Contact Information

Contact: Employee Services 418 Prospect Street, New Haven, CT 06520

Phone: 866-253-8889

Email: benefits@yale.edu

Website: benefits.yale.edu

Yale Health

Yale Health offers comprehensive health coverage to full-time faculty and staff, with plans for dependents, and special plans for retirees. Yale Health has an extensive network of providers in Connecticut and beyond. Visit the Yale Health Benefits site for more information.

Yale’s Health Savings Account (HSA)

Yale offers HDHPs which qualify for HSA contributions. These plans are high deductible plans that align with the requirements of the Patient Protection and Affordable Care Act. The HSA can be used for qualified medical expenses. With the PayFlex HSA Administration service, participants can receive accelerated payments of HSA funds to meet qualified medical expenses. Participants may also choose to have HSA funds applied towards any enrolled benefit through PayFlex pre-payments. Additionally, PayFlex offers a variety of financial planning tools to help participants with their retirement and health benefits. Visit the PayFlex Benefits at Yale site for more information.

TIAA

TIAA offers plans for retirement, including 403(b) plans, 401(k) plans, and individual retirement accounts (IRAs). The TIAA website provides resources for planning for retirement, including calculators and tools to help participants understand their retirement options. Participants can also access TIAA’s retirement education services, including webinars and one-on-one consultations. Contact TIAA at 855-250-5424 for more information.

Flexible Spending Accounts (FSA)

Yale offers FSA plans for health care, dependent care, and adoption expenses. These plans allow participants to set aside pretax dollars to pay for eligible expenses. Participants can choose their level of contribution and select the types of expenses they want to cover. FSA contributions are not taxable, and the unused portion carryover to the next year. Participants can access FSA enrollment forms and guidelines through their benefits portal.

Commuter Benefits

Yale offers commuter benefits, including parking, transit, and vanpool options. Employees can also take advantage of the Employee Service Center, which provides full-service assistance, including booking reservations, scheduling appointments, conducting transactions on behalf, and providing event tickets. Participants can access commuter services through the Employee Service Center website.

Employee Discounts

Yale’s Employee Discounts program provides discounts on a wide range of products and services, including books, clothing, travel, and entertainment. Participants can access the program through the Employee Discounts website.

Counseling and Support Services

Yale’s Counseling and Support Services offers a range of resources for mental health concerns, including individual and group therapy, counseling, and support groups. Participants can access these services through the Counseling and Support Services website.

Magellan Health Services

Magellan Health Services offers a comprehensive suite of behavioral health services, including counseling, support groups, and medication management. Participants can access services through the Magellan Health Services website.

Telemedicine

Teladoc offers on-demand, remote access to licensed physicians. Participants can access Teladoc through their benefits portal.

Colonial Life

Colonial Life offers accident and supplemental health insurance. Participants can access Colonial Life through their benefits portal.

Delta

Delta offers dental insurance for participants. Participants can access Delta through their benefits portal.

EyeMed

EyeMed offers vision insurance for participants. Participants can access EyeMed through their benefits portal.

Advocacy Services

Advocacy Services provides support for employees facing legal issues. Participants can access Advocacy Services through their benefits portal.

In addition to the benefits listed above, Yale’s benefits program includes a range of other resources and services, such as flexible spending accounts, adoption assistance, and elder care services. Participants can access these resources through their benefits portal or by contacting their benefits provider.

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

Yale Health and Aetna plan members have access to one-on-one coaching to help navigate the healthcare system and make the most of their benefits. This coaching is available through the Employee Service Center.

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

Whether you are a one-person household, your family at home, your children at college, or you are a single individual, 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 financial wellness.

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 in community members and regularly evaluates and adds to its menu of impressive signature benefits. Here 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,

Jeanne Lindner
Vice President, Human Resources and Administration

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2018 My Benefits at Yale

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

Whether you are single, a new parent, or are married with children, work at Yale, or live in New Haven, you are an integral part of our Yale community. 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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Vice President, Human Resources and Administration

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

Contact Information

**DEPARTMENT** | **CONTACT** | **PHONE**
--- | --- | ---
Medical | Teladoc | 855-835-2362
| Magellan | 800-327-9240
| Teladoc | 855-835-2362
| Magellan | 800-327-9240
| Aetna | 866-253-8889
| Delta | 800-494-4138
| Vision | 866-299-1358
| EyeMed | 866-299-1358
| Empire Blue Cross Blue Shield | 877-222-2562 (NH, MA, VT)
| United Healthcare | 877-633-6442 (NH)
| Cigna | 877-554-5440 (NC, CT, MA)
| Adversus | 800-327-9240
| CareFirst | 866-253-8889
| Aetna | 866-253-8889

**FACULTY**

2018 My Benefits at Yale
**Medical Insurance**

Yale University offers a variety of health care plans designed to meet the needs of employees and their families. The annual open enrollment period is typically in September. For more information, please visit the Yale Benefits website.

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>In-Network Benefits</th>
<th>Out-of-Network Benefits</th>
</tr>
</thead>
</table>
| | | Tobacco-Free Yale

Tobacco-Free Yale

Tobacco-free policies are aligned with Yale Health's commitment to supporting a healthy work environment. The policy requires all employees to refrain from smoking and nicotine use on all Yale University premises, including while off-duty and on official business travel. For more information, please visit the Tobacco-Free Yale program at your.yale.edu/tobacco-free.

**Retirement**

Yale University Retirement Account Plan (YURAP)

Yale University Retirement Account Plan (YURAP) is a defined contribution plan designed to help eligible employees save for retirement. Contributions are made on a pre-tax basis, and earnings are not taxed until withdrawn.

**Laboratory Fee**

Yale University offers a variety of laboratory fees designed to meet the needs of employees and their families. The annual open enrollment period is typically in September. For more information, please visit the Yale Benefits website.

<table>
<thead>
<tr>
<th>Laboratory Fee</th>
<th>In-Network Benefits</th>
<th>Out-of-Network Benefits</th>
</tr>
</thead>
</table>
| | | **Disability Protection**

Long-Term Disability

For an annual enrollment period, Yale University provides long-term disability insurance that provides a portion of your income if you become unable to work due to a disability.

**Life Insurance**

Yale University provides life insurance to eligible employees. The annual open enrollment period is typically in September. For more information, please visit the Yale Benefits website.

<table>
<thead>
<tr>
<th>Life Insurance</th>
<th>In-Network Benefits</th>
<th>Out-of-Network Benefits</th>
</tr>
</thead>
</table>
| | | **Diabetes**

Yale University offers a variety of diabetes policies designed to meet the needs of employees and their families. The annual open enrollment period is typically in September. For more information, please visit the Yale Benefits website.

<table>
<thead>
<tr>
<th>Diabetes Type</th>
<th>In-Network Benefits</th>
<th>Out-of-Network Benefits</th>
</tr>
</thead>
</table>
| | | **Dental Insurance**

Dental Insurance

Yale University offers a variety of dental insurance policies designed to meet the needs of employees and their families. The annual open enrollment period is typically in September. For more information, please visit the Yale Benefits website.

<table>
<thead>
<tr>
<th>Dental Insurance</th>
<th>In-Network Benefits</th>
<th>Out-of-Network Benefits</th>
</tr>
</thead>
</table>
| | | **Do you have other insurance?**

If you have other insurance policies that cover the same benefits as your Yale University insurance plan, please provide details of those policies. If you have other insurance policies that cover similar benefits, please indicate the extent of coverage provided by those policies.

**Helping you make decisions:**

ALEX is a virtual benefits counselor designed to help you understand and make decisions about your healthcare benefits. 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. Your Yale University Benefits Toolbox for a complete list.
**Medical Insurance**

Yale University offers a variety of medical coverage options that meet different needs and preferences. To learn more about your options, make your beneficiary designations, elections, schedule a one-on-one advice session, and review or manage your plan online. Log in, or register for a user ID and password, by visiting www.yale.mynavm.com.

- **The university Core contribution**: Whether or not you contribute to a 403(b) plan, the university will contribute a Core pay as a pre-tax contribution to your YURAP 403(b) account. This may include a percentage of your salary or a maximum annual contribution of $5,000 (subject to annual IRS limits). You are automatically enrolled to save 5% of your eligible pay as a pre-tax contribution to your YURAP 403(b) account. In addition, you can also fund the account with pre-tax dollars and increase their retirement savings up to the maximum allowed by law, for a total of up to 15% of your eligible compensation. The university will match your contributions up to 5% (subject to a maximum match of $5,000 annually).

- **Delta Dental**: The exclusive dental carrier for Yale University. Delta Dental offers comprehensive dental coverage, including preventive, basic, and major care services.

- **Vision Insurance**: Selects offers plans, the basic plan which provides comprehensive vision coverage for eye exams and corrective lenses (including contact lenses) for you and your dependents. The university will provide a one-time deposit, of $500, upon enrollment in the vision plan.

- **Health Savings Account (HSA)**: If you contribute to an HSA, your use of a Healthcare Spending Account (HSA) may increase your tax advantages by deferring income taxes on contributions and investment income, and some hospital confinements. A HSA may also provide you with greater control over federal tax dollars.

- **Long-Term Disability**: You are automatically enrolled in long-term disability coverage effective at the beginning of the month following your employment date or the month of your return to work. The university pays 60% of base monthly earnings. Coverage is provided at no cost to you. Your pre-tax payroll contributions (subject to annual IRS limits) are deposited directly into your HSA, the university will provide a one-time deposit, of $500, upon enrollment in the vision plan.

- **Short-Term Disability**: You are automatically enrolled in short-term disability coverage effective at the beginning of the month following your employment date or the month of your return to work. The university pays 100% of base monthly earnings. Coverage is provided at no cost to you. Your pre-tax payroll contributions (subject to annual IRS limits) are deposited directly into your HSA, the university will provide a one-time deposit, of $500, upon enrollment in the vision plan.

- **Workers’ Compensation**: If you are injured on the job, workers’ compensation will provide you with medical care and a percentage of your lost income, up to a maximum of 66 2/3% of your wages.

**Retirement**

Yale University Retirement Account Plan (YURAP)

Yale has made your retirement planning easy. Whether you sign up for your first day as a new employee, or are close to retirement, you have access to a variety of resources to help you plan for retirement.

- **Roth 403(b) after-tax contribution option**: The Roth 403(b) after-tax contribution option provides for tax-free contributions and earnings are not taxed until withdrawn. The amount, a percentage of your salary, or the IRS annual wage limit, if already contributing the maximum to a 403(b) plan, may be made as a Roth 403(b) contribution. In addition, you can also fund the account with pre-tax dollars and increase your retirement savings up to the maximum allowed by law, for a total of up to 15% of your eligible compensation.

- **403(b) Retirement Plans**: The university automatically contributes a Core pay as a pre-tax contribution to your YURAP 403(b) account. This may include a percentage of your salary or the IRS annual wage limit, if already contributing the maximum to a 403(b) plan, may be made as a Roth 403(b) contribution. In addition, you can also fund the account with pre-tax dollars and increase your retirement savings up to the maximum allowed by law, for a total of up to 15% of your eligible compensation. The university will match your contributions up to 5% (subject to a maximum match of $5,000 annually).

- **Core Coverage**: On continuing appointment in the School of Medicine, or Social Security Retirement Age (SSRA), the university will provide a one-time deposit, of $500, upon enrollment in the vision plan.

- **Supplemental Retirement**: You also have the option of purchasing additional retirement coverage. You may contribute up to $2,650 to a Health Savings Account (HSA), the university will provide a one-time deposit, of $500, upon enrollment in the vision plan.

- **Qualified Plan**: This plan allows eligible participants to defer additional pre-tax dollars and increase their retirement savings up to the maximum allowed by law, for a total of up to 15% of your eligible compensation.

- **Deferred Compensation Plan**: Deferred Compensation Plan (YURAP) may help you save for retirement in a tax-effective way. Several plan options are available, including a Roth 403(b) plan, to help meet your retirement goals.

- **You are automatically enrolled to save 5% of your eligible pay as a pre-tax contribution to your YURAP 403(b) account. In addition, you can also fund the account with pre-tax dollars and increase your retirement savings up to the maximum allowed by law, for a total of up to 15% of your eligible compensation. The university will match your contributions up to 5% (subject to a maximum match of $5,000 annually).**

**Do you have other insurance?**

- **Tobacco-Free Yale**: Tobacco use policies at Yale are put in place to support tobacco-free environments. As a new employee or current employee, you may receive smoking cessation services, including counseling and nicotine replacement therapy, administered by a trained professional who has special expertise in treating tobacco use disorders. To learn more about the Tobacco-Free plan, please call YRER at 866-237-1198.

**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 your.Yale.edu or Workday to access ALEX.

**2018 My Benefits at Yale**

**FACULTY**

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1. The chart below represents a general overview of the Yale University Medical Plan options. For complete details, refer to the Yale Health and Aetna Plan documents.

2. **Coordination of Benefits (COB)** is the method used by Yale Health to determine which plan pays first, which pays second, and the amount each plan will pay for a service. This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna Plan documents.

3. The amount you must pay for services, after the deductible has been paid.

4. The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.

5. This plan allows eligible participants to defer additional pre-tax dollars and increase their retirement savings up to the maximum allowed by law, for a total of up to 15% of your eligible compensation.

6. If a Preferred drug is available and an Alternative or Non-preferred drug is dispensed, you will be charged the applicable co-pay plus the difference in cost between the Alternative or Non-preferred drug and Preferred drug cost even if your provider requests the Alternative drug. In most cases, the difference in cost is small.

7. In-Vitro Fertilization & Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination. This is a lifetime limit per contract unit regardless of carrier chosen.

8. Certain Preventive Rx Covered at 100% (Preferred) & 70% (Preferred Co-payment) - please refer to the Preventive Rx section for covered preventive Rx and for the definition of Preventive Rx.

9. The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.

10. This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna Plan documents. Certain Preventive Rx Covered at 100% (Preferred) & 70% (Preferred Co-payment) - please refer to the Preventive Rx section for covered preventive Rx and for the definition of Preventive Rx.
You are provided with $25,000 of basic term life elections, schedule a one-on-one advice session, and review or change your contribution rate, review or update investment withdrawal of earnings with a qualified withdrawal university match are sheltered from federal and state taxes; contributions, all Roth 403(b) after-tax contributions, or a the Plan.

If you participate in the Aetna Smart Care Plan and elect an Accident) plan through our Aetna program.

You can save for the cost of a college education by opening a HSA, the university will provide a one-time deposit, of $500, if you contribute to an HSA, your use of a Healthcare Benefits and Yale New Haven Hospital. Over 75% of Yale Medicine and Yale New Haven Hospital. Over 75% of Yale

After yearly deductible

Major Restorative† 50% coverage**

Basic Restorative† 80% coverage

When you are eligible for Social Security, you will receive the contribution of 5% of eligible earnings below and 7.5% above up to 5%. The university automatically contributes a Core plan. Eligible participants include tenured professor, professor in continuing appointment in the School of Medicine, or faculty located on the Yale Campus and is affiliated with Yale

Tobacco-Free Yale Tobacco-Free Yale takes a holistic approach to supporting Yale students, faculty, and staff by offering various programs and services, including a site located on the campus of Health and Medicine. Tobacco-Free Yale helps students, faculty, and staff who are planning to stop smoking or who have stopped smoking, access to evidence-based interventions and support services. To learn more about the Tobacco-Free Yale program, please call 866-237-1198.

Do you have other insurance? For questions about your insurance, please call 866-237-1198 or visit www.yalehealth.yale.edu/tobaccofree. Tobacco-Free Yale is available to faculty, and staff who are planning to stop smoking or who have stopped smoking, access to evidence-based interventions and support services. To learn more about the Tobacco-Free Yale program, please call 866-237-1198.

Medical Insurance Yale Health is a plan of缘 your eligibility, you will be enrolled in one of the medical plans located on the Yale Campus and affiliated with Yale Health. You may request to change your election at any time, to change the plan in which you are enrolled.

Tooth Cleaning (per visit) $0

$20 after hours

$0 Deductible and coinsurance apply $25 $25

Co-insurance3

† After yearly deductible

In-Network Deductible 2

Outpatient Surgical (min/max $50/$100)

Physical therapy: $0

Physical Therapy/$100 Family $300

$100 Family 

$75 Single + Child(ren) $75 Single + Spouse

$75 Family

$100 Family

$150 Family

$200 Single

Tobacco-Free Yale Tobacco-Free Yale utilizes a biologics approach to supporting Yale students, faculty, and staff by offering various programs and services, including a site located on the campus of Health and Medicine. Tobacco-Free Yale helps students, faculty, and staff who are planning to stop smoking or who have stopped smoking, access to evidence-based interventions and support services. To learn more about the Tobacco-Free Yale program, please call 866-237-1198.

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Retirement

Yale University Retirement Account Plan (YRAAP)

Yale has established a retirement plan just for you! The plan offers you the choice of saving pre-tax or after-tax, and you can choose to make your contributions in a SEP-IRA, 403(b), or 401(k). If you elect to contribute to a SEP-IRA, the plan will match 100% of your contributions, up to 5% of your eligible earnings. Coverage begins at the start of the plan year. To learn more about the plan and your eligibility, please visit the Yale University Benefits website.

Medical Insurance

Yale provides a choice of two medical carriers.

Delta Dental

Delta Dental is the exclusive dental carrier for Yale University faculty and staff. Faculty and staff who are eligible for coverage may select from the Blue Cross Blue Shield Plan, the Blue Shield Preferred Plan, or the Blue Shield PPO Plus Plan. Each plan provides a range of benefits designed to meet your dental needs.

United Healthcare

United Healthcare is the exclusive medical carrier for Yale University faculty and staff. Faculty and staff who are eligible for coverage may select from the Preferred Provider Organization (PPO) Plan, the High Deductible Health Plan, or the Medicare Supplement Plan. Each plan provides a range of benefits designed to meet your medical needs.

Life Insurance

Yale provides you and your eligible dependents with life insurance coverage.

Basic Life

Yale will provide you with $25,000 of basic term life insurance at no cost, as well as accidental death and dismemberment insurance. You are provided with $25,000 of basic term life insurance at no cost, as well as accidental death and dismemberment insurance. You are provided with $25,000 of basic term life insurance at no cost, as well as accidental death and dismemberment insurance.

Supplemental Life

In addition, you have the option of purchasing an additional $25,000 coverage and $45,000 for family members.

Disability Protection

Yale provides disability coverage for eligible faculty and staff.

Long-Term Disability

For an annual minimum of $5,000, you can choose to purchase up to a maximum of $1,500,000 in long-term disability insurance coverage. Coverage is provided at no cost. To learn more about the plan and your eligibility, please visit the Yale University Benefits website.

Medical Insurance

You can choose from one of two medical carriers located on the Yale Campus and will need to make this choice before participation in the plan begins. Faculty and staff members covered by the University's group health plan will receive benefits from United Healthcare. Faculty and staff members not covered by the University's group health plan will receive benefits from Blue Cross Blue Shield.

Flexible Spending Accounts

Flexible spending accounts allow you to set aside pre-tax dollars to pay for certain qualified expenses. The amount you can contribute to a flexible spending account is determined by your salary and the maximum allowable amount set by the IRS. The maximum allowable amount for 2022 is $2,850 for single employees and $5,700 for families. If you choose to participate in a flexible spending account, you must complete the required paperwork before the beginning of the plan year.

College Savings Plan (529)

Yale provides a 529 college savings plan for eligible faculty and staff members.

College Savings Plan (529)

Yale provides a 529 college savings plan for eligible faculty and staff members.

Tobacco-Free Yale

Tobacco-Free Yale is a policy that prohibits all forms of smoking and tobacco use on the Yale campus and in Yale-owned and -leased facilities and spaces, and on Yale-owned and -leased vehicles. To learn more about the Tobacco-Free Policy, please visit the University website.

Do you have other insurance?

If you are enrolled in an insurance policy with Yale, please provide information about the carrier and the policy number. This information will be entered into the database and used to determine eligibility for additional benefits. If you are not enrolled in an insurance policy with Yale, please provide information about the carrier and the policy number. This information will be entered into the database and used to determine eligibility for additional benefits.

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Signature Benefits at Yale

Whether you choose to live on or off campus, you and your family are invited to explore Yale’s signature benefits. A comprehensive offering at Yale, these benefits include access to full-service assistance, including booking reservations, tax services, identity theft protection, the Apple purchase deduction, and more. These benefits are designed to support your work-life needs and provide you with the tools and resources necessary to maintain your health and financial well-being by learning more about your full benefit package.

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Vice President, Human Resources and Administration

Janet Lindner

Yale University

Contact Information

Phone: 203-432-0246

Email: benefits@yale.edu

Web: http://www.yale.edu/benefits

Your Yale Employee Benefits Guide

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