Signature Benefits at Yale

Whether you are bringing your new born, your college-bound child(ren) or an aging parent into your household, 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.

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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 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

Contact Information

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<th>CATEGORY</th>
<th>PLAN</th>
<th>Mini Benefits</th>
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For more information, visit the It’s Your Yale website at your.yale.edu.
Signature Benefits at Yale

Welcome to the 2018 Benefits at Yale Handbook. Yale University is committed to offering benefits to its community, making the university an exceptional place to work and study. This handbook is designed to provide you with detailed information regarding your benefits. If you have any questions or need assistance, please contact Employee Services.

Benefits at Yale—include impressive signature benefits

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

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

Whether you are a faculty or staff member, your family, and your children, you are at Yale—so it is no surprise that planning for a retirement, an upcoming medical procedure, or a tuition payment can be challenging. Yale provides many unique and valuable benefits and resources to help make your workplace experience as enjoyable and productive as possible.

In the following sections, we will discuss some of the key benefits that are available to you and your family. 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.

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Contact Information

Location: www.yale.edu/about/contact/contact.php

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2018 My Benefits at Yale

Counseling

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

Counseling and Support Services

Magellan www.magellanassist.com 800-327-9240

Commuter, and Tuition Reimbursement

Colonial Life

Dental

Delta www.deltadentalnj.com 800-494-4138

Commuter Benefits

Employee Services www.your.yale.edu/work-yale/hr-support/employee-services

Cultural & Recreational Benefits

Teladoc

Education

Gym membership to Yale Center for British Art admission to campus parking lot.

Homework Connections (SM)

Homework Connections www.hc.com 888-469-4873

Pay Flex

Health Savings Account (HSA)

www.payflex.com 844-729-3539

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

Employee Discounts

Advocacy www.aonhewittadvocacy.com 800-715-4015

Advocacy Services

TIAA www.tiaa.org 855-250-5424

Advancement www.yaleadvancement.com 800-982-4936

Student Aid

Yale University Financial Aid

www.yale.gov/financialaid

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.

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 authoritative. Plan documents, please visit your.yale.edu.
**Retirement**

Yale University Retirement Account Plan (YURAP)

- You are automatically enrolled to save 5% of your eligible salary (or the Social Security Wage Base (SSWB)). You will receive the university Core contribution whether or not you contribute to the Plan.
- If you contribute to an HSA, your use of a Healthcare Flexible Spending Account will be limited to certain dental and vision expenses (subject to annual IRS limits).
- As an employer contribution, Yale will pay 60% of base monthly earnings. Coverage is provided at no cost, as well as accidental death and dismemberment coverage. You are provided with $25,000 of basic term life insurance at no cost on salaries up to $150,000. Supplemental coverage, for those earning over $150,000 is contributory.
- Colonial Life Accident Coverage will also be provided, free of charge, as an additional benefit.
- You are automatically enrolled in Long-Term Disability Coverage. In the event of an approved disability, the benefit pays 60% of base monthly earnings. Coverage is provided at a maximum of $1,500,000. Coverage is also available for any dependent children of the insured member.
- You are enrolled to save 5% of your eligible salary (or the SSWB) to a maximum of $1,500,000.
- If you participate in the Aetna Smart Care Plan and elect an Aetna Choice or Aetna Choice Plus plan, your out-of-network benefits will be limited to the Out-of-Network Benefits listed for that plan. The Aetna PPO plan has no limitations on out-of-network benefits.

**Medical Insurance**

Yale Health is a physician-led state-of-the-art medical center located on the Yale Campus and is affiliated with Yale New Haven Hospital. Over 75% of Yale faculty and staff members enrolled in Yale Health.

- If you are saving less than 10%, YURAP’s annual contribution rate will increase from 2% to 5%; and, if your contribution rate is above 5%, but less than 10%, it will increase to 5%.
- If your contribution rate is below 5%, it will increase to 5% each July.
- The Savings Plus plan offers the additional option of an after-tax contribution, and your use of an HSA is not limited to medical expenses.
- If you elect to contribute to an HSA, your use of Flexible Spending Accounts will be limited to certain dental and vision expenses (subject to annual IRS limits).
- A Flexible Spending Account may be used as a supplement to an HSA.
- You may choose to have the University pay for the cost of your Preventive Care Services.

**Medical Out-of-Pocket**

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

| Service Category | Contribution | Co-Insurance | Deductible and coinsurance apply | Parity
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<tbody>
<tr>
<td>Preventive Care</td>
<td>N/A</td>
<td>0%</td>
<td>$0</td>
<td>None</td>
</tr>
</tbody>
</table>
| Office Visit PCP/Mental Health (includes deductible) | 40% | 30% | $40 | 30%
| Emergency Room | 40% | 30% | $40 | 30%
| In-Vitro Fertilization | 50% | 40% | None | 40%
| Hospitalization (inpatient) (non-emergency) | 40% | 30% | $40 | 30%
| Hospitalization (inpatient) (emergency) | 40% | 30% | $40 | 30%
| Outpatient Surgery | 40% | 30% | $40 | 30%
| Alternative Co-Insurance | 40% | 30% | $40 | 30%
| Alternative Deductible | 40% | 30% | $40 | 30%
| Alternative Maximum | 40% | 30% | $40 | 30%
| Alternative Exclusions | 40% | 30% | $40 | 30%

**Dental Insurance**

Extraoral offers plans which provide a maximum contribution of $50 per year (pre-tax payroll contributions (subject to annual IRS limits). You may choose to have the University pay for the cost of your Preventive Care Services.

**Vision Insurance**

Extraoral offers plans which provide a maximum contribution of $50 per year (pre-tax payroll contributions (subject to annual IRS limits). You may choose to have the University pay for the cost of your Preventive Care Services.

**Disability Prevention**

Long-Term Disability

You are automatically enrolled in long-term disability coverage. Coverage is provided to you and your eligible dependents. The benefit amount varies by employee contribution.

- Life Insurance

You are provided with life insurance at no cost, as well as accidental death and dismemberment coverage. You are also provided with a $25,000 accidental death and dismemberment coverage.

**Helping you make decisions:** ALEX, your virtual benefits counselor

ALEX will help you understand and make decisions about your healthcare benefit options. After asking a few basic questions, ALEX will walk you through your options.

**Do you have other insurance?**

If you have other insurance coverage, please contact your supervisor to discuss your insurance plan options.

**Summary**

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

Yale University offers a choice of two medical plans located on the Yale Campus and available with Select America. The Plan B Hampden (YHampden) is tailored to Yale faculty and staff members covered in the University. The University matches contributions to a Core plan of $5,000 and to a Flex plan of $5,000. Further, in addition to the Core plan, one can elect to contribute a flat dollar amount from the Plan.

If you participate in the Aetna Smart Care Plan and elect an Accidental Death) plan through our Aetna program. You are automatically enrolled in Long-Term Disability Protection.

**Life Insurance**

The university will match 100% of your contributions, up to 5%. The university automatically contributes a Core plan and the university will match 100% of your contributions, up to 5%. The university automatically contributes a Core plan and the university will match 100% of your contributions, up to 5%.

**Retirement**

**Tobacco-Free Yale**

For members covered by more than one insurance plan (such as your employer plan and your spouse’s employer plan).

**Roth 403(b) after-tax contribution option provides for tax-free lump-sum benefits for covered accidents. Coverage is provided to plan members only asatar.ER-6556F

**Disability Protection**

**Long Term Disability**

If you contribute to an HSA, your use of a Healthcare Savings Account and Personal Savings Account is one of the benefits available to you. It is recommended that you review the plan documents located on the benefits website at http://your.yale.edu/plan-documents-notices. The plan documents provide detailed information about the benefits and their availability. For complete details, refer to the Yale Health and Aetna Plan documents located on the benefits website at http://your.yale.edu/plan-documents-notices.
Retirement
Yale University Retirement Account Plan
(YUARP)
You are automatically enrolled to save 5% of your eligible earnings to the Yale University Retirement Account Plan. Contributions are currently matched at the rate of 100% of your contributions, up to 5%; and, if your contribution rate is above 5%, but less than 7.5%, the university will match an additional 50% of your contributions, up to a maximum amount. You may choose to make all pre-tax contributions, all Roth 403(b) after-tax contributions, or a combination of both. You can use employer contribution and earnings which are after-tax to make contributions to the plan. Roth contributions are considered post-tax contributions for income tax purposes. Roth contributions and Roth 403(b) contributions are not eligible to be matched. If you choose to make contributions after any year, contributions can no longer be made. You can change contributions at any time. To change your contributions, visit the Yale Retirement Plan Center located on the Yale Campus and is affiliated with Yale University Retirement Plan. Contributions are made to an IRA set up by AIA, and are contingent on enrollment in the Aetna Smart Care plan.

Medical Insurance
Yale University provides a choice of two medical centers located on the East Campus and off-campus with Yale Medicine. The Yale Farms Hospital provides care for Yale family and staff members covered to Yale Health. You may choose to enroll in the Aetna Choice or Aetna

Disability Protection
Long-Term Disability
You are automatically enrolled in long-term disability coverage, at no cost to you, and may choose to elect to increase coverage to the maximum amount or to purchase additional coverage. Coverage is provided at a maximum rate equal to 66.67% of your base salary. If you choose to enroll in long-term disability coverage, the coverage amount is 50% of your base salary. 

Vision Insurance
Eyebak offers eyewear, the basic plan which provides a comprehensive annual benefit with an annual benefit limit of $500 for each participating plan pharmacy. The individual plan covers the cost of eyeglasses after 25 visits. 

Dental Insurance
Extraoral fluoride in the exclusive dental center at Yale University. 

Tobacco-Free Yale
Tobacco-free policies in student, faculty, and staff offices as well as setting up a campus-wide program to encourage smoking cessation and to meet government guidelines and to provide tobacco-free living and working environment. To learn more about the Tobacco-Free plan, please visit the website.

Do you have other insurance?
For employees, you are enrolled in the Aetna Smart Care Plan which provides dental insurance at no cost to you, and may choose to purchase additional coverage. You are automatically enrolled in long-term disability coverage, at no cost to you, and may choose to elect to increase coverage to the maximum amount or to purchase additional coverage. Coverage is provided at a maximum rate equal to 66.67% of your base salary. 

If you are not enrolled in any insurance plan, you are eligible to enroll in the Yale Health, please provide information to the Health Insurance Enrollment Form (HIEF) with which you are enrolled in the Aetna Smart Care plan.

Helping you make decisions: ALEX, your virtual benefits counselor
ALEX will help you understand and make decisions about your healthcare benefits. For more information, visit It's Your Yale—Enroll or Workday to access ALEX. 

The above benefits represent a general overview of the 2018 Yale University Benefit Plans.
Tobacco-Free Yale
Tobacco use violations subject to employee discipline, which can include, but are not limited to, a first offense fee of $50, a second offense fee of $100, a third offense fee of $150, and an additional $300 fee for each subsequent offense. To learn more about the Tobacco-Free policy, please call HR at 203-435-2584.

Tobacco-Use Policies
Yale University prohibits the use of tobacco products on the campus, including the study areas in all residential colleges, and in all buildings, facilities, residence halls, and public areas of the University. This includes electronic cigarettes, nicotine, and other tobacco products.

Do you have other insurance? For employees, you can select a combination of plan options that best meet your needs. Please refer to the Yale Sail Health and Aetna Plan directory for a complete list. For aetna options, visit the Yale Health and Aetna Plan directory for a complete list.

Helping you make decisions: ALEX, your virtual benefits counselor
ALEX will help you understand and make decisions about your healthcare benefits. After asking a few basic questions, ALEX will walk you through your options. Visit Yale Health and Aetna Plan directory for a complete list.

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Signature Benefits at Yale

Whether you are bring them to a new home, and your children in college, or live in a sustainable community, planning for an aging time is a very important time to take care of. Yale provides many unique and valuable benefits and resources to help you maintain healthy living.

Education

Campus Care Planner
College staff members provide guidance in preparing college students to college and ensuring the college student and their families the opportunity to achieve their goals.

Homebound Counseling Services
Designed to support adults, this service provides counseling support for parents and caregivers of college students. Your college counselor is your best fit for a college education.

Care Planning Services
A professional care planner will assess the current living situation and make needs for the care of an aging parent or spouse. A professional care planner will assess the current living situation and make needs for the care of an aging parent or spouse.

Child Care

Backup Care Advantage (Bright Horizons)
Offers you in-home and center-based backup childcare and counseling sessions are confidential and at no cost to you and assistance, including stress management and elder care.

Counseling and Support Services
Magellan Health Care provides a wide range of resources to cope with stress.

On-site Health Coaching
Yale Health and Aetna plan members have access to one-on-one coaching to help manage chronic medical conditions, quit tobacco, improve nutrition and exercise, manage weight, and one support to help manage chronic medical conditions, quit tobacco, improve nutrition and exercise, manage weight, and one support to help manage chronic medical conditions.

Yale Health & Family
Counseling sessions are confidential and at no cost to you and assistance, including stress management and elder care.

Counseling and Support Services
Magellan Health Services provides counseling sessions are confidential and at no cost to you and assistance, including stress management and elder care.

Telemedicine
Teladoc
This service helps you access personal planners who provide full-service assistance, including booking reservations, tax services, identity theft protection, the Apple purchase plan documents, please visit your.yale.edu.

In addition, Yale Advantages offers discounts on legal and tax services, identity theft protection, the Apple purchase plan documents, please visit your.yale.edu.

Employee Discounts
Yale Advantages, powered by YOUDECIDE, provides borrowing privileges at one of Yale’s renowned libraries. Gym membership to Yale Center for British Art admission to cultural & recreational benefits

Commuter Benefits
You can save money by enrolling in a commuter benefit if you purchase a residence in designated areas of New Haven.

Yale Homebuyer Program
You may be eligible to receive monetary assistance for payments in the nation.

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.

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