

Vanderbilt University Medical Center Graduate Medical Education

House Staff Benefits Outline 2016

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@vanderbilt.edu or (615) 343-7000.

Vanderbilt offers three health plan options. All options are preferred provider organizations (PPOs), which pay Vanderbilt Health Affiliated Network (“VHAN”), Aetna “POS II” in-network and reduced out-of-network benefits. For more information refer to this document: <https://hr.mc.vanderbilt.edu/benefits/2016BenefitsOverviewCandidate.pdf>.

Vanderbilt Health Plan

	Health Plan Option	Coverage Level	Monthly Premium**
<p>The Vanderbilt Health Plan has three options from which to choose. All three options are preferred provider organizations (PPOs) administered by Aetna. PPO plans allow you to see any doctor, but you will get the best discount if you see a doctor in the network. PPOs also allow you to see a specialist without a referral. The Health Plan options have three networks: 1) Vanderbilt Health Affiliated Network, 2) in-network: Aetna National Network (POS II), and 3) out-of-network. The Vanderbilt Health Affiliated Network copay, coinsurance, and deductible offer employees the biggest discount on health care expenses. The Aetna network includes doctors and hospitals throughout the United States. Pricing varies based on salary, but all salaries for house staff in 2016 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 (http://hr.mc.vanderbilt.edu/benefits/prescription.php), and provide 100% coverage for preventive care and screenings, with no deductible or co-pay required, as long as the service meets the guidelines for a preventive care service and is not for screening of a diagnosis.</p>	Aetna Plus	Employee	\$92
		Employee + Spouse/Partner*	\$213
		Employee + Child(ren)	\$182
	Aetna Select	Employee	\$127
		Employee + Spouse/Partner*	\$331
		Employee + Child(ren)	\$267
	Aetna HealthFund	Employee	\$99
		Employee + Spouse/Partner*	\$239
		Employee + Child(ren)	\$204
Family*	\$311		

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

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

Dental, Eye Care, FSA, Retirement, Short- and Long-term Disability, AD&D, and Life benefits descriptions are a brief overview. For more detail, please visit <https://hr.mc.vanderbilt.edu/benefits/2016BenefitsOverviewCandidate.pdf>.

Benefit	Coverage Summary	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, no annual limit. Preventive care (cleanings, x-rays); Basic care (fillings, basic restorative work); Major services (bridges, crowns, root canals, orthodontia) Details: http://hr.mc.vanderbilt.edu/benefits/dental.php	Employee	\$15.83
		Employee + Spouse/Partner	\$26.92
		Employee + Child(ren)	\$32.78
		Family	\$40.69
Dental	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. Preventive care (cleanings, x-rays); Basic care (fillings, basic restorative work); Major services (bridges, crowns, root canals, orthodontia) Details: http://hr.mc.vanderbilt.edu/benefits/dental.php	Employee	\$31.15
		Employee + Spouse/Partner	\$61.86
		Employee + Child(ren)	\$74.67
		Family	\$104.89
Vision	The optional Superior Vision plan offers a wide network of providers, including Vanderbilt Eye Institute, Target, Wal-Mart and LensCrafters. Coverage includes eye examinations, prescription eyewear and contact lenses as well as discounts on refractive surgery (LASIK). Details: http://hr.mc.vanderbilt.edu/benefits/vision.php	Employee	\$6.28
		Employee + Spouse/Partner	\$10.51
		Employee + Child(ren)	\$11.02
		Family	\$17.92

Flexible Spending Account (FSA)	A Flexible Spending Account (FSA) enables you to set aside money on a pre-tax basis (before federal income and FICA taxes are deducted) 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 during the plan year. Money not used will be lost, as required by Federal law. Details: https://hr.mc.vanderbilt.edu/benefits/fsa.php .	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 Vanderbilt retirement plan immediately. After one full year of service, you will automatically be enrolled in the Mandatory level at 3% with a 3% match from Vanderbilt. The maximum amount Vanderbilt will match is 5%. Details: https://hr.mc.vanderbilt.edu/benefits/retirement/index.php	Vanderbilt 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 Vanderbilt (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, after a 14 day wait period. After one year, Enhanced Short-term Disability begins and Vanderbilt will pay for base coverage for the first \$24,000 of your annual base benefits rate. You will be automatically enrolled to purchase Buy-Up coverage to cover the remainder of your annual base salary, but can waive Buy-Up coverage at any time. More information: http://hr.mc.vanderbilt.edu/benefits/short-term-disability/index.php .	Employee pays premium for 1 st year Traditional Short-term Disability. After 1 st year, Vanderbilt 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 benefits rate.
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. LTD benefit includes a 10 percent monthly contribution to your retirement account if you participate in the Vanderbilt University Retirement Plan. Details: http://hr.mc.vanderbilt.edu/benefits/Long-term.php Also see Voluntary Long Term Disability option in the next chart.	Vanderbilt pays for LTD insurance covering the first \$24,000 of your annual salary. You pay for coverage above \$24,000. Enrollment is automatic, but you may choose to waive coverage above \$24,000.
Accidental Death and Dismemberment	Accidental Death & Dismemberment (AD&D) pays your beneficiary if you die in an accident; AD&D would pay you a percentage of the elected benefit if you suffer dismemberment in an accident. Family coverage is available for eligible family members. Benefits for a family member's loss are paid at a percentage of your elected benefit. You may purchase AD&D coverage in increments of \$10,000 (up to \$500,000). Details: http://hr.mc.vanderbilt.edu/benefits/ad-d.php .	The cost for individual coverage is .14 cents per \$10,000 per month and for family coverage is .23 cents per \$10,000 per month.
Life Insurance	Vanderbilt provides Basic Life Insurance for you in an amount equal to your annual base benefits rate (which is typically your annual salary). Dependent coverage (spouse/domestic partner, \$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 Vanderbilt employee within your new employee enrollment period, there is no medical review required for coverage that does not exceed \$500,000. Details: https://hr.mc.vanderbilt.edu/benefits/lifeinsurance.php .	Vanderbilt pays premium for Basic Life Insurance; employee pays monthly premium for Supplemental Life Insurance based on coverage, annual base benefits rate, and age.

Insurance Type

Coverage Summary

Premium

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@mma-bpg.com .	Contact MMA-BPG’s Representative for premium information.
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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 VUnetID login.

Insurance Type	Coverage Summary	Premium
Workers’ Compensation	Provides benefit to employees who suffer an injury or occupation disease or death resulting from their work. The coverage provides for medical treatment and lost wages for claims that are determined to be compensable under state law for the duration of the event. Lost wages benefits would be either for Temporary Total Disability (compensation while temporarily off work following a 7-day waiting period) or Permanent Partial/Total Disability (compensation for injuries that cause permanent partial or total disability). A medical treatment benefit applies only to treatment from an authorized medical provider. The death benefit includes burial expenses, and benefits to the employee’s dependents. Details: https://www4.vanderbilt.edu/riskmanagement/workers-comp.php .	Vanderbilt 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://www4.vanderbilt.edu/riskmanagement/intro-pl.php .	Vanderbilt 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 University and Medical Center operations. Details: https://www4.vanderbilt.edu/riskmanagement/general-liability.php .	Vanderbilt pays premium.
Business Travel Accident	Vanderbilt’s travel accident policy provides coverage for faculty and staff traveling on behalf of or at the direction of Vanderbilt. More information: https://www4.vanderbilt.edu/riskmanagement/travel-policy.php .	Vanderbilt pays premium.

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

Benefit	Description
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.
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.