

A photograph of a Yale building with a tree and two red chairs in the foreground. The building is a large, multi-story structure with a stone facade and arched windows. A tree with yellow and green leaves stands in the foreground, and two red Adirondack chairs are placed on a grassy lawn. The Yale logo is visible in the top right corner of the image.

Your Retiree Benefits

RETIRED CLERICAL AND TECHNICAL STAFF
RETIRED SERVICE AND MAINTENANCE STAFF
RETIRED SECURITY STAFF

Yale

Your retiree benefits

Congratulations on your retirement! Included with this brochure, is a Personalized Enrollment Worksheet, which provides your medical plan costs, information about what the plan covers and your out-of-pocket costs, and the deadline for completing your enrollment. As a pre-65 Yale retiree, you can continue your healthcare coverage until you become Medicare eligible. Once you attain Medicare eligibility, you will need to enroll in Medicare and make a new plan election.

What benefits will I receive in retirement?

Medical coverage

Your benefits as an active employee will end on the last day of the month following your last day of work. As a retiree who is not Medicare eligible you can enroll in a non-Medicare health plan, either the same plan you were enrolled in as an active employee or you can choose to enroll in one of the other available plans (see Choosing Your Healthcare Options on page 4). If your spouse is Medicare eligible, a separate mailing that includes information about Yale's Retiree Medicare plans will be mailed to your home. You can make your retiree medical elections on the Aetna retiree benefits website or by contacting the Aetna Retiree Health Center at 800-338-4533.

Life Insurance

You will be automatically enrolled in no cost retiree life insurance coverage in the amount of \$5,000. You can designate or update your life insurance beneficiaries on the Aetna retiree benefits website at aetnaretireehealth.com/yale or by calling the Aetna Retiree Service Center at 800-338-4533.

Dental and Vision

You can continue dental and vision coverage, if you were enrolled at the time of your retirement, through COBRA. The COBRA offer will also include medical coverage even though you are entitled to receive your medical coverage through Yale's retiree health program. COBRA regulations require us to send you a COBRA offer for all of your health benefits. WageWorks will mail a COBRA election packet to your home address.

Yale Advantages

Your access to the Yale Advantages Discount program through YouDecide continues in retirement. You can access YouDecide through the YouDecide website at youdecide.com/yaleretirees, where you can receive discounts on home and auto insurance, discounted tickets for the Yale Repertory Theatre, and a discounted vision program.

How do I enroll in retiree benefits?

Aetna Retiree Service Center and retiree benefits website for medical and life insurance.

Yale has partnered with Aetna to bring our Yale retirees a specialized retiree benefits website, www.aetnaretireehealth.com/yale where you can enroll in a retiree medical plan and designate a beneficiary for retiree life insurance. You will need to register if you haven't done so already. You can start by clicking on "Enroll Now" and then follow the prompts to register.

You can make your retiree health election or designate your beneficiary for life insurance by visiting the Aetna retiree benefits website at aetnaretireehealth.com/yale.

Alternatively, you can submit your retiree health elections or life insurance beneficiary designations by calling the Aetna Retiree Service Center at 800-338-4533 where you can speak with a dedicated Aetna customer service representative. Aetna's Retiree Service Center will be ready to take your elections and respond to your eligibility and billing questions.

An Enrollment Confirmation statement will be available online once your enrollment is completed.

You can also use the Aetna Retiree website to view your billing information and estimate medical and prescription costs. The site provides helpful tools and information as you make your benefit decisions for your retirement.

If you or your spouse are Medicare eligible, due to age 65 or Social Security defined disability, your retiree health plan options are the Aetna Medicare plans. You must be enrolled in Medicare Parts A and B to qualify for these plans. Failure to enroll timely in Medicare and the Aetna Medicare plan can create a gap in coverage for you and your family. Please contact the Aetna Retiree Health Center at 800-338-4533 for more information.

Aetna Retiree Service Center

Contact Information

Aetna Retiree Service Center 800-338-4533

The Retiree Service Center has designated Service Center Representatives who are available Monday through Friday, 8 a.m. to 8 p.m. ET.

aetnaretireehealth.com/yale

You'll need to register if you haven't yet. Once you're logged in, click on "Enroll Now." Follow the prompts to register.

Paying for benefits in retirement

- Your medical premiums will be automatically deducted from your pension check, provided your pension payment covers the full premium.
- If you don't have a pension, or your pension is not large enough to cover your entire premium payment, payments can be made in real time on the Aetna retiree benefits website with a credit card, debit card, or ACH from your bank account. You can also set up automatic payments online. Alternatively, you can pay by check and mail in your payments. Contact Aetna Retiree Health Center with billing and payment questions at 800-338-4533.

Important Information:

Notice regarding your medical and pharmacy premium payments (if applicable)

If your premium is not being deducted from your pension check, your payment will be due on the date indicated on the premium billing statement you receive from Aetna. If the full payment is not received within 90 days of the due date, your benefits will terminate the first of the month following this 90-day grace period.

Payments can be made in real time on the Aetna retiree benefits website with a credit card, debit card, or ACH from your bank account. You can also set up automatic payments online. Alternatively, you can pay by check and mail in your payments. Contact Aetna Retiree Health Center with billing and payment questions at 800-338-4533.

Dental and vision coverage

Dental and vision coverage are offered as COBRA continuation benefits. WageWorks, our COBRA administrator, will mail a COBRA continuation election form to your home. If you wish to continue dental or vision coverage you should elect and pay for COBRA continuation coverage through WageWorks.

Retiree medical coverage should be elected on the Aetna Retiree Health website.

Are you a Yale Health member with other insurance?

For members covered by more than one insurance plan (such as your employer plan and your spouse's employer plan) Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the amount paid by each plan. Yale Health will use the COB method to ensure that members covered by more than one insurance plan will receive the benefits they are entitled to while avoiding overpayment by either plan.

If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on the Insurance Information Update (COB) form, which can be found at yalehealth.yale.edu/resources/forms.

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit yalehealth.yale.edu/coverage for more information about coordination of benefits.

Choosing your healthcare options

With several medical plans to consider, Yale offers you the guidance and tools you need to make thoughtful decisions about your care options.

Choice and flexibility are key. That is why we offer two primary choices to help you manage your health care needs – Yale Health for access to on-campus care and Aetna Health plan options that offer a network of medical physicians and facilities.

Yale Health

Yale Health, Yale's flagship plan, is a not-for-profit, physician-led health insurance option available exclusively for members of the Yale community. Located in a state-of-the-art medical center on campus, Yale Health offers a wide variety of health care services on-site including primary care, specialty care, 24/7 acute care, radiology, lab, and pharmacy. When your condition requires more specialized care or a hospitalization, there's an extensive network of specialists drawn largely from the faculty of Yale School of Medicine. With Yale Health, emergency care is covered anywhere in the world.

Aetna Select

Aetna Select provides low co-pays for benefits within the plan network. The plan requires you to select a primary care physician and requires referrals. With the exception of an emergency, this plan does not provide out-of-network coverage.

Plan features include:

- Minimal co-pays for doctor visits and prescriptions
- Preventive care at no cost (see Plan Documents for schedule).

Aetna Smart Care

After you meet your deductible, the plan pays 90% for most covered in-network services up to the annual out-of-pocket maximum. Once the annual out-of-pocket maximum has been reached, the plan pays 100%. Aetna Smart Care members are automatically enrolled in the

Aetna Accident Plan coverage at no additional cost. Accident insurance can help offset medical expenses for treatment of a covered accident or injury.

Notable feature

You can open and fund a Health Savings Account – which is designed to help you pay for current or future qualified medical expenses.

Other plan features include:

- Broad provider networks.
- Preventive care at no cost.**
- Lower cost share than other Aetna plans.
- Triple tax benefits with an HSA: tax deduction on contributions, tax-free earnings, and pay no taxes on eligible healthcare expenses.†
- Catch-up contributions allowed once you turn age 55.

** See plan document for schedule, or call Aetna member services.

† Once you become eligible for Medicare you must move to a Medicare Advantage plan and will no longer be able to contribute to an HSA. However, you can continue to use your HSA funds for qualified medical expenses.

Aetna Health Member Secure Portal

Aetna participants can use this secure member website to print ID cards, keep track of healthcare costs, and more. Go to aetna.com and select Register Now to sign up.

Important Notes

- You must provide the Social Security number(s) of your eligible dependent(s) at the time of enrollment in order to add them to your coverage.

Will you or your spouse become Medicare eligible this year?

Once you or your spouse become eligible for Medicare (due to age or Social Security-defined disability), you must enroll in Medicare Parts A and B and change your retiree health coverage to an Aetna Medicare plan in order to maintain Yale Retiree Health coverage. Your pre-Medicare coverage will end once you become eligible for Medicare. Please note that delayed enrollment in Medicare may result in penalties and claim denials. You can enroll in Medicare Parts A and B up to 90 days prior to your eligibility date. To enroll in a Yale Medicare plan or to get information about the plans, contact the Aetna Retiree Center at 800-338-4533. To enroll in Medicare Part A or Part B go to medicare.gov or call 1-800-633-4227. TTY users should call 1-877-486-2048. You can also visit your local Social Security office in person. If you are not sure if you are

enrolled in Medicare Part A and B, call the Social Security Administration Office at 1-800-633-4227 or go to medicare.gov. Information is available 24 hours a day, including weekends. You are responsible for paying the Medicare Part B premiums to Social Security.

If you or your spouse do not enroll in Yale's Aetna Medicare plan when you become Medicare eligible, you will no longer be able to receive services at the Yale Health Center.

If you have a qualified life event

If you experience a qualified life event, such as marriage, divorce or death, during the year, you will need to call the Aetna Retiree Service Center within 30 days of the event. You will be able to make a mid-year change in your election with a qualified life event, such as a divorce or change in address.

Contact information

FOR	CONTACT	ONLINE	TELEPHONE
Enrollment, eligibility, premium billing	Aetna Retiree Service Center	aetnaretireehealth.com/yale	1-800-338-4533
Medical	Yale Health	yalehealth.yale.edu	203-432-0246
	Aetna	aetna.com	866-253-8886
Dental	Delta Dental	deltadentalnj.com	800-494-4138
	CIGNA	cigna.com	800-367-1037
Yale Advantages	YouDecide	youdecide.com/yaleretirees	866-396-5483
Social Security	Social Security Administration	ssa.gov	800-772-1213
Medicare	Medicare	medicare.gov	800-633-4227

Call with questions

For questions regarding your retiree plan options, billing, eligibility, and/or enrollment information, please call the Aetna Retiree Service Center at 800-338-4533.

To view, enroll or change your benefits as well as view benefits costs you can access the Aetna website at aetnaretireehealth.com/yale or contact the Aetna Retiree Service Center at 800-338-4533.

What you need to do

You can view your benefit plans and premiums and enroll or make changes to your plan on the Aetna retiree website at www.aetnaretireehealth.com/yale or by calling the Aetna Retiree Service Center at 800-338-4533.

Legal Notices

The benefit descriptions in this document are brief summaries of the benefits offered. If anything differs from what is stated in the legal plan documents, the legal plan documents will prevail. To review the Notice of Privacy Practices and Notice of Creditable Coverage, please visit <http://your.yale.edu/plan-documents-notices>