For more information, visit the It’s Your Yale website at your.yale.edu.
Signature Benefits at Yale

Whether you are hoping to buy a home, send your children to college, or save for a comfortable retirement, planning for a strong financial future is more important than ever. Yale provides many unique and valuable benefits and resources to help you achieve financial wellness.

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

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.

Employee Discounts
Yale employees 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.

For more information, visit the It’s Your Yale website at your.yale.edu.

Contact Information

- **Medical**
  - **Website**: myworkday.com/yale/d/home.html
  - **Phone**: 877-352-5552; press 6

- **Counseling and Support Services**
  - **Website**: www.Magellanhealth.com
  - **Phone**: 800-327-9240

- **Adoption Reimbursement Plan**
  - **Website**: www.TIAA.org/yale
  - **Phone**: 855-250-5424

- **Commuter Benefits**
  - **Website**: www.yalehealth.yale.edu
  - **Phone**: 203-432-0246

- **Flexible Spending Accounts (FSA)**
  - **Website**: www.aetna.com
  - **Phone**: 866-253-8889

- **Vision**
  - **Website**: eyemed.com
  - **Phone**: 866-299-1358

- **Dental**
  - **Website**: deltadentalnj.com
  - **Phone**: 800-494-4138

- **CIGNA**
  - **Website**: www.cigna.com
  - **Phone**: 800-367-1037

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- **403 (b) Plans**
  - **Website**: www.TIAA.org/yale
  - **Phone**: 855-250-5424

- **Employee Service Center**
  - **Website**: your.yale.edu/work-yale/hr-support/employee-services
  - **Phone**: 203-432-5552

- **Staff Pension Plan**
  - **Website**: www.staffpension.yale.edu
  - **Phone**: 877-352-5552; press 5


2017 My Benefits at Yale

As a member of the Yale community, you have access to benefits that are among the most comprehensive and affordable in the nation. The university’s unique signature benefits—like the Yale and Daughter Scholarship Program and the New Haven Homebuyers Assistance Program—are designed to help you plan for a strong financial future.

We encourage you to take charge of your health and financial well-being by learning more about your full benefits offering at Yale.

Regards,
Mike Peel
Vice President, Human Resources and Administration

Yale Benefits at Yale—among the very best in the nation

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This program, managed by Magellan Health Care, provides a wide range of services and resources, including mental health services, stress management and bias counseling. Counseling services are confidential and are cost-free to you and your eligible household members.

Tuition Assistance
You may need assistance to attend the excellent public universities in your state. The University offers a variety of options to help you and your family pay for your education.

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

On-site Health Coaching
Through Yale Health and Trestle Tree for Aetna, plan members have access to one-on-one support to help manage chronic medical conditions, quit smoking, improve nutrition and exercise, manage weight, and cope with stress.

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Paid Time Off

Enjoy work/life balance with a generous package of off programs.
Your paid time will accrue monthly based on the following schedule:

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Monthly Accrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Time</td>
<td>All Eligible</td>
<td>4 days per year</td>
</tr>
<tr>
<td>Sick Time</td>
<td>Eligible to use sick time after 90 days of employment. Maximum sick time carryover is 10 days.</td>
<td>4 days per fiscal year</td>
</tr>
<tr>
<td>Reccess</td>
<td>Immediate 6 days:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Less than 10 years of service = 44 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10 to 19 years = 20 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>20+ years = 25 days</td>
<td></td>
</tr>
</tbody>
</table>

Holidays

- Christmas Day
- New Year’s Day
- Good Friday
- Labor Day
- Dr. Martin Luther King Jr. Day
- Independence Day
- Four days between Christmas and Day before Christmas

Retirement

The Yale University Retirement Plan

You are automatically enrolled in the non contributory defined benefit plan on your first day of employment. If you are not actively employed, you have the option of opting at any time to opt in or out of the defined benefit plan. If you opt in, you will contribute a certain percentage of your eligible pay. Once you receive five (5) years of retirement service, you will become 100% vested in your employee contributions. Your contributions can be made on a pre-tax or after-tax basis, or a combination of both.

Medical Insurance

Yale Health is a tightly managed pharmacy benefit manager. To locate a network provider, call 866-237-1198.

Your health insurance plan offers the option to purchase additional Life Insurance. You are provided with $25,000 of basic term life insurance coverage at no cost. In the event of an approved disability, you will be provided with long-term disability insurance.

Your health insurance plan also offers the option to purchase additional Dental Insurance. Delta Dental is the exclusive dental carrier for Yale University. EyeMed offers two plans:

- The Basic plan which provides $1,000 to a Dependent Care account or $5,000 to a Dependent Care account.
- The Preferred plan which provides $2,000 to a Dependent Care account or $10,000 to a Dependent Care account.

Eligible employees can select one plan at the time of enrollment. Their plan can be changed at any time, subject to the rules and regulations of the health plan.

The chart below represents a general overview of the Yale University Medical Plan options.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Out-of-Pocket</th>
<th>Coinsurance</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-patient</td>
<td>$0</td>
<td>30%</td>
<td>$0</td>
</tr>
<tr>
<td>Out-patient</td>
<td>$0</td>
<td>30%</td>
<td>$0</td>
</tr>
<tr>
<td>Physical Therapy</td>
<td>$0</td>
<td>30%</td>
<td>$0</td>
</tr>
<tr>
<td>Primary Care</td>
<td>$0</td>
<td>30%</td>
<td>$0</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$0</td>
<td>30%</td>
<td>$0</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$0</td>
<td>30%</td>
<td>$0</td>
</tr>
<tr>
<td>In-patient Dialysis</td>
<td>$0</td>
<td>30%</td>
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<td>Out-patient Dialysis</td>
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Disability Protection

Long-Term Disability

You are eligible to become covered in the Long Term Disability coverage as soon as you are enrolled in a sponsored health plan, and your eligibility begins at the minimum earnings of $5,000 per month.

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Medical Insurance

Yale Health is a tightly managed pharmacy benefit manager. To locate a network provider, call 866-237-1198.
**Paid Time Off**

- Visit your.yale.edu for details.
- Paid Time Off:
  - Vacation and bonus vacation accruals vary for those hired prior to the paid time off program.
  - **Vacation**:
    - Less than 1 year: pro rata share of 10 days
    - Type: Eligible to use personal time after 90 days of employment.
    - Eligibility: Allotment
      - 3 days per fiscal year
    - 4 days per fiscal year
  - **Personal Time**
    - Less than 1 year: 4 days per fiscal year
    - More than 1 year: 5 days per fiscal year
  - **Holidays**:
    - Independence Day
    - Memorial Day
    - Good Friday
    - Dr. Martin Luther King Jr. Day
    - New Year’s Day
  - **New Spouse Benefit**
    - You can elect to reduce your eligible pay by up to 20% of your annual salary.

**Retirement**

The Yale University Retirement Plan is a defined contribution plan (403(b)) and the Yale University Matching Retirement Plan is a defined benefit plan (457(b)).

**Vision Insurance**

- Excludes contact lenses, orthokeratology, and the plan does not provide coverage for routine eye exams, lenses, or vision correction.
- The plan does not cover pre-existing conditions.

**Disability Protection**

- Long-Term Disability:
  - Insured Benefits:
    - 70% of your base monthly earnings
    - Coverage period:
      - 52 weeks/12 months
      - 26 weeks/6 months
    - Coverage is available after just two (2) years of benefit plan eligibility and attained age 45
  - University Match:
    - Yale University will match your employee contributions up to four percent (4%) of your base monthly earnings
    - Once you complete two (2) years of benefit plan eligibility, Yale University will match your eligible pay. Once you complete five (5) years of benefit plan eligibility and attained age 70, even if you leave Yale fully vested.
    - The university will continue to contribute a flat dollar amount, a percentage of your salary, or a combination of both.

**Life Insurance**

- You are provided with $25,000 of basic term life insurance.
- The policy is non-cancelable for the duration of your employment.
- You may purchase additional insurance coverage as provided for in the plan documents.

**Tobacco-Free Yale**

- Tobacco-Free Yale includes smoking, chewing, or using any tobacco product, and includes the use of cigarettes, chewing tobacco, or any other tobacco product.
- Tobacco-Free Yale policy is an integral part of a comprehensive health promotion program.

**Medical Insurance**

- Yale Health plan only provides out-of-area coverage for emergency and urgent care.
- The plan provides limited benefits for the in-network option.
- The plan provides limited benefits for the out-of-network option.
- The plan provides limited benefits for the direct-service option.

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- The plan provides limited benefits for the direct-service option.
### Vision Insurance
- Yale Vision offers a choice of two plans. The plan you select can provide comprehensive vision benefits. The university pays the premium for this program.
- Vision plans also provide allowances for lenses and frames; the Flexplan plan, which also covers accidents, can provide full replacement allowances for total eye replacement.

### Dental Insurance
- Yale offers the exclusive dental carrier to Yale University. You can receive dental benefits through the Flexplan.
- Dental insurance is provided as a direct-reimbursement plan, which means that you can use it to purchase dental care services from any provider of your choosing.

### Life Insurance
- You are provided with life insurance up to twice your base earnings as a new or ongoing employee and if you retain your employment status, your benefits continue after your separation from Yale.
- This benefit applies to you, your spouse, and your dependents.

### Tobacco-Free Yale
- Yale has a smoke-free workplace policy in support of employee health and well-being. Tobacco use is prohibited on the Yale campus.
- Tobacco use includes smoking, e-cigarettes, and other tobacco products. Violations of this policy may result in disciplinary action, including the possibility of termination.

### Disability Protection
- Long-Term Disability
  - You are eligible to enroll in a long-term Disability coverage or excess. To receive an upfront payment, disability checks are payable at 75% salary up to a maximum earning of $60,000 per year.

### Ways to Save
- Flexible Spending Accounts
  - With the Health Spending Account, you can reduce taxable earnings and receive reimbursement of eligible out-of-pocket expenses. You can contribute up to 75% of your salary or up to $1,500 to a Dependent Care account.

### Medical Insurance
- Yale is a highly-regarded pharmacy benefit for medical care. The plan covers pharmacy benefits and is available to all Yale Health pharmacy network.
- Prescription medications are the greater of 20% of the usual and customary charge, or the amount the pharmacy paid, up to the plan’s maximum specified deductible.

### Vision Insurance
- To use the Vision Insurance Program, simply select your plan and obtain your appropriate vision correction, then present your Member ID card and the appropriate copay at the time of service or at the time when a non-preferred provider is used.
- Prescription eyewear is provided at no cost with a $20 deductible for members under 40 and an $80 deductible for members ages 40 and older.
- The list price of eyewear varies by supplier, and you may be charged the list price less the deduction.

### Disability Protection
- Long-Term Disability
  - To enroll, simply select your Disability coverage or excess. To receive an upfront payment, disability checks are payable at 60% of your salary up to a maximum earning of $100,000 per year.

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### Retirement

- **The Yale University Retirement Plan for Staff Employees (Staff Pension Plan)**
  - You are automatically enrolled in this university-paid defined contribution plan.
  - You contribute a flat dollar amount, a percentage of your salary, or up to 25% of your eligible pay. Your contributions can be made on a pre-tax or after-tax contribution option.
  - The university will match your contributions up to four percent (4%) of your eligible pay. Your contributions can be made on a pre-tax or after-tax contribution option.
  - Eligible pay is the first 70% of your annual pay, but capped at $466,000, which is the maximum.
  - You are automatically vested in this Plan after five years of service.
  - Until you are vested, a portion of your contributions is subject to mandatory distribution.
  - You can elect to take a portion of your account balance in a structured settlement plan.
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- **Yale University Matching Retirement Plan**
  - The amount you pay for services, after the deductible has been paid, is 20% of the plan's maximum.
  - The maximum coverage is $40,000 per year for a single individual and $80,000 per year for a family.
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### Medical Insurance

- **Yale Health** is a highly respected, physician-led medical center located on the Yale campus and is affiliated with Yale Medicine and Yale New Haven Health.
- **Vision Insurance**
  - insurance for services, the plan pays what is reasonably necessary to you.
  - You are covered for services, the plan pays what is reasonably necessary to you.
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### Disability Protection

- **Long-Term Disability**
  - This plan provides coverage in the event of an extended illness or injury.
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