About Annual Enrollment

December 1–15 is the time to enroll in or update your medical, dental, and vision coverage, as well as HSA contributions and 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.
• Review your current Health Savings Account elections. Your elections will continue into 2018 unless you make a change.
• 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.

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

NEW BENEFITS FOR 2018

Applied Behavior Analysis (ABA) Therapy
The university will expand healthcare coverage to include ABA therapy for eligible dependent children.

Rethink
Rethink is a web-based program that provides families and caregivers with the support they need to help children with developmental disabilities.

College Coach (Bright Horizons)
College Coach advisors provide guidance in preparing your child for success in college and navigating the college finance, application, and admission process.

Hyatt Legal Planning
For a monthly fee, you have low-cost access to attorneys for wills and estate planning, real estate transactions, elder care, or other personal legal matters.

YALE HEALTH & AETNA CHANGES 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 a 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.

For all Aetna plans: Out-of-network facility charges will be based on Medicare reimbursement levels, or what is considered reasonable and customary. This change applies to voluntary (non-emergency) facility use only. If you choose to utilize an out-of-network facility when an in-network facility is available, you may be subject to balance billing for any amount that exceeds the reasonable and customary reimbursement level.

Yale Health
Emergency Room Visit $150
$50 No show/late fee:
Dermatology and Nutrition appointments

Aetna Legacy
Urgent Care copay $50
Emergency Room copay $150
Out-of-network deductible $2,000 for single and $4,000 for family.
Out-of-network out-of-pocket limit (including deductible) $6,000 for single and $12,000 for family.

Aetna Choice
Urgent Care copay $50
Emergency Room copay $150
In-network deductible $750 for single and $1,500 for family.
In-network out-of-pocket maximum (including deductible) $4,000 for single and $6,850 for family.
Out-of-network deductible $2,000 for single and $4,000 for family.
Out-of-network out-of-pocket maximum (including deductible) $6,000 for single and $12,000 for family.
Opportunity to try Yale Health, Aetna Smart Care, or Aetna Choice

If you currently participate in Aetna Choice POS II (Legacy) plan, which is closed to new enrollment, you may remain in the plan or you may enroll in Yale Health, Aetna Smart Care, or Aetna Choice 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 Choice POS II (Legacy) plan during 2019 Annual Benefits Enrollment.

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.

Let ALEX help you compare your benefit options

Use ALEX to learn about your benefits from someone who will talk to you in plain English instead of insurance jargon. Get recommendations for which benefits options you should consider based on your personal situation. Review your benefits options at home (or anywhere else there's an internet connection) so you can include your spouse and family members. To access ALEX, visit the It's Your Yale—Enroll page on your.yale.edu.

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.

The benefit description in this document are brief summaries of the benefits offered. More detailed information about your benefits can be found on your.yale.edu. If anything differs from what is stated in the legal plan documents and insurance contracts that govern the plans, the legal plan documents will prevail.

Although it is intended that the benefit plans will be continued, the university reserves the right to amend, modify, or terminate the plans at any time.

The 2018 Annual Enrollment document is a publication of Human Resources, Benefits Planning, Yale University. ©2017 Yale University.

Photo by Michael Marsland