

Effective: 7/1/2023; Revised: 9/8/2023; 10/20/2023; 6/21/2024  
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## VOLUNTARY COVERAGE

### 1. ACCIDENTAL DEATH AND DISMEMBERMENT

Accidental Death and Dismemberment (AD&D) insurance pays a benefit if the employee loses their life, limbs, eyes, speech or hearing due to an accident. Employees can purchase coverage for themselves only, or for their family in increments of \$10,000 up to a maximum of 10 times their Annual Base Benefits Rate or \$500,000, whichever is less. VUMC benefit overview for accidental death and dismemberment can be found here under benefits:  
<https://www.vumc.org/gme/tools-instructions-resources>

### 2. DENTAL INSURANCE

VUMC offers three voluntary dental plans:

- BCBS DentalBlue PPO
- Delta Dental PPO
- CIGNA Dental Care (DHMO)

There are different provider networks, co-pays, and deductibles for each dental option. Please review the details carefully before making an election. VUMC benefit overview for dental can be found here under benefits:  
<https://www.vumc.org/gme/tools-instructions-resources>

### 3. FLEXIBLE SPENDING ACCOUNTS (FSAs)

If the employee or their family has regular, foreseeable medical or dependent care expenses, FSAs allow them to set aside a limited amount of money on a pre-tax basis (before Federal income and FICA taxes) to pay for these eligible expenses. Employees save money by paying less tax. They then file receipts (for eligible expenses along with a claim form) to WEX for reimbursement. There are two types of FSAs available to VUMC employees:

- **Health Care FSA** — A health care FSA is used to pay for unreimbursed, out-of-pocket medical expenses, such as prescription copays, vision care appointments, eyeglasses/contacts, and other eligible expenses for employees and any tax dependents in their households.

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- **Dependent Day Care FSA** — A dependent day care FSA is used to pay for expenses to place the employee's children (under the age of 13) or other eligible tax dependents in day care or other custodial care to enable the employee to be gainfully employed.

VUMC benefit overview for FSA can be found here under benefits:  
<https://www.vumc.org/gme/tools-instructions-resources>

#### 4. **SHORT-TERM DISABILITY**

The base short-term disability policy provides a no-cost base coverage on the first \$24,000 of annual base salary (pays up to \$308 a week), which is paid for by VUMC, and "buy-up" coverage, which is paid for by the employee. The buy-up coverage would pay 66.7% of the employee's base salary (up to \$2,500 a week) if they become sick or injured outside of the workplace automatic enrollment in both the base and buy-up short-term disability plan occurs on the first of the month after 30 days of employment. VUMC benefit overview for short-term disability found here under benefits: <https://www.vumc.org/gme/tools-instructions-resources>

#### 5. **VISION INSURANCE**

The optional Vision Plan is administered through Metlife Vision. Coverage provides for one vision exam every 12 months after co-pays and a benefit towards the purchase of eye glasses or contact lenses. VUMC benefit overview for vision insurance found here under benefits: <https://www.vumc.org/gme/tools-instructions-resources>

#### 6. **SUPPLEMENTAL INDIVIDUAL LONG-TERM DISABILITY INSURANCE**

Long-Term Disability is a benefit that protects an employee from loss of income in the event that they are unable to work for an extended period of time due to illness, injury, or accident. Employer-provided Long-Term Disability plans may not meet the full financial needs of a disabled employee and the benefits may be treated as taxable income. Supplemental Individual Disability benefits will help bridge this income gap.

An external Supplemental Individual Disability program is available to VUMC House Staff which provides significant discounts off individually owned policies.

- Provides a 20% permanent discount off gender distinct rates on all current and future coverage.

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- Coverage is available without any medical or financial underwriting.
- Benefits are paid if you can't work in your specialty even if working in another job.
- This Supplemental coverage is fully portable with the same discounted rates when the policyholder finishes residency or fellowship at VUMC.
- Supplemental coverage pays benefits in addition to the group Long-Term Disability plan provided through VUMC or any future employer.
- Benefit amounts can be increased to cover your future earnings without medical screening.

This exclusive plan is administered by MarshMcLennan Agency (MMA). For more information and individualized quotes please contact Marc Flur - [marc.flur@marshmma.com](mailto:marc.flur@marshmma.com) or (919) 418-8630.

- 7. ACCESS TO INTERIM HEALTH AND DISABILITY INSURANCE PRIOR TO YOUR START DATE**  
Your health insurance coverage at VUMC will begin on your start date. The Office of Graduate Medical Education provides access to information regarding interim coverage you can purchase if desired to cover potential gaps in coverage prior to your start date at VUMC. If you need interim health or disability insurance coverage prior to your start date at VUMC please contact MarshMcLennan Agency at 1-844-854-9142 and indicate you are an incoming House Staff member at VUMC and will need quotes for short-term interim health insurance coverage or Individual Long-Term Disability Insurance prior to your start date.

**Revisions reviewed and approved by GMEC: 06/21/2024**