

Effective: 7/1/2023; Revised: 9/8/2023; 6/21/2024; 6/13/2025  
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## CORE COVERAGE

### 1. HEALTH CARE PLAN

VUMC offers three health plan options:

- Plus
- Select (J-1 physician visa holders must choose this plan and participate in “Go for the Gold” to remain compliant with visa requirements.)
- Health Savers Plan (High Deductible Health Plan with HSA)

Navitus prescription drug coverage is included when you enroll in one of the health plan options.

Please review the benefits overview, online decision tools, summary plan description, and evidence of coverage booklets before selecting a health plan option.

### 2. LIFE INSURANCE

Basic life insurance coverage provided by VUMC is equal to the employee’s annual base benefits rate. Voluntary dependent coverage (spouse, \$10,000 increments up to \$250,000 or 50% of your supplemental; children, \$5,000 increments up to \$15,000) is also provided for eligible dependents. Additional Supplemental coverage of up to eight times the employee’s annual base up to \$1 million may be purchased by the employee.

### 3. RETIREMENT PLAN

The VUMC Retirement Plan is voluntary for new employees and is mandatory for eligible employees upon their one-year anniversary. When the employee has completed 12 months and 1,000 hours of service, they will be automatically enrolled in mandatory contributions and start receiving matching contributions, subject to the terms of the retirement plan. Fidelity Investments provides administrative services for plan accounts and offers a variety of investment options. If the employee does not complete their enrollment online at [www.netbenefits.com/vumc](http://www.netbenefits.com/vumc) prior to their 1-year anniversary, their contributions will default to a fund established by the Plan.

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**4. LONG-TERM DISABILITY (LTD)**

**Base LTD:** VUMC pays for Base LTD insurance covering the first \$24,000 of the employee's annual base pay.

**Buy-up LTD:** Automatic enrollment in this plan occurs on the first of the month after thirty days. Full LTD insurance provides a monthly income of 60% of the employee's salary and includes an additional 10% monthly contribution to the employee's retirement account, should they become totally disabled and are unable to work for more than six months. The employee can waive the Buy-up LTD coverage in Workday if they do not want this additional coverage.

**Revisions reviewed and approved by GMEC: 06/13/2025**