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

Contact Information

Medical
NY Blues
mmmyblues.com
833-882-7868

AAA
mmmyblues.com
833-882-7868

DD
mmmyblues.com
833-882-7868

Health

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

Signature Benefits at Yale include impressive signature benefits. Yale’s health and welfare 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

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 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,
Jane Lindner
Vice President, Human Resources and Administration

2018 My Benefits at Yale

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

Welcome to Yale and the Yale family. Work at Yale offers a variety of outstanding benefits, including financial assistance, counseling, and support services, to help you and your family through multiple life-stages. These benefits are among the most comprehensive and affordable in the nation.

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 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

2018 My Benefits at Yale

2018

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

Contact Information

<table>
<thead>
<tr>
<th>Category</th>
<th>Website</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td><a href="http://www.MedCompliance.com">www.MedCompliance.com</a></td>
<td>800-327-9240</td>
</tr>
<tr>
<td>Dental</td>
<td><a href="http://www.DeltaDental.com">www.DeltaDental.com</a></td>
<td>800-494-4138</td>
</tr>
<tr>
<td>Insurance</td>
<td><a href="http://www.CIGNA.com">www.CIGNA.com</a></td>
<td>800-367-1037</td>
</tr>
<tr>
<td>FSA, Commuter, Tuition</td>
<td><a href="http://www.myworkday.com/yale">www.myworkday.com/yale</a></td>
<td>877-352-5552</td>
</tr>
<tr>
<td>403(b) Plans</td>
<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a></td>
<td>855-250-5424</td>
</tr>
<tr>
<td>Flex Spending Accounts</td>
<td><a href="http://www.YaleHealthCare.com">www.YaleHealthCare.com</a></td>
<td>203-432-0246</td>
</tr>
<tr>
<td>Adoption</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
<td>866-253-8889</td>
</tr>
<tr>
<td>Retirement</td>
<td><a href="http://www.staff.pension.yale">www.staff.pension.yale</a></td>
<td>877-352-5552</td>
</tr>
</tbody>
</table>

Health & Education

Counseling and Support Services
The 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.

Health Coaching
Yale Health and Aetna provide access to on-site health coaches. Your coach will support you to help you manage your chronic 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 towards degree programs and non-degree programs.

Personal

Commuter Benefits
You can save money by enrolling in a commuter program, saving for your bus, train, or vanpool to work or if you park in an off-campus parking lot.

Cultural & Recreational Benefits
You can save money by enrolling in a commuter program, saving for your bus, train, or vanpool to work or if you park in an off-campus parking lot.

Adoption Assistance Plan
This plan provides assistance for adoption benefits for all employees.

Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement
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 are buying your first home, sending your children to college, or saving for a comfortable retirement, planning is very important now more than ever. Yale provides many unique and valuable benefits and resources to help you achieve financial wellness.

Home & Family

Scholarship for Children of Employees
Your college-bound children may be eligible for a college scholarship if you work full-time for six consecutive years.

Yale Health

Welcome to the most comprehensive benefits program designed to support your financial wellness.

Adoption Assistance Plan
This plan provides assistance for adoption benefits for all employees.

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.

Health Coaching
Yale Health and Aetna provide access to on-site health coaches. Your coach will support you to help you manage your chronic 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 towards degree programs and non-degree programs.

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

- Equal paid time off balance with a guaranteed paid-time-off program.

Yale Health Enrollment Fees

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Inpatient Hospital</th>
<th>Outpatient Surgical</th>
<th>Preventive Care</th>
<th>Prescription Drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td>Co-pay</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>$25</td>
</tr>
<tr>
<td>Out-of-pocket</td>
<td>$25</td>
<td>$50</td>
<td>$20</td>
<td>$15</td>
</tr>
</tbody>
</table>

Disability Protection

- Short-Term Disability
  - Short-term disability coverage is available at no cost to you. In the event of an approved short-term disability, benefits pay 10% of your base monthly earnings to a maximum of $5,000 per month.
- Long-Term Disability
  - You have the option of purchasing voluntary long-term disability coverage at no cost to you. In the event of an approved long-term disability, benefits pay 65% of your base monthly earnings to a maximum of $5,000 per month.

Tobacco-Free Yale

- Tobacco-Free Yale provides employees the option to continue smoking at a non-smoking facility in the event that you lose your eligibility for health coverage.
- Employees who continue smoking at a non-smoking facility for three consecutive months will receive the benefits they are entitled to while avoiding overpayment by either plan.

Vision Insurance

- Vision benefits are available under the plan which provides coverage for eyeglasses and, for dental plan enrollees, who are covered for eyeglasses and non-framed spectacle lenses and frames.

Ways to Save

- Health Savings Accounts
  - With a Health Savings Account, you can set aside your pretax earnings and use them to pay for qualified medical expenses.

College Savings Plans

- Yale has several college savings plans to help you save for your child's education.

Health Expectations Program

- The Health Expectations Program (HEP), a broker-managed program designed to encourage you and your spouse to manage your own healthcare goals. This program applies to employees and spouses under 65.

Healthcare Premiums

- The Yale University Retirement Plan is the most comprehensive retirement plan available.

Life Insurance

- Life insurance is available at no cost to you. In the event of your death, your beneficiary will receive a death benefit.

Yale Health Enrollment Fees (employees and/or family members)

- Employees hired on or after January 1, and enrolled in the Yale Health plan will receive the following fee schedule.

20% college savings plans.

Do you have other insurance?

- You are automatically enrolled in Long-Term Disability and Life Insurance at no cost to you. You can purchase other types of insurance through the AEP.

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

Yale University Retirement Plan

- The Yale University Retirement Plan (YUP) is a defined benefit plan that provides retirement benefits to eligible employees.

Yale Health Plan

- The Yale Health plan covers a wide range of services, including hospitalization, doctor visits, and prescription drugs.

Yale University Matching Retirement Plan

- The Yale University Matching Retirement Plan (YUMRP) is a tax-deferred retirement plan that matches your contributions up to 100% of your eligible pay.

Yale Health Enrollment Fees

- Yale Health enrollment fees are subject to enrollment in the Yale Health plan.

Yale University Medical Plan

- The Yale University Medical Plan (YUMP) is a defined contribution plan that matches your contributions up to 90% of your eligible pay.

Yale Health Plan

- The Yale Health plan offers a comprehensive range of services, including hospitalization, doctor visits, and prescription drugs.
Retirement
The Yale University Retirement Plan for Staff Employees (Staff Pension Plan) is a tax-qualified and qualified deferred compensation plan. Employees hired on or after January 1, 2018 who meet the eligibility requirements may elect to participate in the plan. Your benefits are calculated using the actuarial formula in your Employee Benefits Handbook. To learn more about your benefits, visit hr.yale.edu/benefits.

Yale University Matching Retirement Plan

For employees who start with a calendar year of service before January 1, 2018, the University may, at its discretion, match a portion of your voluntary contributions.

You are eligible to participate in the Plan when you accumulate 1,000 hours of service before December 31.

Yale Health

The Yale Health plan is a fully-insured, multi-tiered health insurance plan. You have the option of enrolling in the plan at any time you are eligible.

Yale Health Coverage

You may be eligible for group life, dental, and vision insurance under the following conditions:

- You are employed by Yale University
- You are enrolled in the Yale Health plan
- You have completed at least six months of continuous employment

Insurance Benefits

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

<table>
<thead>
<tr>
<th>Benefits &amp; Services</th>
<th>Plan</th>
<th>0/0 $0</th>
<th>0/15 $15</th>
<th>0/30 $30</th>
<th>0/45 $45</th>
<th>0/60 $60</th>
<th>0/90 $90</th>
<th>0/120 $120</th>
<th>0/180 $180</th>
<th>0/270 $270</th>
<th>0/360 $360</th>
<th>0/435 $435</th>
<th>0/540 $540</th>
<th>0/720 $720</th>
<th>0/1080 $1,080</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit: Primary Care Provider (PCP)</td>
<td>In-network</td>
<td>$0</td>
<td>$15</td>
<td>$30</td>
<td>$45</td>
<td>$60</td>
<td>$90</td>
<td>$120</td>
<td>$180</td>
<td>$270</td>
<td>$360</td>
<td>$450</td>
<td>$540</td>
<td>$720</td>
<td>$1,080</td>
</tr>
<tr>
<td>Office Visit: Specialist</td>
<td>In-network</td>
<td>$0</td>
<td>$15</td>
<td>$30</td>
<td>$45</td>
<td>$60</td>
<td>$90</td>
<td>$120</td>
<td>$180</td>
<td>$270</td>
<td>$360</td>
<td>$450</td>
<td>$540</td>
<td>$720</td>
<td>$1,080</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>In-network</td>
<td>$0</td>
<td>$15</td>
<td>$30</td>
<td>$45</td>
<td>$60</td>
<td>$90</td>
<td>$120</td>
<td>$180</td>
<td>$270</td>
<td>$360</td>
<td>$450</td>
<td>$540</td>
<td>$720</td>
<td>$1,080</td>
</tr>
<tr>
<td>Physical Therapy:</td>
<td>In-network</td>
<td>$0</td>
<td>$15</td>
<td>$30</td>
<td>$45</td>
<td>$60</td>
<td>$90</td>
<td>$120</td>
<td>$180</td>
<td>$270</td>
<td>$360</td>
<td>$450</td>
<td>$540</td>
<td>$720</td>
<td>$1,080</td>
</tr>
</tbody>
</table>
| Vision Insurance

Yale offers vision plans that include vision insurance for eligible employees. The plans provide benefits for the treatment of eye conditions and offer coverage for eyeglasses and contact lenses.

Medical Insurance

Yale University provides a group health insurance plan that is available during the first three years of employment or to you and your eligible family members. Yale Health is a plan that is run through Yale’s own health carrier, the Yale University and New Haven Hospital Plan. After the employee’s first three years of service, coverage remains a part of Yale Health as long as you will be the only person paying for the health plan.

To learn more about ways to save, visit your yale ads.
Your paid time off will accrue monthly based on the following paid time off program. Enjoy work/life balance with a generous 4 weeks immediate 6 days:

- 5 to 9 years: 3 weeks
- 1 to 4 years: 2 weeks
- 2 to 4 years: 3 weeks
- 0 to 2 years: 2 weeks

Please note that this program applies to all employees and spouses enrolled in the Yale Health plan.

Health Expectations Program
The Health Expectations Program (HEP), a healthcare management program designed to encourage and support employees to maintain or improve their health, includes the following:

- Routine Eye Exams
- Annual Physical
- Preventive Care
- Mental Health
- Smoking Cessation
- Tobacco-Free Employee Health Management Program

Benefits for Eligible Employees

- Life Insurance
- Dental Insurance
- Vision Insurance

Retirement
Your Yale University Retirement Plan for Faculty Employees (Staff Retirement Plan) offers a defined benefit plan plus a 403(b)-type defined contribution plan (Yale Retirement Savings Plan). The Yale University Matching Retirement Plan allows employees to choose the plan—funded or unfunded—that is the right fit for their retirement goals. Please visit the Yale Retirement Plans website for more information. A three year exclusion rule applies to new hires. In the first three (3) years of service employees are eligible for Yale Health plan only. After the completion of three years of service, you will have the option of choosing the Aetna Select Plan.

Do you have other insurance?
If you are enrolled in a plan through an additional carrier, you should contact your additional carrier for information on plan benefits and cost-sharing.

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

Learn more at Benefits.yale.edu.
Retirement
The Yale University Retirement Plan for Staff Employees (Staff Pension Plan) is a defined benefit plan in which full-time, non-union,
employees participate who are hired on or after September 1, 2018. As your
earnings increase with age, your retirement benefit increases. Benefits are
paid to your beneficiaries (spouse, child, or other) as designated on file with
Human Resources.

Yale Health Enrollment Fees
(employees hired on or after 9/1/15)

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Enrollment Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single/Family</td>
<td>$10.00 20 Weeks (1st year) or $12.50 50 Weeks (per year)</td>
</tr>
<tr>
<td>Employee + Spouse or Family coverage</td>
<td>$10.00 30 Weeks (1st year) or $15.00 50 Weeks (per year)</td>
</tr>
</tbody>
</table>

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

Medicare Insurance

Yale offers Medicare Supplement Plans to eligible employees. To receive
more information, visit your.yale.edu.

Do you have other insurance?

For employees who are eligible for Medicare, see your.yale.edu for
more information. If you have other insurance, please provide information.

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

Medical Insurance

Your primary source of coverage for most medical costs will be Yale Health.
You are eligible for Medicare Supplement Plans if you are age 65 or older, if
you are receiving Medicare, and your Medicare coverage does not cover all
your medical expenses. Visit your.yale.edu for details.

Yale Health Discount Plan

Delta Dental is the exclusive dental carrier for Yale University.

Dental Insurance

Yale Life Insurance

You are automatically enrolled in this University-paid defined
benefit plan on the date of your appointment. You can
make your beneficiary designations.

Log in, or register for a user ID and password, by visiting
your.yale.edu for details.

Vision Insurance

Yale Health offers many options, the plan which provides
the most comprehensive benefits, the Balanced plan,
which offers comprehensive vision care is recommended. Vision
benefits are not available as a companion benefit with
Medical Insurance.

Health Expectations Program

The Health Expectations Program (HEP), a health management program designed to encourage you and your
spouse to smoke-free to meet your health goals. This program applies to employees and spouses enrolled
in Yale Health and supplemental plans. You and your spouse
will be encouraged to take part in the program. A savings of $5 per
month will be reflected in your insurance premium. As a savings of
$10 per month will be reflected in your insurance premium. As a
savings of $10 per month will be reflected in your insurance premium.

Disability Protection

Short-Term Disability

The Standard Term Disability plan offers short-term insurance coverage for a period of one year from the date of your
employment. In the event of a loss of pay, Disability will pay up to 50% of your
employee contributions up to four percent (4%) of your
eligible pay. Your contributions can be made on a pre-tax
basis and are matched by the University. Your contributions are
declared from your gross earnings. In the case of an
unemployment, this benefit pays up to 50% of your
weekly earnings up to 50% of your eligible pay.

Long-Term Disability

Yale University Retirement Plan

Supplemental Life Insurance of up to five times your annual
earnings or a maximum of $7,500 per month.

Tobacco-Free Yale

Yale Health offers $200 Tobacco cessation support to its
employees. The plan is among the best in the nation for
Tobacco cessation. The following are the program features:

- The plan offers comprehensive dental care
- The plan offers comprehensive medical care
- The plan offers comprehensive life insurance
- The plan offers comprehensive pension plans
- The plan offers comprehensive retirement plans

To learn more about ways to save, visit your.yale.edu.
Signature Benefits at Yale

Whether you are planning your 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 personal 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 Housing Program

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 reimbursement of the costs you incur for adoption services.

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 vanpool to work.

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.

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

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 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