Signature Benefits at Yale

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

Home & Family

Scholarship for Children of Employees

Your college-bound child(ren) may be eligible for a college scholarship if you work full-time for six consecutive years.

Yale HealthCare Program

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

Adoption Reimbursement Plan

This plan provides a reimbursement of fixed costs per finalized adoption.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including work/life services, stress management, and elder care. Counseling sessions are confidential and at no cost to you and your eligible household members.

On-Site Health Coaching

Yale Health and Aetna plan members have access to one-on-one support to help manage chronic medical conditions, quit tobacco, improve nutrition and exercise, manage weight, and cope with stress.

Tuition Assistance

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

Personal

Commuter Benefits

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

Cultural & Recreational Benefits

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.

Employee Discounts

Yale Advantage, powered by YOUDECIDE, offers discounts on legal and tax services, identity theft protection, the Apple employee purchase program, mortgages, banking offers, and more.

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

Whether you are buying your first home, sending your children to college, or are in a stabilizing transition, planning for a strong financial future is more important than ever before. Yale provides many unique and valuable benefits and resources to help you achieve your financial goals.

Home & Family
Scholarship for Children of Employees: Yale college-bound children may be eligible for a college scholarship if you work full-time for six consecutive years.

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

Adoption Assistance Plan
This plan provides a reasonable benefit for the care of a newly adopted child.

Health & Education
Counseling and Support Services
This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including worklife services, stress management, and elder care. Counseling sessions are confidential and at no cost to you and your eligible household members.

On-site Health Coaching
Yale health coaching is provided by YOSPORTS, offering sessions on legal and tax services, income and financial planning, and digital health technology.

Tuition Assistance
You may be eligible to receive tuition assistance for courses taken toward degree programs and non-degree programs.

Personal
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.

Cultural & Recreational Benefits
Yale employees enjoy a wide range of discounts in the New Haven area, ranging from Singapore Airlines to Yale Center for British Art admission to borrowing privileges at one of Yale’s renowned libraries.

Employee Discounts
Yale Advantages, powered by YOUDECIDE, offers discounts on legal and tax services, identity theft protection, the Apple employee purchase program, mortgages, Lending office, and more.

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

Benefits at Yale
Yale’s health and wellness benefits, designed to support you and your family through multiple life-stages, are among the most comprehensive and affordable in the nation.

The university values its community members and regularly evaluates and adds to its menu of impressive signature benefits. Now is the time to take charge of your health and financial well-being by learning more about your full benefit offering at Yale.

Warmest regards,
Janet Lindner
Vice President, Human Resources and Administration

Contact Information

<table>
<thead>
<tr>
<th>YOSPORTS Phone</th>
<th>800-367-1037</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOSPORTS Fax</td>
<td>203-433-3152</td>
</tr>
<tr>
<td>YOSPORTS Email</td>
<td><a href="mailto:yosports@yale.edu">yosports@yale.edu</a></td>
</tr>
</tbody>
</table>

2018 My Benefits at Yale

This communication is not intended as a substitute for the Plan document. If there is any ambiguity or inconsistency between 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 your.yale.edu.
Signature Benefits at Yale

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

Home & Family

Scholarship for Children of Employees

Your college-bound child(ren) may be eligible for a college scholarship if you work full-time for six consecutive years. Please visit our website for more information.

Yale Health & Life Nutrition Program

This program allows you to receive necessary assistance for purchasing a residence in designated areas of New Haven.

Adoption Assistance Plan

This plan provides a reimbursement benefit for any pre-birth adoption.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including work-life services, stress management, elder care, and counseling sessions for you and your eligible household members. Counseling sessions are confidential and at no cost to you.

On-site Health Coaching

Yale Health and 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.

Tuition Assistance

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

Personal

Commuter Benefits

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

Cultural & Recreational Benefits

As a Yale employee, you can take advantage of all the amazing cultural offerings in the New Haven area. Discounted fares are available for many New Haven theaters, museums, and cultural attractions.

Employee Discounts

Yale employees are eligible for many discounts in the New Haven area, including Payne Whitney Gym membership, Yale Center for British Art admission, and discounted library borrowing privileges.

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

2018 My Benefits at Yale

Benefits at Yale — include impressive signature benefits

Yale’s health and wellness benefits, designed to support you and your family through multiple life-stages, are among the most comprehensive and affordable in the nation.

The university takes into account members’ needs and regularly evaluates and adds to its menu of impressive signature benefits. Now is the time to take charge of your health and financial well-being by learning more about your full benefit offering at Yale.

Warmest regards,

Janet Lindner
Vice President, Human Resources and Administration
Retirement

The Yale University Retirement Plan for Staff Employees (Staff Pension Plan) is a defined benefit plan on plan. Eligible employees may participate in this plan. To accrue benefits, employees must have completed two years of service and be at least age 65. Benefits are based on years of service and earnings. The plan offers a retirement benefit that allows you to continue working while receiving income. Participation in this plan is voluntary. Employees who participate in the Staff Pension Plan may elect to contribute up to 6% of their eligible annual earnings to the plan, with Yale matching contributions of up to 5% of employee contributions. Yale also offers a 457(b) Deferred Compensation Plan, which allows employees to contribute up to $56,000 per year, subject to IRS limitations. Yale matches 50% of employee contributions up to $10,000 per year. To learn more, visit the Yale Deferred Compensation Plans page.

Health Benefits

To ensure you and your family receive quality health care, Yale offers a range of health insurance plans, including Yale Health, Delta Dental, and EyeMed Vision Insurance. The Yale Health plan is the university's preferred health plan, offering comprehensive coverage at an affordable cost. Delta Dental is the exclusive dental carrier for Yale University, providing coverage for routine care and basic restorative services. EyeMed offers two vision plans: the Basic plan for routine eye care and the Enhanced plan, which offers additional coverage for frames and lenses.

Pension Plan

Yale offers a defined benefit pension plan for eligible employees. Eligible employees include those who are employed by Yale and work at least 1,000 hours per year. Benefits are based on years of service and earnings. Participation in this plan is voluntary, and employees may choose to enroll at any time during their employment. Benefits are provided at retirement age (65) or earlier under certain circumstances.

Health Insurance

Yale Health is Yale’s preferred health plan and offers comprehensive coverage for medical and dental care. The plan includes in-network and out-of-network providers, as well as prescription drug coverage. Yale Health provides access to a broad network of hospitals, doctors, and other healthcare providers, ensuring that employees have access to quality care. To learn more about Yale Health and its coverage options, visit the Yale Health website.

Tuition Assistance

Yale University offers tuition assistance to eligible employees and their dependents. Benefits are available for both undergraduate and graduate programs at Yale University. The program allows employees to pursue further education at Yale, either on campus or at another accredited institution. To be eligible, employees must meet certain criteria, including completing a minimum number of years of service and meeting specific performance requirements.

Disability Insurance

Yale offers voluntary disability insurance to eligible employees. Benefits are available for both short-term and long-term disability. Short-term disability benefits are provided for up to 12 weeks, with eligibility based on length of service. Long-term disability benefits are provided for up to 5 years, subject to certain restrictions. To learn more about eligibility and benefits, visit the Yale Disability Insurance page.

Life Insurance

Yale offers voluntary life insurance to eligible employees. Benefits are available in multiples of $10,000, up to a maximum of $150,000. Coverage is provided for both employees and their dependents, and is available at a variety of rates. To learn more about eligibility and benefits, visit the Yale Life Insurance page.

Dependent Care

Yale offers a backup child care program to eligible employees. Benefits are available to employees who have filed for backup care and meet certain eligibility requirements. The program provides financial assistance for backup child care expenses, including day care, after-school care, and other related expenses. To learn more about eligibility and benefits, visit the Yale Dependent Care page.

Health Savings Account

Yale offers a Health Savings Account (HSA) to eligible employees. Benefits are available to employees who meet certain eligibility requirements, including having a high-deductible health plan. The HSA allows employees to set aside pre-tax dollars for qualified medical expenses, which can help reduce taxable income. To learn more about eligibility and benefits, visit the Yale HSA page.
## Retirement

- **The Yale University Retirement Plan for Staff Employees**:
  - Employees hired prior to 1/1/2018:
    - Yale University Retirement Plan for Staff Employees (Yale 403(b) Plan) offers a tax-deferred lump sum plan on your death for your beneficiary. You can also choose a monthly income for life of your retirement annuity. See more at [yaleworkretirement.com](http://yaleworkretirement.com).
  - Employees hired on or after 1/20/2017:
    - Yale University Retirement Plan for Staff Employees (Yale 403(b) Plan) offers a tax-deferred lump sum plan on your death for your beneficiary. See more at [yaleworkretirement.com](http://yaleworkretirement.com).

- **Pension Plan**:
  - Employees hired prior to 1/1/2018:
    - Yale University Defined Benefit Pension Plan offers a defined benefit plan on your death for your beneficiary. You can also choose a monthly income for life of your retirement annuity. See more at [yaleworkretirement.com](http://yaleworkretirement.com).
  - Employees hired on or after 1/20/2017:
    - Yale University Defined Benefit Pension Plan offers a defined benefit plan on your death for your beneficiary. See more at [yaleworkretirement.com](http://yaleworkretirement.com).

## Paid Time Off

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacation</td>
<td>Part-time employees regularly scheduled to work 20 hours or more per week are eligible to use vacation after six months of employment.</td>
<td>20+ years: 5 weeks, 20-24 years: 4 weeks, 18-20 years: 3 weeks, 16-17 years: 2 weeks, 15 years or less: 1 week</td>
</tr>
<tr>
<td>Sick</td>
<td></td>
<td>1 day per month</td>
</tr>
<tr>
<td>Recess</td>
<td></td>
<td>6 days: Day before Christmas, Thanksgiving Day, Good Friday, Dr. Martin Luther King Jr. Day, Fall Break, Spring Break, University-wide recess</td>
</tr>
</tbody>
</table>

## Yale Health Enrollment Fees

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Employee + Spouse or Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>IN-NETWORK (In Connecticut)</td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$10.00 30 Weeks (1st year)</td>
</tr>
<tr>
<td>Spouse not enrolled in healthcare at their employer</td>
<td>$12.50 50 Weeks (per year)</td>
</tr>
<tr>
<td>Spouse enrolled in healthcare at their employer</td>
<td>$15.00 50 Weeks (per year)</td>
</tr>
</tbody>
</table>

## Dental Insurance

- **Dental**:
  - Yale offers a dental insurance plan through Delta Dental. See more at [yalehealth.yale.edu](http://yalehealth.yale.edu).

## Disability Protection

- **Short-Term Disability**:
  - You have the option to elect short-term disability insurance. Coverage is provided for up to 12 months from the date of disability. The short-term disability benefit is paid at 60% of your base monthly earnings to a maximum of $5,000 per month. You have the option of purchasing voluntary short-term disability insurance. See more at [yalehealth.yale.edu](http://yalehealth.yale.edu).

- **Long-Term Disability**:
  - You are automatically enrolled in this University-paid defined benefit plan as your disability insurance. You have the option of purchasing voluntary long-term disability insurance. See more at [yalehealth.yale.edu](http://yalehealth.yale.edu).

## Tobacco-Free Yale

To learn more about ways to save, visit your.yale.edu.

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1. You must be actively enrolled in the Yale Health plan at the time the discount is applied.
2. You must maintain active enrollment in the plan of choice for the entire term of the discount (for example, 2023). If your enrollment status changes during the term of the discount, you must inform the pharmacy of your enrollment status.
3. You must either present your insurance card or a copy of your benefit enrollment form at the pharmacy at the time of purchase.
4. The discount applies only to prescriptions filled by the U.S. mail on orders over $100. Telephone orders are not eligible for discounts.
5. The discount does not apply to non-prescription products, over-the-counter medications, vitamins or dietary supplements, or pharmaceuticals.
6. The discount is available at participating pharmacies only and may not be used in combination with other discounts.
7. You must present your insurance card at the pharmacy at the time you purchase your prescription. The discount is subject to change without notice.
8. You must maintain active enrollment in the plan of choice for the entire term of the discount (for example, 2023). If your enrollment status changes during the term of the discount, you must inform the pharmacy of your enrollment status.
9. The discount applies only to prescription medications for which a standard prescription exists and does not apply to over-the-counter medications, non-prescription products, or dietary supplements.
Your paid time off will accrue monthly based on the following:

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sick Time</td>
<td>Eligible to use sick time after three months of employment.</td>
<td>1 day per month</td>
</tr>
<tr>
<td>Vacation</td>
<td>For all eligible staff, except deputy director and director.</td>
<td>2 weeks per year</td>
</tr>
<tr>
<td>Holidays</td>
<td>For all eligible staff, except deputy director and director.</td>
<td>As applicable</td>
</tr>
<tr>
<td>New Year’s Day</td>
<td></td>
<td>1 day per year</td>
</tr>
<tr>
<td>Day before Christmas</td>
<td></td>
<td>1 day per year</td>
</tr>
<tr>
<td>Christmas Day</td>
<td></td>
<td>1 day per year</td>
</tr>
<tr>
<td>Thanksgiving Day</td>
<td></td>
<td>1 day per year</td>
</tr>
<tr>
<td>Labor Day</td>
<td></td>
<td>1 day per year</td>
</tr>
</tbody>
</table>

You are entitled to vacation, sick time, holidays, and recess on a pro-rated basis.

Health Expectations Program
The Health Expectations Program (HEP), a healthcare management program designed to encourage and support employees to maintain or improve their health. The HEP qualifies all eligible employees for coverage on a no-cost basis.

Disability Protection
Short-Term Disability
Benefits are for eligible employees who are unable to work due to illness or injury or chronic health conditions arising.

Life Insurance
You are provided with life coverage through a term life insurance policy. The coverage is based on your annual salary.

College Savings Plan (529)
Yes

Healthcare

Yale Health Enrollment Fees
**Employee + Spouse or Family coverage**

<table>
<thead>
<tr>
<th>Applies to</th>
<th>Aetna Select Plan</th>
<th>Yale Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit: Primary Care Provider (PCP)</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Office Visit: Specialist</td>
<td>$50</td>
<td>$0</td>
</tr>
<tr>
<td>Office Visit: Urgent Care Facility</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Routine Eye Exam</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Preventive Care (including Urgent Care Services)</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Office Visit: Primary Care Provider (PCP)</td>
<td>$0</td>
<td>$0</td>
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<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

Fees are subject to change. Please visit the Yale Health website for the most current information.

Yale Health 1 Aetna Select 2

For more information, please call 866-237-1198.

Tobacco-Free Yale
Tobacco-Free Yale is dedicated to creating a smoke-free environment by offering a health coaching program to support you when serious health conditions arise.

Disability Protection
Long-Term Disability
This benefit plan is designed to provide income protection for eligible employees who are unable to work due to illness or injury or chronic health conditions arising.

Yale Health 1 Aetna Select 2

For more information, please call 866-237-1198.

Tobacco-Free Yale
Tell your eligible employees about the following:

1. Yes
2. No
3. Yes
4. Yes
5. Yes
6. Yes
7. Yes
8. Yes
9. Yes
10. Yes

To learn more about ways to save, visit your yale ads.
**Paid Time Off**

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

Your year off will accrue leave to be drawn during the following academic year:

- Leave rolled over from prior academic year

**Retirement**

The Yale University Retirement Plan for Staff Employees includes two defined benefit plans modeled on the 403(b) employee benefit plan:

- *Vacation and personal time accruals, and carryover maximums for Paid Time Off*

<table>
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<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 to 9 years</td>
<td>4 weeks</td>
</tr>
<tr>
<td></td>
<td>10 to 19 years</td>
<td>5 weeks</td>
</tr>
</tbody>
</table>

**Vacation Time**

- Tuesdays, Fridays, and New Year’s Day
- Friday after Thanksgiving Day
- Christmas Day
- Memorial Day
- Good Friday
- Dr. Martin Luther King Jr. Day
- The day following a semi-annual university break

**Health Insurance**

**Health Expectations Program**

The Health Expectations Program (HEP), a healthcare management program designed to encourage you and your spouse to take action in meeting your healthcare goals. This program offers an employee and spouse options to manage healthcare costs.

**Disability Protection**

**Short-Term Disability**

You are eligible for approved off-the-job disability. This benefit pays 60% of your eligible earnings up to a maximum of $1,000 per week. To be eligible for Short-Term Disability, you must have a regular work schedule, which includes at least 120 hours of work during each 30-day period.

**Long-Term Disability**

You are eligible for approved on-the-job disability paid at 70% of your eligible earnings. This disability plan has a 180-day elimination period and a 240-month maximum duration.

**Life Insurance**

You are provided with $5,000 of life insurance. This amount is in addition to your employee contributions up to two percent (2%) of your eligible pay. Your contributions can be made on a pre-tax basis, a Roth 403(b) after-tax basis, or a combination of both. Pre-tax employee contributions and university match contributions may be withdrawn at any time, up to the limit of your contributions.

**Supplemental Life Insurance**

You have the option of purchasing voluntary supplemental life insurance of up to five times your annual salary.

**Supplemental Disability Insurance**

You may elect to contribute to the Supplemental Disability Insurance Plan, which provides up to $1,000 per week of income in the event of an off-the-job disability. This plan has a 180-day elimination period and a 48-month maximum duration.

**Supplemental Disability Protection**

You may elect to contribute to the Supplemental Disability Protection Plan, which provides up to $2,000 per week of income in the event of a long-term disability. This plan has a 180-day elimination period and a 72-month maximum duration.

**Tobacco-Free Yale**

Tobacco use is prohibited on all University property. You may purchase voluntary short-term disability insurance of up to $10,000 per year.

**Medical Insurance**

You have the option of purchasing voluntary short-term disability insurance of up to $10,000 per year.

**Disability Protection**

You are eligible for approved off-the-job disability paid at 60% of your annual salary up to a maximum of $1,000 per week. To be eligible for Short-Term Disability, you must have a regular work schedule, which includes at least 120 hours of work during each 30-day period.

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Signature Benefits at Yale

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

Health & Family

Scholarship for Children of Employees

Your college-bound child(ren) may be eligible for a college scholarship if you work full-time for six consecutive years.

Yale Homebuyer Program

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

Adoption Reimbursement Plan

This plan provides reimbursement for the costs pre- and post-adoption.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including worklife services, stress management, and elder care. Counseling sessions are confidential and at no cost to you and your eligible household members.

On-site Health Coaching

Yale Health and Aetna plan members have access to one-on-one support to help manage chronic medical conditions, quit tobacco, improve nutrition and exercise, manage weight, and cope with stress.

Tuition Assistance

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

Personal

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.

Cultural & Recreational Benefits

Yale employees have access to discounted prices at numerous cultural and recreational venues, including the New Haven Symphony Orchestra, the New Haven Symphony Orchestra, and many more.

Employee Discounts

Yale Advantage, powered by YOUDECIDE, offers discounts on legal and tax services, identity theft protection, the Apple employee purchase program, mortgages, banking offers, and more.

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

Yale Health

Yale's health and wellness benefits, designed to support you and your family through multiple life-stages, are among the most comprehensive and affordable in the nation.

The university values its community members and regularly evaluates and adds to its menu of impressive signature benefits. Now is the time to take charge of your health and financial well-being by learning more about your full benefit offering at Yale.

Warmest regards,

Janet Lindner
Vice President, Human Resources and Administration

Signature Benefits at Yale

This communication is not intended as a substitute for the Plan documents. If there is any ambiguity or inconsistency between the terms of the Plan documents and this communication, the terms of the Plan documents 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 your.yale.edu.

Contact Information

<table>
<thead>
<tr>
<th>Department</th>
<th>Contact Person</th>
<th>Phone</th>
<th>E-mail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Joe Burns</td>
<td>203-432-0246</td>
<td><a href="mailto:medical.coordinator@yale.edu">medical.coordinator@yale.edu</a></td>
</tr>
<tr>
<td>Vision</td>
<td>Dr. Smith</td>
<td>203-432-0246</td>
<td><a href="mailto:vision.coordinator@yale.edu">vision.coordinator@yale.edu</a></td>
</tr>
<tr>
<td>Dental</td>
<td>Mary Johnson</td>
<td>203-432-0246</td>
<td><a href="mailto:dental.coordinator@yale.edu">dental.coordinator@yale.edu</a></td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement</td>
<td>HR Support</td>
<td>877-352-5552; press 6</td>
<td><a href="mailto:hr-support@yale.edu">hr-support@yale.edu</a></td>
</tr>
<tr>
<td>Counseling and Support Services</td>
<td>Magellan Health Services</td>
<td>800-327-9240</td>
<td><a href="mailto:counseling@magellan.com">counseling@magellan.com</a></td>
</tr>
<tr>
<td>403 (b) Plans</td>
<td>TIAA</td>
<td>855-250-5424</td>
<td><a href="mailto:tiaa@yale.edu">tiaa@yale.edu</a></td>
</tr>
</tbody>
</table>

Benefits at Yale — include impressive signature benefits

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