Signature Benefits at Yale

Whether you are single, a new home, and your children college, or you are a committed community, planning for a strong future is more important than ever before. Yale provides many unique and valuable benefits and resources to help you achieve financial wellness.

Adaptations in Education

For students who are eligible, Yale offers a range of degree programs and non-degree programs.

You may be eligible to receive tuition assistance for courses at Yale. If you work full-time for six consecutive years, you may be eligible to receive a scholarship if you work full-time for six consecutive years.

Adaptations in Health

Yale Health and Aetna plan members have access to one-on-one Health Coaching to help you cope with stress.

On-site Health Coaching

On-site Health Coaching helps you access personal planners who provide scheduling appointments, and conducting transactions on your behalf. It helps you access personal planners who provide scheduling appointments, and conducting transactions on your behalf. Your college-bound child(ren) may be eligible for a college scholarship if you work full-time for six consecutive years.

Tuition Assistance

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

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

Yale, in alignment with its New Haven home, and your children, college, or in a professional community. Planning for a

Aetna

Magna Health

Employee Services

Tuition Assistance

My Personal Assistant

Counseling and Support Services

Employee Discounts

Magellan

Commuter Benefits

Telemedicine

Signature Benefits at Yale

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.

Warrant in goals,

Jen Lindner

Vice President, Human Resources and Administration

Benefits at Yale — include impressive signature benefits

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

Adoption Reimbursement Plan

Rethinking Care Management (Digital Health)

Tuition Assistance

Employee Services

Institutional Services

On-site Health Coaching

Cultural & Recreational Benefits

Home & Family

Magellan

Commuter Benefits

Telemedicine

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Signature Benefits at Yale

With access to so many great resources, you and your eligible household members have access to a wide range of valuable resources, including a variety of unique and valuable benefits to help you achieve financial wellness.

Adoption Reimbursement Plan

This program provides a maximum benefit of $10,000 per child.

Counseling and Support Services

Offers in-person, telephone, and online counseling services.

Commuter Benefits

This plan provides a maximum benefit of $10,000 per child.

Employee Discounts

Discounts on legal services, identity theft protection, and more.

Financial Wellness

This plan provides a maximum benefit of $10,000 per child.

Personal

Benevolent

Provides 24/7 access to online support from professional tutors.

Stress Management and Elder Care

Offers in-person, telephone, and online counseling services.

Telemedicine

Provides 24/7 access to online support from professional tutors.

Transportation

Provides access to a variety of resources for commuters.

Tuition Assistance

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

Yale Advantages

This program provides a maximum benefit of $10,000 per child.

Yale Health and Aetna plan members have access to one-on-one coaching and personalized care management services.

Tuition Assistance

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

Support

Provides 24/7 access to online support from professional tutors.

Wellness

This program provides a maximum benefit of $10,000 per child.

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

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.

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 as a binding commitment or guarantee. The Plan Document is the final and controlling document.

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

Paid time off includes the following:

- **Recess Immediate:** 6 days
- **New hires can begin to use flex days 1st of the month the first year of employment.**
- **20 or more years of service:** 24 days
- **5 or more years of service:** 18 days
- **New Year's Day**
- **Day before Christmas**
- **Labor Day**
- **Independence Day**
- **New Year's Day**

## Insurance

### Dental Insurance

- **Eligibility:** All employees
- **Coverage:** Includes basic preventive care, cleanings, and fluoride treatments. Coverage includes basic care for cavities and gum disease.

### Life Insurance

- **Coverage:** Provided by Yale Health
- **Eligibility:** All employees
- **Coverage Options:**
  - **Basic Term Life**: coverage for accidental death and dismemberment.
  - **Enhanced Term Life**: coverage for accidental death and dismemberment.

### Medical Insurance

- **Eligibility:** All employees
- **Coverage Options:**
  - **Basic Plan**: Coverage includes hospitalization, office visits, and prescription drugs. Coverage includes preventive services and lab work.
  - **Enhanced Plan**: Additional coverage for dental, vision, and prescription drugs.

### Reimbursement Account

- **Eligibility:** All employees
- **Coverage Options:**
  - **Yale Health Reimbursement Account (HSA)**: Available to employees who meet certain eligibility requirements.
  - **Yale Health Flexible Spending Account (FSA)**: Available to employees who meet certain eligibility requirements.

### Retirement

- **Eligibility:** All employees
- **Coverage Options:**
  - **Yale University Retirement Plan (401(k))**: Available to employees who meet certain eligibility requirements.
  - **Yale University Retirement Plan (403(b))**: Available to employees who meet certain eligibility requirements.

## Tobacco-Free Yale

Tobacco-Free Yale is a collaborative effort to ensure a healthy, healthy, and safe living environment. It includes a smoke-free policy for employees, students, and visitors. The policy applies to all parts of the campus, including indoor and outdoor areas.

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

Alex is an AI tool designed to help employees navigate their benefits. By asking a few basic questions, Alex will walk you through your coverage options and help you make informed decisions about your benefits.

---

**Summary:**

- **Paid Time Off:** Includes 6 days of recess immediate, new hires can begin to use flex days on the first day of employment.
- **Insurance:** Includes dental coverage, life insurance, and medical insurance with options for basic and enhanced plans.
- **Retirement:** Offers a 401(k) and 403(b) retirement plan.
- **Tobacco-Free Yale:** A smoke-free policy for employees, students, and visitors.

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**Notes:**

1. Yale Health only provides out-of-area coverage for emergency and urgent care. A $50 late cancellation or no show penalty may apply to certain services.
2. Certain Preventive Rx Covered at 100% (min/max $50/$100).
3. See Yale Health member services website and plan document for details.
4. To learn more about ways to save, visit yalehealth.yale.edu/coverage for more information about your benefits.

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**Ways to Save**

- **College Savings Plan (529):** Consider opening a 529 College Savings Plan to save for your child's education.
- **Working while studying:** Consider part-time employment to supplement your income.
- **Take advantage of employee discounts:** Many companies offer discounts for employees, such as discounts on gym memberships or insurance.

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

ALEX will help you understand and make decisions about your healthcare coverage. After answering a few questions, ALEX will provide you with options that fit your needs and preferences.
## 2018 My Benefits at Yale

### 1. Retirement

#### Yale University Retirement Plan for Staff Employees (Staff Pension Plan)

The plan allows for contributions in the form of a fixed annuity or a variable annuity. Contributions are from Yale or a third-party vendor, depending on the option selected. Employees may choose to contribute up to 100% of their compensation up to the IRS maximum limit. The plan offers a variety of investment options, including mutual funds, index funds, and target-date funds.

#### Yale University Retirement Plan Account (FSA)

An FSA allows employees to set aside pre-tax dollars for designated expenses, such as healthcare, dependent care, or transit. Yale offers two FSA options: the Healthy Savings Account (HSA) and the Dependent Care FSA. The HSA is tax-advantaged and can save you money on eligible healthcare expenses. The Dependent Care FSA provides a fixed amount each month for dependent care expenses, such as childcare or elder care.

### 2. Health Benefits

#### Yale Health

Yale University offers a comprehensive health insurance plan through Aetna, which includes a variety of plans to choose from, including single, family, or dental plans. The health plan offers a wide range of services, such as office visits, hospitalization, and mental health services. The plan also includes a network of health providers and hospitals, including Yale New Haven Health System.

### 3. Life Insurance

#### Disability Protection

Individually underwritten plans are available to cover lost wages due to illness or injury. Coverage is available in the form of temporary total disability, temporary partial disability, and permanent total disability. The plan provides benefits based on a percentage of the employee's salary, up to a maximum of $1,500,000.

#### Long-Term Disability

The University’s Long-Term Disability (LTD) plan supplements short-term disability benefits. The LTD plan provides benefits for a maximum of 24 months, and coverage is available in the form of 60%, 70%, or 80% of the employee's salary, up to a maximum of $20,000.

#### Life Insurance

Coverage is available up to five times the employee's salary or a maximum of $1,500,000, whichever is less. Coverage is available in the form of term life insurance, with a premium rate based on age and gender.

#### Accident Coverage

The Accident Coverage Plan provides benefits for covered accidents, including hospitalization, surgical procedures, and medical expenses. Benefits are paid directly to the hospital or provider and are not subject to deductibles or coinsurance.

### 4. Dental Insurance

#### Delta Dental

Delta Dental is the exclusive dental carrier for Yale University. Benefits include comprehensive coverage for preventive care, restorative care, and basic and major services. The plan offers a network of dental providers and allows for out-of-network coverage in certain cases.

### 5. Vision Insurance

#### Vision

The University offers vision insurance through VSP. Benefits include comprehensive coverage for eye exams, eyeglasses, and contact lenses. Coverage is available at no cost to the employee and dependents.

### 6. Extended Care

#### Disability Insurance

The Disability Insurance (DI) plan provides benefits for lost wages due to illness or injury. Benefits are paid in the form of a monthly benefit, and coverage is available up to a maximum of 24 months.

#### Long-Term Disability

The University’s Long-Term Disability (LTD) plan supplements short-term disability benefits. The LTD plan provides benefits for a maximum of 24 months, and coverage is available in the form of 60%, 70%, or 80% of the employee's salary, up to a maximum of $20,000.

### 7. Prescription Plans

#### Medicare

The University offers Medicare Supplemental Insurance through Wellmark Blue Cross and Blue Shield. The plan provides additional coverage for services not covered by Medicare, including hospitalization, skilled nursing facility care, and prescription drugs.

### 8. College Savings Plan

#### College Savings Plan (529)

529 college savings plans allow you to save for your child’s education in a tax-efficient manner. Contributions can grow tax-deferred and are not subject to federal taxes. The plan offers a variety of investment options, including stocks, bonds, and fixed-income securities.

### 9. Other Benefits

#### Tuition-Free Yale

Yale University offers a tuition-free program for employees and their family members. Benefits include free tuition for degree programs offered at Yale, as well as discounts on non-degree programs.

### 10. Summary

Yale University offers a wide range of benefits to its employees, including retirement plans, health insurance, life insurance, disability coverage, and tuition-free education. These benefits are designed to help employees manage their financial well-being and support their personal and professional development. To learn more about the benefits offered at Yale, please visit our benefits website at http://benefits.yale.edu.
Enjoy work/life balance with a generous paid time off program. You get paid off for sick days owed to the following schedules:

- **Sick Time**
  - Minimum 10 days per year
  - Maximum 15 days per year, which does not include any accrued but unused days on your last day of work

- **PTO**
  - Minimum 10 days per year
  - Maximum 15 days per year

- **Grand Total**
  - Minimum 20 days per year
  - Maximum 30 days per year

- **Accrued PTO**
  - Effective the first of the month following the completion of the calendar year

- **Sick Time Carryover**
  - The maximum sick time carryover is 50 days

- **PTO Carryover**
  - The maximum PTO carryover is 15 days.

- **New Hires**
  - New hires can begin to use flex days 1st of the month following the first year of employment.

- **Minimum and Maximumaves**
  - The Roth 403(b) after-tax contribution option provides for contributions and earnings are not taxed until withdrawn.

- **Benefit Plan**
  - You are automatically enrolled to save 5% of your eligible pay as a pre-tax contribution to your YURAP 403(b) account.

- **Benefit Plan**
  - You can increase, decrease, or stop your contribution to the Plan. You may increase, decrease, or stop your contribution anytime.

- **Benefit Plan**
  - If you participate in the Aetna Smart Care Plan, you will receive a $250,000 accidental death and dismemberment plan and a $5 million disability protection plan.

- **Benefit Plan**
  - Your university Core contribution whether or not you contribute to the Plan. You may increase, decrease, or stop your contribution any time, and can elect to contribute a flat $750, or $1000 depending on your coverage election, into your YURAP at any time.

- **Benefit Plan**
  - As an alternative, you can make an irrevocable election to purchasing an additional $25,000 spousal coverage and $5,000 spousal dependent coverage.

- **Benefit Plan**
  - If you participate in the Aetna Smart Care Plan and also in the Short-Term Disability plan, in conjunction with your coverage, the benefit is $400 per day for a maximum of 30 days.

- **Benefit Plan**
  - If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to the Aetna claims department.

- **Benefit Plan**
  - Follow this link for information about your coverage and dependent coverage.

- **Benefit Plan**
  - The chart below represents a general overview of the Yale University Medical Plan options.
Paid Time Off

- **Paid Time Off Allotments and Carryover Rules**: The maximum sick time carryover is 50 days. The maximum PTO carryover is 15 days. There is no waiting period for using accrued sick leave immediately upon hire.
- **New Hire Flex Day Eligibility**: PTO.

Retirement

- **Yale University Retirement Plan**
  - Available to faculty, staff employees, and medical staff.
  - Contributions to the plan are made on a pre-tax basis.

- **Yale University Retirement Account Plan (YURAP)**
  - YURAP allows you to contribute both pre-tax and Roth contributions.
  - The university automatically contributes a Core match to your YURAP account.
  - Contributions and earnings are not taxed until withdrawn.
  - Contributions, all Roth 403(b) after-tax contributions, or a combination may be elected.
  - The university matches 5% of your compensation, up to $15,000.

- **457(b) Plan**
  - Contributions are made with pre-tax dollars.

- **Yale University 403(b) Plan**
  - Contributions are made with pre-tax dollars and increase their retirement savings up to the current IRS limit.

- **Yale University 457(b) Plan**
  - Contributions are made with pre-tax dollars.

- **Yale University 403(b) Plan**
  - Contributions are made with pre-tax dollars.

- **Yale University 457(b) Plan**
  - Contributions are made with pre-tax dollars.

Medical Insurance

- **Yale Health**
  - Offers two options: the Basic plan and the Premium Plus plan.
  - Provides comprehensive coverage and includes prescription drug benefits.

- **Vision Insurance**
  - Includes preventive care and vision care services.

- **Tobacco-Free Yale**
  - Promotes a healthy workplace environment.

Dental Insurance

- **Yale Health Dental**
  - Offers two levels of coverage: the Standard plan and the Premium plan.

Life Insurance

- **Yale Health Life Insurance**
  - Provides coverage for accidental death and dismemberment.

- **Yale University Life Insurance**
  - Provides coverage for accidental death and dismemberment.

Disability Protection

- **Short-Term Disability**
  - Provides coverage for temporary disability due to illness or injury.

- **Long-Term Disability**
  - Provides coverage for disability lasting longer than 12 months.

Tobacco-Free Yale

- **Tobacco-Free Initiative**
  - Promotes a smoke-free environment.

Vision Insurance

- **Insurance Options**
  - Offers comprehensive vision care coverage.

Dental Insurance

- **Insurance Options**
  - Offers comprehensive dental care coverage.

Life Insurance

- **Insurance Options**
  - Offers comprehensive life insurance coverage.

Disability Protection

- **Insurance Options**
  - Offers comprehensive disability coverage.

Tobacco-Free Yale

- **Insurance Options**
  - Offers comprehensive tobacco-free initiative.

Vision Insurance

- **Insurance Options**
  - Offers comprehensive vision insurance.

Dental Insurance

- **Insurance Options**
  - Offers comprehensive dental insurance.

Life Insurance

- **Insurance Options**
  - Offers comprehensive life insurance.

Disability Protection

- **Insurance Options**
  - Offers comprehensive disability coverage.

Yale Health

- **Insurance Options**
  - Offers comprehensive health insurance.

Delta Dental

- **Insurance Options**
  - Offers comprehensive dental insurance.

Spanish

- **Insurance Options**
  - Offers comprehensive insurance coverage.

Yale University

- **Insurance Options**
  - Offers comprehensive insurance.

2018 My Benefits at Yale
Signature Benefits at Yale

Whether you are single, a new parent, your eligible household members, or your college-bound child(ren), you can take advantage of a variety of support programs and resources at Yale. Join the many current and former employees who have benefited from what Yale offers to promote your health and wellness.

Contact Information

Yale Health

Medical

Tel: 203-432-7200

Medical and dental insurance

Adoption

Tel: 203-432-7200

Adoption assistance

Employee Services

Tel: 203-432-5552

Employee benefits and services

The university values its community members and regularly evaluates and adds to its range of comprehensive and affordable benefits. Whether you are single, a new parent, your eligible household members, or your college-bound child(ren), you can take advantage of a variety of support programs and resources at Yale. Join the many current and former employees who have benefited from what Yale offers to promote your health and wellness.

Adoption Reimbursement Plan

This plan provides a range of benefits for families that have adopted a child for the first time.

Employee Services

Tel: 203-432-5552

Employee benefits and services

Flexible Spending Accounts (FSA), 401(k) Plans, and Tuition Reimbursement

Tel: 203-432-5552

Flexible spending accounts, 401(k) plans, and tuition reimbursement

Yale Health

Tel: 203-432-7200

Medical and dental insurance

A guarantee of any benefits. For a copy of the controlling Plan documents, please visit your.yale.edu. This communication is not intended to be a contract or document and this communication, the terms of the Plan document will control and are final. 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.