About Annual Enrollment

December 1–15 is the time to make enrollment changes to your medical, dental, and vision benefit choices, and to update beneficiary information. You can enroll or make changes in Workday, located on your.yale.edu. The Workday link is located at the top of the screen.

If you take no action, your current elections will remain in effect for 2018, with the exception of your Flexible Spending Account (Health Care and/or Dependent Care). If you wish to participate in Flexible Spending Accounts during 2018, you must re-enroll during annual enrollment. You can do so from December 1 to 15, 2017.

Key Dates to Remember

December 1–15: • Enroll in or change medical, dental, and vision coverage.
  • Enroll or re-enroll in a Health Care and/or Dependent Care Flexible Spending Account for 2018.
  Note: Re-enrollment is required to participate. The 2018 Health Care FSA limit is $2,650.
  • Opportunity to enroll in the AFLAC voluntary short-term disability program for 2018 (if already participating coverage will continue into 2018).

Now through December 15: Submit staff tuition reimbursement claims (for your 2017 tax year benefit).

Opportunity to try Yale Health or Aetna Select

If you currently participate in Aetna Legacy plan, which is closed to new enrollment, you may remain in the plan or you may enroll in Yale Health or Aetna Select for a trial period of one year (2018). If you are not satisfied, you will have a one-time opportunity to revert back to the Aetna Legacy plan during 2019 Annual Benefits Enrollment.

Yale Health Enrollment Fees

All Yale Health participants hired on or after January 20, 2017, and covering a spouse will need to recertify which fee applies to their spouse during annual enrollment. Please log into Workday and select the enrollment tier that appropriately applies to your spouse.

Introducing the Health Expectations Program (HEP)

The Health Expectations Program (HEP), is a healthcare management program designed to encourage you and your spouse to take action in meeting your healthcare goals. This program applies to all employees and spouses enrolled in Yale Health and Aetna healthcare plans. HEP also offers a health coaching program to support you when serious or chronic health conditions arise.

PLAN ADJUSTMENTS FOR 2018

An update about your 2018 pharmacy plan formula:

The prescription drug tier names will transition from Generic, Preferred Brand and Non-preferred Brand to Preferred, Alternative, and Non-preferred & Specialty drugs. Most drug classes have many choices that are equally effective, but vary in cost.

Some high-cost generic drugs will move from the current Generic tier to the Alternative or Non-preferred & Specialty tier. If you take a drug that is transitioning to the Alternative or Non-Preferred & Specialty drug option, you will receive communication from Yale Health or Aetna about preferred and lower-cost alternatives.

We encourage you to talk to your doctor, who can work with you to find the best medication that’s right for you, and, if needed, change your prescription.

Yale Health

| Prescription Drugs | Alternative $25 | Non-preferred & Specialty $40 |

Aetna Select

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<th>Prescription Drugs</th>
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Aetna Choice POS II

Closed to new enrollment

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For more information

Visit It’s Your Yale – Enroll on your.yale.edu to access the resources available to help you make your annual enrollment elections. If you have additional questions, contact Employee Services at 203-432-5552 or via e-mail at employee.services@yale.edu.

Visit http://your.yale.edu/plan-documents-notices for important notices and plan documents.

Benefits Toolbox

Additional resources and details regarding your benefit options and plans are available in the Benefits Toolbox on the It’s Your Yale website.

Do you have 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 http://yalehealth.yale.edu/resources/forms.

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