This communication is not intended as a substitute for the Plan document. If there is any ambiguity or inconsistency between the terms of 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.

Clerical and Technical Staff

Medical

Yale Health
www.yalehealth.yale.edu  203-432-0246

Aetna
www.aetna.com 866-253-8889

Vision
EyeMed eyemed.com 866-299-1358

Dental
Delta deltadentalnj.com 800-494-4138

CIGNA
www.cigna.com 800-367-1037

Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement

YSA www.myworkday.com/yale/d/home.htmld  877-352-5552; press 6

Counseling and Support Services

Magellan Health Services www.Magellanhealth.com 800-327-9240

403 (b) Plans

TIAA www.TIAA.org/yale   855-250-5424

Employee Service Center

Employee Services your.yale.edu/work-yale/hr-support/employee-services 203-432-5552

Staff Pension Plan

Your Pension Resources yale.edu/portal 877-352-5552; press 5

Signature Benefits at Yale

Whether you are planning for your home, your children’s college, or for a retirement unknown, planning is a very smart financial move. It is important that you plan for the future. Yale provides many unique and valuable benefits and resources to help you as you plan for the future.

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 HealthCare Program
Your eligibility to receive monetary assistance for purchasing a residence in designated areas of New Haven.

Adoption Assistance Plan
This plan provides compensation benefits for covered adoptions.

Health & Education

Counseling and Support Services
This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including web-based resources, to help manage chronic medical conditions, quit smoking, improve nutrition and exercise, manage weight, and cope with stress.

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 vanpool to work or if you park in an off-campus parking lot.

Cultural & Recreational Benefits
You can enjoy a wide range of cultural & recreational activities at Yale, including concerts, plays, museums, and 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.

2018 My Benefits at Yale

Benefits at Yale – include impressive signature benefits

Yale’s health and welfare benefits, designed to support you and your family through multi-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

Whether you’re buying your first home, sending your children to college, or saving 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

Yale will consider informal letters of recommendation in the evaluation of scholarship applications. Scholarships are awarded on a competitive basis.

Yale Health 

Yale Health provides health care coverage under various plans, including Delta, Aetna, EyeMed, and Tufts Health Plan, with a variety of options for members, retirees, and families.

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.

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Janet Lindner

Vice President, Human Resources and Administration
Signature Benefits at Yale

While you’re thinking about your home, your family and your children—whether you’re a new hire or a seasoned employee—Yale provides many unique and valuable benefits to help you and your family through the multiple life-stages.

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**Paid Time Off**

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

- **Vacation**: Vacation and sick time vary for those hired prior to July 1, 2009. Visit the Yale Health plan to see the Yale Health benefits. Benefits include:
  - Less than 1 year: Pro rata share of 2 weeks
  - 1 to 4 years: 2 weeks
  - 5 to 9 years: 3 weeks
  - 10 to 19 years: 4 weeks
  - 20+ years: 5 weeks

**Holidays**:
- New Year’s Day
- Martin Luther King Jr. Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Four workdays between Christmas and New Year’s Day
- In the event of an approved off-site disability, the benefit pays up to 60% of your earnings for the first 26 weeks of approved disability. In the event of a longer term disability, the benefit pays up to 60% of your earnings for the first 26 weeks and 40% for the remaining 34 weeks.

**Disability Protection**

- Short-Term Disability
- Long-Term Disability

- Long-Term Disability

**Tobacco-Free Yale**

- Smoking
- Chewing
- Use of any tobacco product

**Vision Insurance**

- Includes free exams, re-exams every three years, eyewear with a two-year service life, and contact lenses.

**Insurance Information Update (COB) form**: You can find the Insurance Information Update (COB) form, which can be found at [http://yalehealth.yale.edu/resources/forms](http://yalehealth.yale.edu/resources/forms).
Enjoy work/life balance with a generous paid time off program.

### Retirement
- **The Yale University Retirement Plan** for Staff Employees (Staff Pension Plan) provides benefits and retirement income based on years of service. This plan offers tax-deferred contributions to a retirement account.

### Health Expectations Program
- Enroll in a comprehensive health and wellness program to help you achieve your health and fitness goals.

### Life Insurance
- In the event of death or disability, this benefit pays 60% of your base monthly earnings.

### Disability Protection
- Short-Term Disability: 60% of your base monthly earnings for up to 20 weeks (first year).
- Long-Term Disability: 50% of your base monthly earnings for up to 5 years after 30 months.

### Tobacco-Free Yale
- Employees who quit smoke and are eligible to enroll will immediately receive $500 in benefits and up to $400 annually thereafter.

### Vision Insurance
- Vision coverage available through EyeMed Vision Centers.

### Yale Health Enrollment Fees
- **Employee + Spouse or Family coverage**
  - **20 weeks (1st year)**
    - Employee: $10.00
    - Spouse or Family: $20.00

### Long-Term Care Insurance
- This benefit provides for qualified nursing home care.

### Vision Insurance
- Vision benefits are offered through EyeMed Vision Centers.

### Preauthorization Requirements
- For certain services, preauthorization is required.

### Coordination of Benefits
- This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna Plan documents.

To learn more about ways to save, visit your yale ads.
Yale Health Enrollment Fees (employees hired on or after 4/1/08)
Employees hired on or after 4/1/08, and enrolled in the Yale Health plan prior to your first day of employment, will be eligible to participate in the Yale University Retirement Plan on your first day of employment. You are fully vested and entitled to vacation, sick time, holidays, and recess on a pro-rated basis.

<table>
<thead>
<tr>
<th>Years of Benefit Service</th>
<th>Contribution Matched by University</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 4 years</td>
<td>2%</td>
</tr>
<tr>
<td>5 to 9 years</td>
<td>3%</td>
</tr>
<tr>
<td>10 to 19 years</td>
<td>4%</td>
</tr>
<tr>
<td>20+ years</td>
<td>5%</td>
</tr>
</tbody>
</table>

You are automatically enrolled in this University-paid defined benefit plan on your first day of employment. You are fully vested and entitled to vacation, sick time, holidays, and recess on a pro-rated basis.

EyeMed offers two options; the Basic plan which provides coverage for diagnostic testing and treatment of eye conditions and the Deluxe plan which provides additional benefits such as vision care services and membership in the American Optometric Association.

The amount you pay for services, after the deductible has been paid, is either a flat dollar amount, a percentage of your salary, a pay period, a week, a month, or a combination thereof. For example, you contribute a pay period basis, so that $50 is deducted from your pay every pay period.

Medical Insurance
The Yale University Retirement Plan provides an option to choose a $25 co-pay for in-network visits to facilities deemed to be an Urgent Care Facility by Aetna. In the first three (3) years of service employees are eligible for Yale Health plan only.

Do you have other insurance?
Equal employment opportunity is strictly observed in selection, appointment, and advancement in service, as well as in all other terms and conditions of employment. This is a result of a workplace safety program designed to encourage you and your dependents to avoid smoking in your workplace.

Life Insurance
You are provided with $25,000 of life insurance coverage through the University’s Life Insurance Program. Supplemental life insurance is available for up to 4 times your current salary.

Disability Protection
Short-Term Disability
Yale’s preferred health plan, Yale Health, is available during the first three years of employment to you and your eligible benefit-eligible family. Yale Health is plan 21 available at the University’s web site. continues to be offered in addition to Aetna’s plan 13. After the employee’s first year of service, coverage remains a feature of Yale Health. In the event of a disability in which you are unable to perform your job duties, you may be eligible for short-term disability benefits.

Long-Term Disability
You are automatically enrolled in long-term disability coverage through Aetna. No premiums are paid for the first year. In the event of an approved disability, benefits payments are made at your base pay.

Tobacco-Free Yale
Tobacco use by patients and visitors is prohibited when they are within buildings or outside facilities where smoking is not permitted.

Vision Insurance
Flexible spending accounts (FSAs) allow employees to pay for eligible medical expenses, including dental and vision care, with pretax dollars.

FSA Eligible Services

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Maximum Amount</th>
<th>FSA Eligible for 2018</th>
<th>Coinsurance</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Services</td>
<td>$5,000</td>
<td>Eligible</td>
<td>20%</td>
<td>$100</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$4,000</td>
<td>Eligible</td>
<td>20%</td>
<td>$100</td>
</tr>
<tr>
<td>Dental Services</td>
<td>$1,500</td>
<td>Eligible</td>
<td>20%</td>
<td>$100</td>
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<td>Vision Care</td>
<td>$1,500</td>
<td>Eligible</td>
<td>20%</td>
<td>$100</td>
</tr>
<tr>
<td>Other Health Care</td>
<td>$5,000</td>
<td>Eligible</td>
<td>20%</td>
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The amount you must pay for services, after the deductible has been paid, is either a flat dollar amount, a percentage of your salary, a pay period, a week, a month, or a combination thereof. For example, you contribute a pay period basis, so that $50 is deducted from your pay every pay period.

Medical Services
Tobacco use by patients and visitors is prohibited when they are within buildings or outside facilities where smoking is not permitted.

- The maximum amount you have available in your account is $1,500.
- The amount you must pay for services, after the deductible has been paid, is either a flat dollar amount, a percentage of your salary, a pay period, a week, a month, or a combination thereof. For example, you contribute a pay period basis, so that $50 is deducted from your pay every pay period.

To learn more about ways to save, visit your yale-ads.
Yale Health Benefits:

1. You are enrolled in the Yale Health plan. You must provide information about your employer plan to Yale Health. Yale Health will use the COB method to ensure that members covered by more than one insurance plan are reimbursed appropriately.

2. Yale Health will send you an Insurance Information Update (COB) form, which can be found at http://yalehealth.yale.edu/resources/forms.

3. Yale Health will use the COB method to ensure that members covered by more than one insurance plan are reimbursed appropriately.

4. 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.

5. For members covered by more than one insurance plan (such as your employer plan and your spouse’s employer plan) who have different primary care doctors, you must provide information about each plan to Yale Health.

6. 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.

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8. List of preferred facilities can be found on the Aetna member services website.

9. In-vitro Fertilization and Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination. This is a

Tobacco-Free Yale

Tobacco-Free Yale policies allow employees to stop using tobacco products at their workplaces to help ensure a healthy, safe, and pleasant workplace environment.

Disability Protection

Short-Term Disability

Disability Protection

Long-Term Disability

Disability Protection

Ways to Save

Flexible Spending Accounts

With a Flexible Spending Account, you can reserve your monthly earnings and save on your expenses. You can also save on your FSA to 90% on your health care plan.

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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 Healthcare Program

Yale is proud to offer a generous medical insurance plan for eligible employees.

Adoption Assistance Program

The plan provides a number of benefits to encourage adoption.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Services, 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 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 and non-degree programs.

Personal

Commitment Books

The university’s commitment to you as an employee is reflected in many ways, including flexible work arrangements, tuition assistance, and other benefits.

Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement

Yale allows you to save on taxes by participating in flexible spending accounts.

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<tr>
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<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Merck, CIGNA, Aetna, Blue Cross, etc.</td>
</tr>
<tr>
<td>Dental</td>
<td>Delta, CIGNA, Aetna</td>
</tr>
<tr>
<td>Vision</td>
<td>EyeMed, VSP, SunOptima</td>
</tr>
<tr>
<td>Flexible Spending</td>
<td>FSA, Tuition Reimbursement</td>
</tr>
<tr>
<td>Transportation</td>
<td>Free public transit, car pool, etc.</td>
</tr>
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