

Vanderbilt University Medical Center Graduate Medical Education

House Staff Benefits Outline 2020

This outline is intended as a guide only. For the most current, accurate details for benefits, please refer to the Employee Service Center at human.resources.vumc@vumc.org or (615) 343-7000.

Vanderbilt University Medical Center offers three health plan options. All options pay Vanderbilt Health Affiliated Network (“VHAN”), Aetna National Network and reduced out-of-network benefits. For more information refer to <https://hr.vumc.org/benefits>.

Vanderbilt University Medical Center Health Plan	Health Plan Option	Coverage Level	Monthly Premium**
<p>The Vanderbilt University Medical Center Health Plan has three options from which to choose. The Health Plan options have three networks: 1) Vanderbilt Health Affiliated Network (VHAN), 2) Aetna National Network, and 3) out-of-network. As our preferred network, you will usually receive the most cost-effective services using a VHAN provider. The Aetna network includes doctors and hospitals throughout the United States. Pricing varies based on salary, but all salaries for house staff in 2020 will be in the same pricing tier shown in the chart to the right.</p> <p>All three health plan options include the same Prescription Drug Benefit (https://hr.vumc.org/benefits/prescription). The prescription drug benefit is a multi-level formulary (i.e. list of covered drugs) with a recommended generic program. For members of the Aetna Plus and Aetna Select plans, the prescription drug benefit includes a copay for Tier 1 drugs and coinsurance for Tiers 2, 3 and specialty drugs.</p> <p>Members of the Health Savers Plan are responsible for paying the full cost of prescriptions until the deductible is met. Once you meet your deductible, you pay coinsurance, which is a percentage of the cost for your medical services or prescription drugs until you reach the out-of-pocket maximum. There are no copays in the Health Savers Plan.</p>	Aetna Plus	Employee	\$102
		Employee + Spouse/Partner	\$235*
		Employee + Child(ren)	\$202
		Family	\$305*
	Health Savers Plan	Employee	\$109
		Employee + Spouse/Partner	\$264*
		Employee + Child(ren)	\$225
	Aetna Select	Family	\$344*
		Employee	\$157
Employee + Spouse/Partner		\$407*	
Employee + Child(ren)		\$328	
	Family	\$545*	

* Add \$100 per month: If your spouse or partner has access to health coverage through an employer outside of VUMC but would prefer using the Vanderbilt University Medical Center Health Plan.

** Subtract \$20 per month: If you and all covered dependents are tobacco-free.

The following benefits descriptions are a brief overview. For more detail, please visit <https://hr.vumc.org/benefits>.

Benefit	Coverage Summary	Monthly Premium	
Dental	CIGNA Dental DHMO You MUST see a CIGNA Dental Care DHMO dentist (no coverage for out-of-network). Co-pays for dental services. No waiting periods, no deductibles. The Vanderbilt Dental Center does not participate in the Cigna DHMO network. Details: https://hr.vumc.org/benefits/dental	Employee	\$17.98
		Employee + Spouse/Partner	\$30.56
		Employee + Child(ren)	\$37.21
		Family	\$46.20
	BlueCross BlueShield DentalBlue PPO Coverage is available with any dentist, but you'll get the best benefit by seeing an in-network dentist. Pay co-insurance. There is a deductible and calendar year maximum. There is a waiting period and limitations for orthodontia procedures. Details: https://hr.vumc.org/benefits/dental	Employee	\$31.15
		Employee + Spouse/Partner	\$61.86
		Employee + Child(ren)	\$74.67
	Delta Dental PPO Coverage is available with any dentist, but you'll get the best benefit by seeing an in-network dentist (largest network in the nation). Pay co-insurance. There is a deductible and calendar year maximum. There is a waiting period and limitations for orthodontia procedures. Details: https://hr.vumc.org/benefits/dental	Family	\$104.89
		Employee	\$27.90
Employee + Spouse/Partner		\$55.47	
Employee + Child(ren)		\$69.90	
	Family	\$101.75	

Benefit	Coverage Summary	Monthly Premium	
Vision	The optional Superior Vision plan offers a wide network of providers, including Vanderbilt Eye Institute, Target, Wal-Mart and Lens Crafters. Coverage includes eye examinations, prescription eyewear and contact lenses. Details: https://hr.vumc.org/benefits/vision	Employee	\$6.53
		Employee + Spouse/Partner	\$10.93
		Employee + Child(ren)	\$11.46
		Family	\$18.64
Flexible Spending Account (FSA)	A Flexible Spending Account (FSA) enables you to set aside money on a pre-tax basis to pay for eligible health-related or dependent day care expenses. You save money by paying less in taxes. Money contributed to your FSA account must be used in the plan year or during the “grace period” which ends March 15 following the plan year. Money not used will be lost, as required by Federal law. Details: https://hr.vumc.org/benefits/fsa .	The amount(s) you elect will be evenly deducted from each paycheck of the year, beginning with the first paycheck after your eligibility date.	
Retirement	You are eligible to contribute a portion of your salary (up to IRS limit) to the VUMC retirement plan immediately. After one full year of service, you will automatically be enrolled in the Mandatory level at 3% of your salary with a dollar-for-dollar match from VUMC. The maximum amount VUMC will match is 5%. Details: https://hr.vumc.org/benefits/retirement	VUMC matches 3% (mandatory) and an additional 2% (voluntary) after one year.	
Short-term Disability	Traditional Short-term Disability insurance is an optional benefit for your first year at VUMC (effective starting the first of the month following 30 days of employment). It would pay a portion of your income if you become unable to work due to an approved medical condition (Including childbirth), after a 14 day wait period. After one year, Enhanced Short-term Disability begins and VUMC will pay for base coverage for the first \$24,000 of your annual base salary. You will be automatically enrolled to purchase Buy-Up/Full coverage to cover the remainder of your annual base salary, but you can opt out of Buy-Up coverage at any time. More information: https://hr.vumc.org/benefits/short-term-disability	Employee pays premium for 1 st year Traditional Short-term Disability. After 1 st year, VUMC pays premium to cover the first \$24,000 of your annual salary and employee pays for optional coverage above \$24,000. Premium rates vary based on coverage and annual base salary.	
Long Term Disability	Long-term Disability (LTD) replaces 60% of your covered income if you become disabled and cannot work for more than six months. Full LTD includes a 10 percent monthly contribution to your retirement account if you participate in the Vanderbilt University Medical Center Retirement Plan. Details: https://hr.vumc.org/benefits/longterm Also see Voluntary Long-Term Disability option in the next chart.	VUMC pays for LTD insurance covering the first \$24,000 of your annual salary (Base LTD). You pay for coverage above \$24,000, including 10% monthly retirement contribution (Full LTD), or not including a retirement contribution (Core LTD). Enrollment is automatic, but you may choose to waive coverage above \$24,000.	
Accidental Death and Dismemberment	Accidental Death & Dismemberment (AD&D) pays a benefit if you lose your life, limbs, eyes, speech or hearing due to an accident. Family coverage is available for eligible family members. You may purchase AD&D coverage in increments of \$10,000 (up to \$500,000). Details: https://hr.vumc.org/benefits/add	The cost for individual coverage is .14 cents per \$10,000 per month.	
Life Insurance	VUMC provides Basic Life Insurance in an amount equal to your annual base benefits rate (typically your annual salary). Dependent coverage (spouse, \$5,000; children, \$2,500) is also included in the Basic Life coverage. Dependent coverage cannot be increased. You may choose Supplemental Life coverage of 1, 2, or 3 times your annual base benefits rate up to an overall maximum of \$1,000,000. If you elect Supplemental Life coverage as a new VUMC employee within your new employee enrollment period, there is no medical review required for coverage that does not exceed \$500,000. Details: https://hr.vumc.org/benefits/life	VUMC pays premium for Basic Life Insurance; employee pays monthly premium for Supplemental Life Insurance based on coverage, annual base benefits rate, and age.	

Questions regarding the following benefits can be referred to Risk and Insurance Management at 615-936-0660. Please note the links for details in this chart are only accessible with a VUMC ID login.

Insurance Type	Coverage Summary	Premium
Workers' Compensation	Employees who have suffered a compensable injury, meaning that the authorized treating physician has determined it to be work-related, may be entitled to receive the medical and wage replacement benefits as prescribed by the Tennessee Workers' Compensation Act. Details: https://www.vumc.org/risk-management/workers-comp	VUMC pays premium.
Professional Liability	Provides coverage on an occurrence basis for injury caused by medical incident within the scope of VUMC assigned activities. Details: https://www.vumc.org/risk-management/intro-pl	VUMC pays premium.
General Liability	Provides coverage for bodily injury or property damage liability arising from ownership or use of buildings or premises and/or legal liability arising from Medical Center operations. Details: https://www.vumc.org/risk-management/general-liability	VUMC pays premium.
Business Travel	VUMC's travel accident policy provides coverage for faculty and staff traveling on behalf of or at the direction of Vanderbilt. More information: https://www.vumc.org/risk-management/travel-policy	VUMC pays premium.

Questions regarding the benefits below can be referred to the Graduate Medical Education Office at gme.office@vumc.org or (615)322-4916.

Benefit	Description
Voluntary Long Term Disability	This program solely for house staff is offered through Marsh & McLennan Agency – Benefit Planning Group (MMA-BPG). For information regarding this option refer to this document (www.mc.vanderbilt.edu/documents/gme/files/HouseStaffDisabilityProgramHighlights.pdf) and/or contact MMA-BPG's Vanderbilt GME Representative, Marc Flur, at 800-225-7174 x 121 or via email at marc.flur@marshmma.com for premium information.
Vacation	All house staff are eligible for three weeks (i.e. 15 business days or 120 hours) of vacation upon their start date. House staff must schedule vacation days with approval from the Program Director. Vacation time must be used in the appointment year in which it is accrued.
Sick Leave	House officers accrue paid sick time at the rate of one day per month except when they are on unpaid leave. Sick time can only be used for time off due to the resident's illness or the illness of an eligible family member.
Family and Medical Leave Act	Consistent with the Family and Medical Leave Act, eligible house staff are able to take up to 12 weeks of job-protected unpaid leave for certain personal medical reasons or for qualifying family reasons, up to 26 weeks of military caregiver leave to care for a covered service member with a serious injury or illness, or up to four months for childbirth or adoption. House officers are eligible if they have worked at least 12 months and have had at least 1250 hours of work. If house staff qualify for FMLA for the birth of a child or adoption, then they are eligible for two weeks of paid parental leave. Details: https://hr.vumc.org/fmla .
Parking	Parking is underwritten by VUH and all affiliated hospitals.
On Call	Vanderbilt will provide sleeping quarters and meals for residents when on call overnight in Vanderbilt University Medical Center.
Laundry	White coats and scrubs and the laundry of such will be provided.
Go for the Gold	The Go for the Gold program includes three steps. Complete each step by October 31st, 2020 by logging into your Health <i>Plus</i> Health Guide. Earn rewards up to \$240 per year. (Step 1. Health Assessment, Step 2. Wellness Actions Log, Step 3. Game Plan for Your Health) Incentives: Go for the Gold Wellness Credit: Faculty and staff paying for Vanderbilt Health Plan benefits on 1/1/2021 can earn a Wellness Credit of up to \$240 for completing Go for the Gold. Details: https://www.vumc.org/health-wellness/about-go-gold This credit can also be used towards a membership to the Vanderbilt Recreation Center. Details: https://www.vumc.org/health-wellness/go-gold-incentives-vumc Vanderbilt Recreation Center Website: https://www.vanderbilt.edu/recreationandwellnesscenter/
Dayani Center for Health and Wellness	House staff are eligible for a GME-supported membership at the Dayani Center for Health and Wellness. The facility is a medical rehab center that includes an indoor pool, indoor track, stationary exercise equipment, locker rooms and a variety of land and aquatic based group fitness classes. The facility is open M-Th 6:30 AM – 6:00 PM and Friday from 6:30 AM – 5:00 PM. The facility is closed on weekends. The application/release form is available at the Dayani Center. Details: http://www.vanderbilthealth.com/dayani/ .