Your Benefits at a Glance

FACULTY

HEALTH & WELLNESS

Maximum benefits, minimum cost

Medical Insurance
You have the option of two different medical carriers at Yale University: Yale Health or one of the Plans within our Aetna Program. Yale Health is a highly respected, physician-led medical center located on the Yale campus and is affiliated with the Yale Medical Group and Yale-New Haven Hospital. Over 75% of Yale faculty and staff elect to enroll in Yale Health. The Aetna Program offers unique plans through a nationwide carrier, which allows you to select a physician of your choice. The chart below provides a brief description of our plans. For more information about these plans and employee contribution information, please visit: www.yale.edu/hronline/benefits.

<table>
<thead>
<tr>
<th>Service (in-network)</th>
<th>Yale Health</th>
<th>Aetna Choice POS</th>
<th>Aetna Smart Care Plan (with Health Savings Account and Personal Accident)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit –</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive</td>
<td>$0</td>
<td>$0 Co-pay</td>
<td>$0 Deductible and 30% co-insurance</td>
</tr>
<tr>
<td>Primary care and Mental Health</td>
<td>$0</td>
<td>$25 Co-pay</td>
<td>Deductible and 30% co-insurance</td>
</tr>
<tr>
<td>Specialty care</td>
<td>$0</td>
<td>$40 Co-pay</td>
<td></td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 (waived if admitted or if referred by Yale Health)</td>
<td>$100 (waived if admitted)</td>
<td>Deductible, 30% co-insurance, and out-of-pocket limits apply</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$250</td>
<td>Deductible, 10% co-insurance, and out-of-pocket limits apply</td>
<td>Deductible, 30% co-insurance, and out-of-pocket limits apply</td>
</tr>
<tr>
<td>Prescription Coverage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic/Preferred/Non-Preferred</td>
<td>$5 / $30 / $50</td>
<td>$5 / $30 / $50</td>
<td>$5 / $30 / $50 Deductible, 30% co-insurance, and out-of-pocket limits apply</td>
</tr>
<tr>
<td>All Other Services</td>
<td>See Plan Document</td>
<td>Deductibles, 10% co-insurance, and out-of-pocket limits apply</td>
<td>Deductibles, 30% co-insurance, and out-of-pocket limits apply</td>
</tr>
<tr>
<td>Health Savings Account Monthly</td>
<td>NA</td>
<td>NA</td>
<td>$50 Single/ $75 Single +Spouse/ $75 Single + Child(ren)/ $100 Family</td>
</tr>
<tr>
<td>Employer Contribution</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Dental Insurance
Delta Dental is the exclusive dental carrier for Yale University.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Reimbursement</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive &amp; Diagnostic*</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Basic Restorative†</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Major Restorative†</td>
<td>50%</td>
<td></td>
</tr>
</tbody>
</table>

Vision Insurance
EyeMed offers two options; the Basic plan which provides allowances for frames and lenses, and the Enhanced plan, which also covers eye exams and more frequent hardware allowances.

Flexible Spending Accounts
With a Flexible Spending Account, you can reduce your taxable earnings and receive reimbursement of eligible out-of-pocket expenses. You may contribute up to $2,550 to a Health Care account or $5,000 to a Dependent Care account.

Long-Term Disability
You are automatically enrolled in Long-Term Disability coverage. In the event of an approved disability, the benefit pays 60% of base monthly earnings. Coverage is provided at no cost on salaries up to $150,000. Supplemental coverage, for those earning over $150,000, is contributory.

Life Insurance
You are provided with $25,000 of basic term life insurance at no cost, as well as accidental death and dismemberment coverage. You also have the option of purchasing Supplemental Life Insurance of up to five times your annual salary to a maximum of $1,500,000.

If you are currently enrolled in or you elect and are approved for Supplemental Life, you have the opportunity to elect an additional $25,000 for spousal coverage and an additional $5,000 or $10,000 for dependent coverage.
Your Benefits at a Glance

FACULTY

RETIREMENT
Can you afford not to start saving for retirement?

The Yale University Retirement Account Plan (YURAP)
As a Faculty member, you are automatically enrolled in the YURAP retirement plan. The University contributes a Core contribution of 5% of eligible earnings below the Social Security Wage Base (SSWB) and 7.5% of eligible earnings above the SSWB. In addition, you are set up to automatically contribute 5% of your eligible earnings as an individual contribution; the University matches this dollar for dollar to a maximum of 5%. You may contribute up to $18,000 ($24,000 if age 50 or older) in 2016. You have the ability to opt-out of the contributory aspect of this plan while continuing to receive the University Core regardless of whether or not you contribute to the Plan. You may not opt out of YURAP in its entirety. Your YURAP contributions can be made on a pre-tax basis, a Roth 403(b) after-tax basis, or a combination of both. You can elect to contribute a flat dollar amount, a percentage of your salary, or the IRS annual maximum amount.

Yale University 457(b) Deferred Compensation Plan
This plan allows eligible faculty to defer up to $18,000 on a pre-tax basis and accumulate additional tax-deferred retirement savings, if already contributing the maximum to a 403(b) plan.

EXTRAORDINARY BENEFITS
Generous, one-of-a-kind benefits

College Savings Plan (529)
You can save for the cost of a college education by opening a 529 college savings plan.

Counseling and Support Services
This program, managed by Magellan Health Services, provides a wide range of resources and assistance, including worklife services, stress management and elder care.

Scholarship for Children of Employees
Your college-bound child(ren) may be eligible for a partial college scholarship provided that you work full-time for six consecutive years.

Adoption Reimbursement Plan
This plan provides a maximum benefit of $10,000 per finalized adoption.

Commuter Benefits
You can save money by enrolling in a commuter benefit if you take the bus, train, or vanpool to work or if you park in an off-campus parking lot.

Employee Discounts
Yale Advantages is a website that provides discounts on home, auto and pet insurance with the convenience of payroll deduction. In addition, this site offers discounts on legal and tax services, identity theft protection, the Apple employee purchase program, special mortgage banking offers and more.

Yale Homebuyer Program
You may be eligible to receive monetary assistance for purchasing a residence in designated areas of New Haven.

Cultural & Recreational Benefits
As a Yale employee, you can take advantage of discounts in the New Haven area ranging from Payne Whitney Gym membership to Yale Center for British Art admission to borrowing privileges at one of Yale’s renowned libraries.

This communication is not intended as a substitute for the Plan document. If there is any ambiguity or inconsistency between the terms of the Plan document and this communication, the terms of the Plan document will control and are final. This communication is not intended to be a contract or a guarantee of any benefits. For a copy of the controlling Plan documents, please visit www.yale.edu/benefits.