

# Your Benefits at a Glance

## MANAGERIAL & PROFESSIONAL (PRE-JULY 1, 2010 HIRE)

### HEALTH & WELLNESS

Maximum benefits, minimum cost

#### Medical Insurance

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 chart below provides a brief description of Yale Health. Alternately, you may choose to enroll in a Point-of-Service or Aetna Smart Care plan (with Health Savings Account and Personal Accident) through our Aetna program. For more information on Yale Health and the Aetna program, as well as to view employee contribution information, please visit: [www.yale.edu/hronline/benefits](http://www.yale.edu/hronline/benefits).

Service	Yale Health
Office Visit	\$0
Emergency Room	\$100 (waived if admitted or referred by Yale Health) For covered emergency and urgent care not received at the Yale Health Center
Inpatient Hospital	\$250
Prescription Coverage	Generic: \$5 Preferred Brand: \$30 Non-Preferred Brand: \$50
Vision – Eye Exam	\$0

#### Dental Insurance

Delta Dental is the exclusive dental carrier for Yale University.

Service Category	Reimbursement (\$2,500 annual maximum per person)
Preventive & Diagnostic*	100%
Basic Restorative†	80%
Major Restorative†	50%

\* Subject to yearly maximum † After yearly deductible

#### 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.

#### 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.

### RETIREMENT

Can you afford not to start saving for retirement?

#### The Yale University Retirement Account Plan (YURAP)

If you were not actively participating in the Staff Pension Plan in your previous position, 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.

If you changed to a Managerial & Professional position and you actively participated in the Yale University Retirement Plan for Staff Employees (Staff Pension Plan) in your previous position, your participation in this plan will continue uninterrupted. As an alternative, you can make an irrevocable election to participate in the Yale University Retirement Account Plan (YURAP). If you choose to enroll in YURAP, you will no longer accrue benefits under the Staff Pension Plan, as this decision is irrevocable, and benefit accrual in the Staff Pension Plan will freeze.

#### Yale University 457(b) Deferred Compensation Plan

This plan allows eligible staff 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.

#### 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.

#### College Savings Plan (529)

You can save for the cost of a college education by opening a 529 college savings plan.

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### EXTRAORDINARY BENEFITS

*Generous, one-of-a-kind benefits*

#### 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. Please visit the Benefits website for more details regarding the adoption benefit.

#### Tuition Assistance

You may receive tuition assistance for courses taken toward degree and non-degree programs.

#### 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.

#### 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.

### DISABILITY PROTECTION

#### Short-Term Disability

The Short-Term Disability (STD) plan, in conjunction with Sick Pay, provides salary protection for up to 26 weeks for extended absence due to a non-work related illness or disability.

#### 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.

#### Paid Time Off

*Enjoy work/life balance with a generous paid time off program.*

You will receive paid time off accrued monthly based on the following schedule:

Type	Eligibility	Allotment
PTO	24 days per year	2 days per month

The PTO carryover limit is 15 days or the number of PTO days carried over from the previous fiscal year, whichever is greater.

Flex Days	Immediate	2 days
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New hire Flex Day eligibility:

New hires can begin to use Flex Days 1st of the month following date of hire.

New hire Flex Day allotment policy:

If your date of hire is between July 1 and December 31st you will receive 2 Flex Days. If your date of Hire is between January 1st and June 30th you will receive 1 Flex day.

Holidays	Immediate	8 days: <ul style="list-style-type: none"><li>• New Year's Day</li><li>• Dr. Martin Luther King Jr. Day</li><li>• Good Friday</li><li>• Memorial Day</li><li>• Independence Day</li><li>• Labor Day</li><li>• Thanksgiving Day</li><li>• Christmas Day</li></ul>
Recess	Immediate	6 days: <ul style="list-style-type: none"><li>• Friday after Thanksgiving Day</li><li>• Day before Christmas</li><li>• Four days between Christmas and New Year's Day</li></ul>
Sick	Immediately upon hire & annually on July 1st	9 days per year

The Sick carryover limit is 50 days or the number of Sick days carried over from the previous fiscal year, whichever is greater.

Part-time	Employees regularly scheduled to work 20 hours or more per week are entitled to vacation and sick time on a prorated basis.
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