise enter zero. The amount you enter will be taken out of your paycheck in equal amounts every two weeks.

Remember that your election is for the entire year and can be changed only if you experience a **qualified family status change** such as:

- Marriage or divorce
- Gain or loss of a dependent
- Gain or loss of your spouse or dependent's employment

Dependent Day Care Flexible Spending Account | Make Your Choice

Start by entering either the total annual amount you would like to contribute for the next plan year or how much you would like to pay each pay period. Click the "Calculate" button to see the other total.

Min and Max Contributions:

- The minimum annual contribution to participate is **\$104.00**
- The maximum annual contribution to participate is **\$5,000.00**
- If you do not wish to participate, please enter **\$0.00**

ENTER:

Your Amount for the Year:

or

Deduction (Medical Center Biweekly):

[Calculate](#)

13. You can confirm your benefits choices by viewing the summary with your payroll deductions and a list of any covered dependents.

Plan Name	Coverage Detail	Coverage Period	You Pay	Coverage	Last Updated
Health					
Aetna Plus	Individual	08/06/2018 - 12/31/2018	\$26.00 <i>Medical Center Biweekly</i>		10/02/2018
Spousal Surcharge					
Waive		08/06/2018 - 12/31/2018	\$0.00 <i>Medical Center Biweekly</i>		10/02/2018
Dental					
BCBST Dental PPO	Individual	08/06/2018 - 12/31/2018	\$15.58 <i>Medical Center Biweekly</i>		10/02/2018
Vision					
Elect No Coverage	Waive	08/06/2018 - 12/31/2018	\$0.00 <i>Medical Center Biweekly</i>		10/02/2018
Traditional Short-Term Disability					
Traditional Short-Term Disability	66 2/3% of Salary - 14 Day Wait	10/01/2018 - 12/31/2018	\$15.15 <i>Medical Center Biweekly</i>		10/02/2018
Basic Life					

14. Lastly, you can print or email a copy of the confirmation statement for your records by clicking on the symbols in the top right corner of the confirmation page.

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Benny TEST Fitz

Benefits Information

Benefits Information for Benny TEST Fitz

[Print this page](#)

Show past and future benefit information

Plan Name	Coverage Detail	Coverage Period	You Pay	Coverage	Last Updated
Health					
Aetna Plus	Individual	08/06/2018 - 12/31/2018	\$26.00	Medical Center Biweekly	10/02/2018
Spousal Surcharge					
Waive		08/06/2018 - 12/31/2099	\$0.00	Medical Center Biweekly	10/02/2018
Dental					