



Vanderbilt University Medical Center Postdoctoral Trainee Benefits Program: Open Enrollment 2025/2026

Open Enrollment Dates Sept 1 – 12, 2025



Gallagher

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Agenda



- The Role of Gallagher and the Insurance Carriers
- Review of all Benefits, Rates and Plan Designs
- Explanation of Online Open Enrollment Process

The Role of Gallagher and the Insurance Carriers

GALLAGHER BENEFIT SERVICES

The role of Gallagher is to design, market, and implement the benefits programs for VUMC Postdoctoral Trainees.

We advocate for and serve as a “middleman” for postdocs with the insurance companies.

We are here to answer your questions so that you and your loved ones get the healthcare that you need.

INSURANCE CARRIERS

The role of the insurance companies is to provide Medical, Dental, Vision & Life Insurance Plans.

They provide you with access to health providers and pay the claims associated with your care.



What is Open Enrollment?








- Open Enrollment is an annual period of time designated to allow current enrollees the opportunity to make changes to their coverage that are otherwise not allowed throughout the rest of the year, unless you experience a qualifying life event.
- **Examples of qualifying life events are:**
 - Marriage
 - Divorce
 - Birth of a child
 - Death of a dependent
 - Adoption or placement of adoption of a child
 - Loss of coverage
 - Dependent arrival in the U.S.
 - Dependent loss of eligibility due to attainment of age 26
- Open Enrollment also allows those Postdocs who initially waived coverage to now enroll, including dependents

What is Open Enrollment?

All Postdocs currently enrolled in the Vanderbilt University Medical Center Postdoctoral Trainee Benefits Program have the option of making the following changes during the Open Enrollment Period from **September 1 – September 12, 2025:**

- Change Medical plan and/or Dental plan
- Enroll in the voluntary vision plan if previously waived
- If you previously waived either yourself and/or your family members, you/they may enroll in the program at this time
- All changes will be effective **October 1, 2025**
- ***If you are not changing your current enrollment, no action is necessary***

Benefits Offered Through the Postdoctoral Trainee Benefits Program

Plan Name	Insurance Type	Company
80/60 PPO Base Plan	Medical	
90/70 PPO Buy-Up Plan	Medical	
HMO	Dental	
PPO	Dental	
PPO	Vision (Voluntary)	
Life and Accidental Death & Dismemberment (AD&D)	Life	
Long Term Disability (LTD)	Disability	

Benefits Plan/Rate Changes for Plan Year 2025/2026

Plans (No change to Plans)	Increases
Medical	+ 7.0% increase from previous plan year
Dental	+ 2.9% HMO & + 5.4% PPO Dental Plans
Vision	No increase
Disability	No increase from previous plan year
Life	No increase from previous plan year

IMPORTANT:

- *No action required if you want to keep the same benefits as the prior Plan year (2024/2025)*
- *If you want to make changes to your plans, or if you are adding dependents to the plan, you must complete and submit a new **Enrollment Form** during the Open Enrollment period (Sept 1 – 12, 2025)*
- *The Enrollment Form can be found on the VUMC Postdoc Benefits Portal: <https://clients.garnett-powers.com/pd/vumc/>*

Postdoctoral Trainee Benefits Program

AETNA Medical Plans	Total Monthly Cost	VUMC Contribution	Postdoc Contribution
80/60 PPO Medical Plan			
Postdoc	\$964.73	\$964.73	\$0
Postdoc + Spouse	\$2,238.29	\$2,238.29	\$0
Postdoc + Child(ren)	\$1,977.80	\$1,977.80	\$0
Postdoc + Family	\$3,203.10	\$3,203.10	\$0
90/70 PPO Medical Plan "Buy Up"			<i>Difference between the two plan costs - Billed directly to postdoc via "FreshBooks"</i>
Postdoc	\$1,017.37	\$964.73	\$52.64
Postdoc + Spouse	\$2,360.37	\$2,238.29	\$122.08
Postdoc + Child(ren)	\$2,085.64	\$1,977.80	\$107.84
Postdoc + Family	\$3,377.74	\$3,203.10	\$174.64



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What is a PPO Plan?

- The PPO plan offers more flexibility and choice than the HMO plan due to the In-Network and Out-of-Network selection you make at the time you seek services
- The In-Network benefits (copays/coinsurance) will be covered at a higher level than the Out-of-Network benefits
- At the time of service, you have the ability to seek care from a Specialist, without having to obtain a referral from a Primary Care Physician (PCP)
- The contractual agreement between the PPO Plan and the In-Network Provider is on a “discounted fee for service” basis
- You will pay more out-of-pocket when you seek services Out-of-Network because those physicians are not providing the same contracted discounts as the In-Network physicians

Aetna 80/60 Base Plan

- The Open Choice PPO 80/60 plan offers you comprehensive benefit coverage with an In-Network and Out-of-Network benefit as well as prescription drug benefits
- This plan is the base plan, or 'default plan' that the University offers *at no cost to the postdoc*
- Before enrolling your eligible dependents, please check with your Department Administrator to assure that your dependents are eligible for the plan

Aetna 90/70 Buy-Up Plan

- The Aetna Open Choice PPO 90/70 Buy-Up Option Plan offers you comprehensive benefits coverage with an In-Network and Out-of-Network benefit as well as prescription drug benefits
- If you wish to be enrolled in this plan, you will be responsible for a monthly contribution depending on your enrollment tier
- Before enrolling your eligible dependents, please check with your Department Administrator to assure that your dependents are eligible for the plan

Postdoctoral Trainee Benefits Program: Aetna Medical Plans

Aetna 80/60 PPO Base Medical Plan			Aetna 90/70 PPO Buy-Up Medical Plan	
Core Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (Individual/Family)	\$500/\$1,000	\$1,000/\$2,000	\$500/\$1,000	\$1,000/\$2,000
Annual Maximum Out-of-Pocket (Individual/Family)	\$3,000/\$6,000	\$7,500/\$15,000	\$2,000/\$4,000	\$4,000/\$8,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Annual Wellness Physical Exam	\$0**	40% Coinsurance*	\$0**	30% Coinsurance*
Physician Office Visit	\$25 Copay**	40% Coinsurance*	\$20 Copay**	30% Coinsurance*
Specialist Visit	\$40 Copay**	40% Coinsurance*	\$40 Copay**	30% Coinsurance*
Teladoc Health	\$0**		\$0**	
Diagnostic Tests	20% Coinsurance*	40% Coinsurance*	10% Coinsurance*	30% Coinsurance*
Walk-In Clinics	\$25 Copay**	40% Coinsurance*	\$20 Copay**	30% Coinsurance*
Urgent Care	\$35 Copay**	\$35 Copay**	10% after \$50 Copay**	30% Coinsurance*
Emergency Room Visits	20% Coinsurance after \$150 Copay**	20% Coinsurance after \$150 Copay**	10% after \$150 Copay**	10% after \$150 Copay**
Outpatient Hospitalization	20% Coinsurance*	40% Coinsurance*	10% Coinsurance*	30% Coinsurance*
Inpatient Hospitalization	\$150 Copay + 20%*	\$300 Copay + 40%*	10% After \$150 Copay*	30% After \$250 Copay*
Pregnancy (Childbirth/Delivery)	\$150 Copay + 20%*	\$300 Copay + 40%*	10% After \$150 Copay*	30% After \$250 Copay*
Prescription Drugs - Retail 30 day supply (Generic/Preferred Brand Name/Non-Preferred Brand Name/Specialty)	\$10/\$20/\$35/20% Copay/RX**	\$10/\$20/\$35 + 50% Coinsurance**	\$15/\$35/\$50/20% Copay/Rx**	30% of submitted cost after applicable in-network cost share; Specialty drugs not covered**
Prescription Drugs - Mail Order 31-90 day supply (Generic/Preferred Brand Name/Non-Preferred Brand Name/Specialty)	\$20/\$40/\$70/20% Copay/RX**	\$10/\$20/\$35 + 50% Coinsurance**	\$30/\$70/\$100/20% Copay/Rx**	30% of submitted cost after applicable in-network cost share; Specialty drugs not covered**
Outpatient Mental Health	\$40 Copay**	40% Coinsurance*	\$40 Copay**	30% Coinsurance*
Inpatient Mental Health	\$150 Copay + 20%*	\$300 Copay + 40%*	10% After \$150 Copay*	30% After \$250 Copay*
Routine Eye Exam	\$0 - 1 exam per 24 months**	40% Coinsurance*	\$0 - 1 exam per 24 months**	30% Coinsurance*
	*After Deductible is met.			
	**Emergency care & prescription drugs; plus in-network office visits & preventive care are covered before you meet your deductible.			

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Postdoctoral Trainee Benefits Program

AETNA Dental Plans	Total Monthly Cost	VUMC Contribution	Postdoc Contribution
HMO Dental Plan			
Postdoc	\$20.48	\$20.48	\$0
Postdoc + Spouse	\$40.33	\$40.33	\$0
Postdoc + Child(ren)	\$51.49	\$51.49	\$0
Postdoc + Family	\$76.71	\$76.71	\$0
PPO Dental Plan			
Postdoc	\$37.16	\$37.16	\$0
Postdoc + Spouse	\$73.13	\$73.13	\$0
Postdoc + Child(ren)	\$93.31	\$93.31	\$0
Postdoc + Family	\$139.13	\$139.13	\$0

Postdoctoral Trainee Benefits Program

Plans	VUMC Contribution	Postdoc Contribution
Voluntary SunLife Vision Plan		
Postdoc	\$0	\$8.93
Postdoc + Spouse	\$0	\$17.86
Postdoc + Child(ren)	\$0	\$19.64
Postdoc + Family	\$0	\$28.57
 Life/AD&D/Long-Term Disability**	\$12.05	\$0

**** Paid for by VUMC**

Summaries of Benefits and Coverage

- The Patient Protection and Affordable Care Act (PPACA) requires that you be notified that the Summaries of Benefits and Coverage for your medical plans are currently available on our website
- The Summaries of Benefits and Coverage follow the recommended guidelines of PPACA in a standardized format to make them easier to read and comprehend to better serve you in making your plan selections
- You may request a paper copy at no charge by calling the toll-free number on your new ID card
- You may also print a copy directly from the Gallagher website

Prescriptions – Mail Order Pharmacy

You can order maintenance medications through Aetna's Rx Home Delivery for chronic conditions such as asthma, arthritis, diabetes, high cholesterol and heart conditions

The costs on the 80/60 PPO Base Plan up to a 31-90 day supply are:

- **Preferred Generic** = \$20
- **Preferred Brand Name** = \$40
- **Non-preferred brand name** = \$70

The costs on the 90/70 PPO Buy-Up Plan up to a 31-90 day supply are:

- **Preferred Generic** = \$30
- **Preferred Brand Name** = \$70
- **Non-preferred brand name** = \$100

Please visit https://clients.garnett-powers.com/pd/vumc/downloads/Aetna_Mail_Order_Prescriptions.pdf for mail order information



Wellness Programs

- **Aetna Member Website** - This is a simple and secure online member portal that allows you to view your medical visits and claims status, print temporary ID cards and gain access to more important information to manage your healthcare

Once you have your member ID, you may register for access to this site. There will be instructions on the website to assist you and/or download the Aetna Health App from the Apple App Store or Google Play

- **Aetna “Beginning Right” Program**— Provides a pregnancy risk survey and a wealth of information to assist you when either you or your partner becomes pregnant
- **Fitness Discount Program** - You'll receive lower rates on a gym membership in the large GlobalFit™ network, plus receive discounts on health coaching and fitness equipment
- **24-Hour Nurse Line** - By calling 1-800-556-1555 (TTY: 711) toll-free, you can get answers to questions from a registered nurse 365 days a year regarding health conditions, medical tests or procedures, as well as listen to the Audio Health Library
- **Aetna “Health Your Way” Program** – offers digital coaching, health assessments and more
- **Aetna Mail Service Pharmacy** – save money each month by having your prescriptions mailed to you

When and Where to Access Care

Type of Provider	Scenario	Type of Illness or Injury
Primary Care Physician (PCP)	Annual wellness exams, or moderate pain that needs to be diagnosed	General checkup, moderate pain of unknown origin, etc.
Specialist	Experiencing pain specific to a particular region of the body (ie: muscular, gastrointestinal, ocular, bone/joint, skin, ears/nose/throat, etc.)	Ulcers, rash, digestive problems, vision problems, elevated test levels, etc.
24-Hour Nurse Line	Talk with a registered nurse - available 24 hours a day/ 7 days a week	Non-emergency medical scenarios in which you are trying to decide if you need to go to the doctor or not
Teladoc	Virtual doctor's appointments available 24/7 for general medical, mental health and dermatology issues	Non-emergency medical scenarios conditions like flu, sinus infections, sore throats, eczema, acne, rashes; Access to mental health therapists 7 days a week 7am-9pm
Walk-In Clinic	Treatment of unscheduled, non-emergency illnesses/injuries and certain immunizations	Vaccination, mild cold/flu, minor cuts/abrasions, etc.
Urgent Care (Alternative to ER)	Treatment of most non-life threatening emergencies	Broken bones (not multiple fractures), minor wounds (not bleeding profusely), mild fever, flu, acute sinusitis, etc.
Emergency Room (ER)	Treatment of all life/limb-threatening emergencies	Severe head trauma, multiple/compound fractures, heavy bleeding, elevated fever, severe burns, seizures, poison, etc.
Hospital	Having an inpatient or outpatient procedure performed, in a critical state	Delivering a baby, major/minor surgery, recovery, monitoring, etc.

Seeking Same-Day Care

Difference in Copay is substantial as shown on the table below:

Cost Analysis: Same-Day Care				
Medical Plan	Teladoc (Virtual Visit)	Walk-in Clinic	Urgent Care	Emergency Room**
80/60 PPO Plan	\$0	\$25	\$35 Copay	\$150 Copay + 20%
90/70 PPO Plan	\$0	\$20	\$50 Copay + 10%	\$150 Copay + 10%

Within 10 miles of the university there are:

- 2 In-Network Walk-in Clinics
- 20 In-Network Urgent Care Centers
- 25 In-Network Hospitals

*See lists of In-Network sites on the VUMC Postdoc Benefits Portal: <https://clients.garnett-powers.com/pd/vumc/>

**Please do not hesitate to go to the ER if you are experiencing a life/limb threatening emergency



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Aetna Dental HMO	
Core Benefits	In-Network
Annual Deductible	None
Annual Benefit Maximum	Unlimited
<u>Preventive/Diagnostic Care</u>	
Routine Exams	No Charge
Teeth Cleanings (Prophylaxis)	No Charge
X-rays	No Charge
<u>Basic Procedures</u>	
Fillings	\$22 - \$40 Copay
Endodontics	\$4 - \$380 Copay
Periodontics	\$23 - \$300 Copay
Oral Surgery	\$4 - \$117 Copay
<u>Major Procedures</u>	
Crowns	\$195-275 Copay
Bridgework	\$195-275 Copay
Dentures	\$10 - \$403 Copay
<u>Orthodontia</u>	
Adolescent	\$1,945 Copay
Adult	\$1,945 Copay

For more detailed plan design information go to:
<https://clients.garnett-powers.com/pd/vumc/documents/>

Postdoctoral Trainee Benefits Program

Aetna Dental PPO - \$1500 Annual Max Benefit

Core Benefits	In-Network	Out-of-Network (MAX Plan)
Annual Deductible	\$0 per individual \$0 per family	\$50 per individual \$150 per family
<u>Preventive/Diagnostic Care</u>		
Routine Exams	0%	30%
Teeth Cleanings	0%	30%
(Prophylaxis)	0%	30%
X-rays		
<u>Basic Procedures</u>		
Fillings	20%	40%
Endodontics	20%	40%
Periodontics	20%	40%
Oral Surgery	20%	40%
<u>Major Procedures</u>		
Crowns	50%	50%
Bridgework	50%	50%
Dentures	50%	50%
<u>Orthodontia (child only)</u>		
Adolescent (to age 20)	50% (\$1,500 Lifetime Limit)	50% (\$1,500 Lifetime Limit)
Adult	Not Covered	Not Covered

For more detailed plan design information go to:

<https://clients.garnett-powers.com/pd/vumc/documents/>

Accessing the Out-of-Network Tier

An example of how seeking Out-of-Network services can impact your out-of-pocket costs:

- Porcelain Crown on a molar - We will estimate that the usual, customary and reasonable charge that Aetna allows is \$800
- Per the out-of-network benefit structure, you will pay 50% (your coinsurance) toward that crown, which would be \$400
- In addition, if the out-of-network dentist performing your crown services charges more than what is considered usual, customary and reasonable, you will pay the \$400 **plus** any additional amount that the dentist wishes to charge. So, if the dentist charged \$900 for the crown in total, you would pay a total of \$500 for the crown, which includes the extra \$100 that the dentist charged above what is considered usual, customary and reasonable
- Using the out-of-network tier costs you more because the dentists do not discount their services per a provider contract, whereas those contracts do reduce your out-of-pocket costs in the In-Network PPO tier
- When you access care out-of-network, you and the insurance carrier incur more costs, consequently affecting the overall pricing of the plan

VOLUNTARY VISION INSURANCE

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Sun Life

Sun Life Voluntary Vision Plan

- This plan is a voluntary plan, which means you are responsible for the monthly costs for you and your enrolling dependents
- To make this selection during Open Enrollment, you must complete the enrollment form and you will be sent instructions on how to pay the monthly premium
- The enrollment instructions and rates can be found on the website
- No ID cards are issued with the plan. You will use your SSN and name to make an appointment with a provider
- *You will be receiving an email from a site called FreshBooks regarding setting up a recurring payment; please check your spam folder and contact Gallagher if you do not see an invoice within two weeks of enrollment.*

Postdoctoral Trainee Benefits Program

Voluntary PPO Vision Plan		
Core Benefits	In-Network	Out-of-Network
Eye Exam (1 exam every 12 months)	\$25 Copay	Up to \$45 allowance
Frames (1 per 24 months)	\$130 allowance (20% off remaining) \$70 allowance @ Costco & Walmart	Up to \$70 allowance
Lenses (1 per 12 months) Single Bifocal Trifocal	\$25 Copay \$25 Copay \$25 Copay	Up to \$30 allowance Up to \$50 allowance Up to \$60 allowance
Contact Lenses (every 12 months)	\$60 for contact lens exam \$130 allowance for contact lenses	Up to \$105 allowance

For more detailed plan design information go to: <https://clients.garnett-powers.com/pd/vumc/documents/>

Life, Accidental Death & Dismemberment (AD&D) & Long-Term Disability Insurance

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Postdoctoral Trainee Benefits Program

Life, Accidental Death & Dismemberment Insurance

- The plan pays \$40,000 in the event of a death
- An additional benefit of \$40,000 is paid for AD&D if the death is due to an accident
- Postdoctoral Trainees holding J-1 Visa status and their dependents holding J-2 Visa status, will have the required coverage listed below:
 - **Medical Evacuation** = \$50,000
 - **Repatriation** = \$25,000
- Premiums are paid by Vanderbilt University Medical Center

Postdoctoral Trainee Benefits Program

Long-Term Disability Insurance (LTD)

- The benefit waiting period is 180 days of disability
- The plan will pay 60% of the first \$10,000 of your monthly pre-disability earnings for an eligible disability
- The maximum monthly benefit is \$6,000. This benefit is reduced by deductible income such as worker's compensation
- Once approved, benefits are payable each month while you are disabled up to age 65
- Premiums are paid by Vanderbilt University Medical Center

The Open Enrollment Process

- Visit the Gallagher Benefit Services website at clients.garnett-powers.com/pd/vumc/ and click on **LOGIN** in the top right corner.
- Login as a RETURNING USER. Utilize the Forgot User ID or Password link if necessary.
- **Once you have logged in, click on “Begin My Enrollment.”**
- Please check the plan bundle in which you wish to be enrolled for Plan Year 2025 – 2026.
- Once complete, please confirm that you have read and understand the COBRA Initial Notification, Health Insurance Marketplace Notice, and Insurance Carrier Privacy Notice, then click *Submit and Create Printable Enrollment Form*. Remember to print a copy for your records.
- An e-mail will be sent no later than **September 20, 2025** confirming your new enrollment status.
- ID cards for any new coverage will be mailed to your home directly from the Insurance Carriers **(Aetna Medical Only)**

Family Member Eligibility

Family member eligibility requirements are the same as the family member eligibility requirements for the Vanderbilt University Medical Center faculty/staff plans.

The Major Family Member Categories Are:

- Spouse
- Natural or adopted children to age 26 regardless of student status
- Stepchildren may be included if they live with the Postdoc and are supported at more than 50% and claimed as a tax dependent

Information Sources

For general inquiries and customer service regarding enrollment, and benefit questions, please contact:

Gallagher Benefit Services, Inc.

Via:	Gallagher contact Information
Diana Fox, Account Manager	(949) 317-5917
Email Address	UniversityServices.GBS.VServices@ajg.com
Website	clients.garnett-powers.com/pd/vumc/