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

VUMC provides life insurance coverage for fully benefits eligible employees of one times their annal salary. 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 prior to their 1-year anniversary, their contributions will default to a fund established by the Plan.

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 at no cost to you This translates to maximum of $1,200 per month.

   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. If you do not want it, you must log in to Workday and waive it.,

5. **Short-Term Disability (STD)**

   Base STD: VUMC pays for short-term disability base coverage worth 66.7% of the first $24,000 of your annual salary at no cost to you. This translates to a maximum of $308 per week in benefit coverage up to 24 weeks.

   Buy-up STD: All new eligible employees are automatically enrolled in short-term disability buy-up, which covers the amount between $24,000 and your annual base pay. This coverage pays 66.7% of your covered base salary. This translates to a maximum benefit of $2,500 per week. If you do not want it, you must log in to Workday and waive it.

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