Grow Your Financial Knowledge

Are you making the most of VUMC benefits? Test out your financial literacy below by completing the crossword puzzle. You may just learn something new!

Crossword answers can be found online at:
hr.mc.vanderbilt.edu/benefits/benefitspackage.php

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**Down**

1. You pay this out-of-pocket for health care before your insurance starts to help out.

2. This insurance covers the cost for contacts lenses each year up to certain limits.

3. VUMC offers two different options to keep your smile healthy.

4. When you are eligible, VUMC will match up to this percent of your mandatory retirement contributions.

6. The percentage of covered health care services you pay for after you meet your deductible.

9. Medications delivered right to your door step.

10. The lowest-cost tier and largest provider-organized network of doctors, regional health systems and other health care providers in Tennessee and seven surrounding states.

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**Across**

5. Take advantage of hundreds of these by showing your VUMC ID.

7. Use this type of medication when available to save you money.

8. You can enroll in this life insurance benefit to cover 1, 2 or 3 times your annual salary up to certain limits.

11. A resource to manage your retirement account, schedule an appointment and answer important questions about your future.

14. No trip to the doctor’s office is needed with this appointment. You can call to speak to a health care provider and get specialized services from nearly anywhere.

16. You pay this for your health insurance every month.

17. A set dollar amount you pay for doctor visits, prescriptions and other health care services.

18. This enables you to set aside some of your pay, on a pretax basis, in an account to pay for eligible health care or dependent day care expenses.

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Did you know? The Aetna Discount Program is part of your health benefits and insurance plan. They’re easy to use, there are no claim forms or referrals and you can use the discounts whenever you want, as often as you want. There are no extra costs to take advantage of a wide range of discounts including at home products, books, fitness, weight management programs, travel, tickets, dining and more. Simply visit Aetna.com, log in with your credentials and find “Get Discounts” under the “Health Programs” tab. Explore the different categories and find discounts, such as reduced rates to local gyms through GlobalFit, including Anytime Fitness, Jenny Craig and Curves. You can also visit the LifeMart shopping website through Aetna.com for discounts on a variety of products and services, such as fitness plans, sports equipment, DirectTV, theme park tickets, movie tickets, Wyndham Hotels and Resorts and more.

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