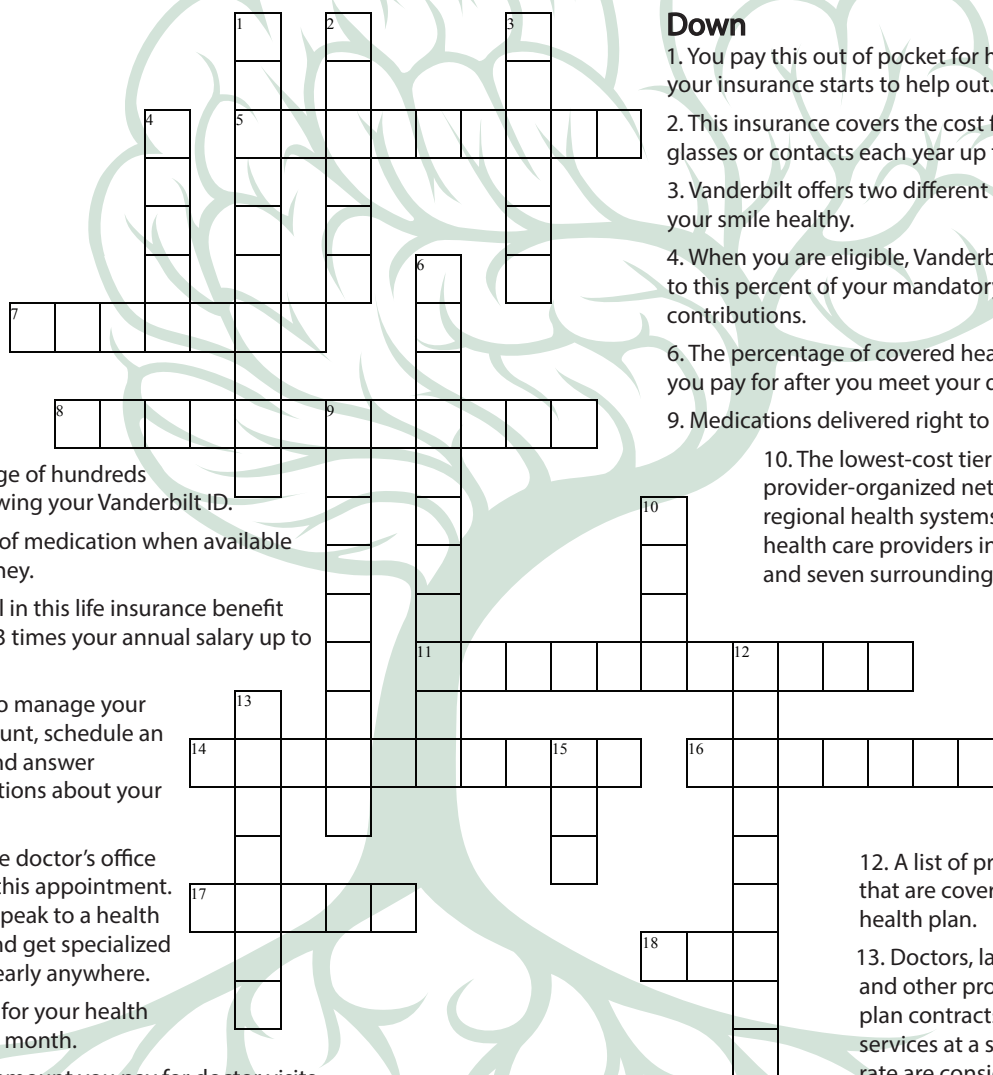


Grow Your Financial Knowledge

Are you making the most of Vanderbilt benefits? In honor of Financial Wellness Month, test out your financial literacy below by completing the crossword puzzle. You may just learn something new!



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 one pair of glasses or contacts each year up to certain limits.
3. Vanderbilt offers two different options to keep your smile healthy.
4. When you are eligible, Vanderbilt 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.

Across

5. Take advantage of hundreds of these by showing your Vanderbilt 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.

12. A list of prescription drugs that are covered under your health plan.
13. Doctors, labs, hospitals and other providers that your plan contracts to provide services at a set payment rate are considered "in" this.
15. When you are eligible, Vanderbilt will match up to this percent of your voluntary retirement contributions.

Crossword answers can be found online at: vu.edu/crossword