Signature Benefits at Yale

Whether you are single, have a home, or raise children, at Yale you can find a comprehensive community planning to make a strong financial future more important than ever before. Yale provides many unique and valuable benefits and resources to help you achieve financial wellness.

Tuition Assistance
You may be eligible to receive monetary assistance for purchasing a residence in designated areas of New Haven.

Adoption Reimbursement Plan
You may be eligible to receive monetary assistance for finalizing adoption.

Yale Homebuyer Program
You may be eligible to receive monetary assistance for courses leading to college admission to your eligible household members.

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.

Warrant in hand, Janet Lindner
Vice President, Human Resources and Administration

POLICE SUPERVISORS AND COMMAND STAFF

For more information, visit the It’s Your Yale website at your.yale.edu.
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 guards, Janet Lindner
Vice President, Human Resources and Administration

Yale University

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

Benefits at Yale—include impressive signature benefits
Rethink provides families with the support they need 24/7 to help children with developmental disabilities. Rethink is a web-based program that puts clinical best practice treatment solutions at your fingertips. The program leverages technology to help children with developmental disabilities.

Tuition Assistance

Yale Health and Aetna plan members have access to one-on-one Analysis and recommendations. A retraining plan will be created to help children develop new skills.

Homework Connections (SM)

Offers access to a 3-hour in-person assessment to help identify and recommend the most effective education plan for your child. It can provide recommendations for transitioning to a new school, including resource room.
Paid Time Off
Enjoy work-life balance with a generous paid time-off program. You may take off up to six annual leaves to do the following:

- Personal leave (up to 6 days)
- Family leave (up to 3 days)
- Sick leave (up to 12 days)
- Parental leave (up to 8 days)
-拓展

Retirement

- Yale University Retirement Account Plan (YURAP)
- The Yale University 403(b)
- Yale University 457(b)

Medical Insurance

- DuPont
- Aetna
- Tufts

Dental Insurance

- Tufts

Vision Insurance

- Vision Direct

Vision Insurance

- Vision Direct

College Savings Plan (529)

- Tufts

Ways to Save

- Pre-tax deductions on certain expenses
- Contributions to retirement plans
- Health savings accounts

Do you have other insurance? 

If you have insurance from another source, you can receive information about your coverage. This information should be provided to you by your insurance provider. Your benefits under other insurance plans will be summarized at the time of enrollment.

Helping you make decisions: ALEX, your virtual benefits counselor

ALEX will help you understand and make decisions about your healthcare coverage. To enroll after a fiscal year has ended, ALEX will help you through your options. Visit Your Yale – Enroll or Workday to access ALEX.

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

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Single Coverage</th>
<th>Single Deductible</th>
<th>Single Coinsurance</th>
<th>Family Coverage</th>
<th>Family Deductible</th>
<th>Family Coinsurance</th>
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<tbody>
<tr>
<td>Preventive Care</td>
<td>N/A</td>
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<td>0</td>
<td>N/A</td>
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<td>Physical therapy</td>
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<td>Urgent care</td>
<td>N/A</td>
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1. The amount you must pay for services after the deductible has been met.
2. The amount you must pay for services before the deductible is met.
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For more information about the benefits provided to you, visit your.yale.edu.
Paid Time Off

Employees hired prior to July 1, 2010...

- Sick: 4 immediately upon hire and 6 days:
- Recess: 8 days:
- Holidays: 8 days:

New hires can begin to use flex days 1st of the month in the first year of employment.

New hire Flex Day eligibility:
- New hire statuses include New employee, Rehire, Layoff Remediator, and part-time.
- New hires who work a full-time schedule (80 hours per pay period) and work more than 24 hours per week will be eligible for flex days.

- New hires who work a part-time schedule (less than 80 hours per pay period) and work more than 12 hours per week will be eligible for flex days.

- If your date of hire is between January 1 and June 30 you will receive 1 flex day.
- If your date of hire is between July 1 and December 31 you will receive 2 flex days.

- New employees hired prior to July 1, 2010...

Medical Insurance

New employees hired prior to July 1, 2010...

- December 31 you will receive 2 flex days.

You are automatically enrolled to save 5% of your eligible earnings into the Social Security Wage Base (SSWB). You will receive the university Core contribution whether or not you contribute to the Social Security Wage Base.

You have the option of waiving participation in the Yale Universal Retirement Account (YURAP). You can waive participation at any time during the calendar year. If you do elect to contribute, you will be automatically enrolled in YURAP. You can waive participation in YURAP at any time during the calendar year.

- University Coordinating Facility (UCF) plan, which will match each dollar you contribute up to 5%.

As an alternative, you can make an irrevocable election to contribute 1% per pay period...
Your paid time off will accrue monthly based on the following:

**Paid Time Off Allotments and Carryover Rules**

- **Less than 5 years of service**: 15 days
- **5 or more years of service**: 18 days
- **10 or more years of service**: 21 days

**Holidays**
- Additional: Christmas Eve

**Flex Days**
- Immediate: 2 days

Note: If your date of hire is between July 1 and August 30, you will receive 1 flex day. If your date of hire is between August 31 and September 30, you will receive 2 flex days. Flex Days are awarded in the month they are earned on the 7th of the month.

If your date of hire is between July 1 and August 30, you will receive 1 flex day. If your date of hire is between August 31 and September 30, you will receive 2 flex days. Flex Days are awarded in the month they are earned on the 7th of the month.

**Sick days**
- Pro-rated during the first year

**Retirement**

- **403(b) Deferred Compensation Plan**
  - Core Employer Contribution: 5%
  - Employee Contribution: Maximum 15%
  - Participation is automatic upon hire
  - Vesting: 100% after 5 years of service
  - Defined as a Roth 403(b) account

- **Yale University 457(b) Deferred Compensation Plan**
  - Contributions: 10% or $500 per month
  - Rollover Option: Yes

- **Roth 403(b)**
  - Contributions: After-tax contributions only

**Tobacco-Free Policy**

- Electronic cigarettes are restricted to specified areas.

**Flexible Spending Accounts (FSAs)**

- **Healthcare FSA**
  - Maximum: $5,550
  - Maximum: $5,000 if enrolled in Yale Health

- **Dependent Care FSA**
  - Maximum: $5,000

- **Health Savings Account (HSA)**
  - Contribution limits: $3,650 (single) / $7,350 (family)
  - Maximum: $500
  - Employer contribution: 529 college savings plan
  - Employer contribution: 529 college savings plan
  - Employer contribution: 529 college savings plan

- **Supplemental Life Insurance**
  - Maximum: $1,500,000
  - Maximum: $1,500,000
  - Maximum: $1,500,000

- **Short-Term Disability**
  - Maximum: $1,500,000
  - Maximum: $1,500,000
  - Maximum: $1,500,000

- **Vision Insurance**
  - Max: $1,000
  - Max: $1,000
  - Max: $1,000

**College Savings Plan**

- **529 Plan**
  - Employer contribution: 529 college savings plan
  - Maximum: $1,500,000
  - Maximum: $1,500,000
  - Maximum: $1,500,000

**Helping you make decisions**

**ALEX**

- **Virtual Benefits Counselor**
  - Helps you understand and make decisions about your healthcare

- **ALEX**
  - Helps you understand and make decisions about your healthcare

- **ALEX**
  - Helps you understand and make decisions about your healthcare

**Ways to Save**

- **Health Spending Account (HSA)**
  - Can use for medical expenses
  - Can use for medical expenses
  - Can use for medical expenses

- **Dependent Care FSA**
  - Can use for dependent care expenses
  - Can use for dependent care expenses
  - Can use for dependent care expenses

- **Tobacco-Free Policy**
  - No smoking in specified areas
  - No smoking in specified areas
  - No smoking in specified areas

**Do you have other insurance?**

- **Yale Health**
  - Primary
  - Secondary

- **Supplemental Life Insurance**
  - Primary
  - Secondary

- **Vision Insurance**
  - Primary
  - Secondary

**For more information, please**

- **Visit your Yale HSA**
  - For more information, please
  - For more information, please
  - For more information, please

- **Contact your Health Care Access Center**
  - For more information, please
  - For more information, please
  - For more information, please

- **Call 855-250-5424**
  - For more information, please
  - For more information, please
  - For more information, please
Paid Time Off

Your paid time off includes a combination of the following:

- Sick leave
- Personal leave
- Family and Medical leave
- Education leave
- Military leave
- Volunteer leave
- Leave-related holidays

For more information, please visit the following websites:
- [Paid Time Off Policy](#)
- [Sick Leave](#)
- [Personal Leave](#)
- [Family and Medical Leave](#)
- [Education Leave](#)
- [Military Leave](#)
- [Volunteer Leave](#)
- [Leave-related holidays](#)

Retirement

Yale University Retirement Plans

- Yale University 432(b) Deferred Compensation Plan
- Yale University "457(b)" Deferred Compensation Plan
- Yale University Trustee Pension Plan (YTPP)
- Yale University 403(b) Plan

For more information, please visit the following websites:
- [Yale University Retirement Plans](#)
- [432(b) Deferred Compensation Plan](#)
- [457(b) Deferred Compensation Plan](#)
- [Trustee Pension Plan](#)
- [403(b) Plan](#)

Paid Time Off

Paid Time Off for Employees (Staff/Pension Plan)

- Paid time off for a personal or family emergency is paid
- If you are employed for at least 12 months prior to the date of leave, you will be eligible for paid time off
- If you are employed for at least 6 months prior to the date of leave, you will be eligible for paid time off

For more information, please visit the following websites:
- [Paid Time Off Policy](#)
- [Paid Time Off for Employees](#)

Yale University Retirement Account Plan (403(b) Plan)

- If you are employed for at least 6 months prior to the date of leave, you will be eligible for paid time off

For more information, please visit the following websites:
- [Yale University Retirement Account Plan](#)
- [403(b) Plan](#)

Medical Insurance

- Yale University’s Medical Plan provides comprehensive health coverage to employees and their dependents
- The plan includes in-network and out-of-network coverage for hospitalization, medical services, and prescription drugs

For more information, please visit the following websites:
- [Medical Insurance](#)
- [Yale University’s Medical Plan](#)

Vision Insurance

- Yale University offers a vision plan that provides coverage for eye exams, lenses, and frames for employees and their dependents
- The plan includes in-network and out-of-network coverage for eye exams, lenses, and frames

For more information, please visit the following websites:
- [Vision Insurance](#)
- [Yale University’s Vision Plan](#)

Dental Insurance

- Employees enrolled in a dental plan provided by an independent third party
- The plan includes in-network and out-of-network coverage for dental services

For more information, please visit the following websites:
- [Dental Insurance](#)
- [Yale University’s Dental Plan](#)

Life Insurance

- Yale University provides life insurance coverage to employees and their dependents
- The coverage includes term life insurance and accidental death and dismemberment coverage

For more information, please visit the following websites:
- [Life Insurance](#)
- [Yale University’s Life Insurance Plan](#)

Disability Protection

- Yale University offers disability coverage to employees and their dependents
- The coverage includes short-term disability and long-term disability

For more information, please visit the following websites:
- [Disability Protection](#)
- [Yale University’s Disability Plan](#)

Tobacco-Free Yale

- Tobacco-free policies are in effect on all Yale University campuses
- Smoking and tobacco use is prohibited on all university property

For more information, please visit the following websites:
- [Tobacco-Free Yale](#)
- [Yale University’s Tobacco Policy](#)

Yale University 432(b) Deferred Compensation Plan

This plan allows you to defer a portion of your salary for retirement. You may contribute up to 100% of your salary, subject to IRS limits. Contributions are made on a pre-tax basis and are added to your Yale University Retirement Account Plan (403(b) Plan). Contributions must be made in increments of 1%. You may change your contribution rate at any time. Participants may elect to receive a distribution of their contributions in the event of retirement, death, disability, or a change in employment status.

For more information, please visit the following websites:
- [Yale University 432(b) Deferred Compensation Plan](#)
- [Deferred Compensation Plan](#)

Yale University 457(b) Deferred Compensation Plan

This plan allows you to defer a portion of your salary for retirement. You may contribute up to 100% of your salary, subject to IRS limits. Contributions are made on a pre-tax basis and are added to your Yale University Retirement Account Plan (403(b) Plan). Contributions must be made in increments of 1%. You may change your contribution rate at any time. Participants may elect to receive a distribution of their contributions in the event of retirement, death, disability, or a change in employment status.

For more information, please visit the following websites:
- [Yale University 457(b) Deferred Compensation Plan](#)
- [Deferred Compensation Plan](#)

Yale University Retirement Account Plan (403(b) Plan)

This plan allows you to defer a portion of your salary for retirement. You may contribute up to 100% of your salary, subject to IRS limits. Contributions are made on a pre-tax basis and are added to your Yale University Retirement Account Plan (403(b) Plan). Contributions must be made in increments of 1%. You may change your contribution rate at any time. Participants may elect to receive a distribution of their contributions in the event of retirement, death, disability, or a change in employment status.

For more information, please visit the following websites:
- [Yale University Retirement Account Plan](#)
- [403(b) Plan](#)

Medical Insurance

Yale University offers a comprehensive medical plan to employees and their dependents. The plan includes in-network and out-of-network coverage for hospitalization, medical services, and prescription drugs.

For more information, please visit the following websites:
- [Medical Insurance](#)
- [Yale University’s Medical Plan](#)

Vision Insurance

Yale University offers a vision plan that provides coverage for eye exams, lenses, and frames for employees and their dependents. The plan includes in-network and out-of-network coverage for eye exams, lenses, and frames.

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- [Yale University’s Vision Plan](#)

Dental Insurance

Yale University offers a dental plan that provides coverage for dental services. Employees enrolled in a dental plan provided by an independent third party.

For more information, please visit the following websites:
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- [Yale University’s Dental Plan](#)

Life Insurance

Yale University provides life insurance coverage to employees and their dependents. The coverage includes term life insurance and accidental death and dismemberment coverage.

For more information, please visit the following websites:
- [Life Insurance](#)
- [Yale University’s Life Insurance Plan](#)

Disability Protection

Yale University offers disability coverage to employees and their dependents. The coverage includes short-term disability and long-term disability.

For more information, please visit the following websites:
- [Disability Protection](#)
- [Yale University’s Disability Plan](#)

Tobacco-Free Yale

Yale University has a comprehensive policy prohibiting all forms of tobacco use on all university property. Smoking and tobacco use is prohibited on all university property.

For more information, please visit the following websites:
- [Tobacco-Free Yale](#)
- [Yale University’s Tobacco Policy](#)
**Signature Benefits at Yale**

Whether you are single, have a new home, are starting or raising a family, or are at a combined career, planning for how to obtain the retirement and financial wellness you achieve financial wellness.

**Education**

College Coach (Bright Horizons)

College Coach advisors provide guidance in preparing your children to attend college and in selecting the college or university that’s right for your family. Consultation and admission program, mortgages, banking offers, and more.

**Health**

Health Savings Account

HSA allows you to save money to pay for qualified medical expenses in a tax-advantaged account. You can use the funds to pay for eligible medical expenses, including deductibles, copayments, and premiums, and items such as prescriptions, eyeglasses, dental care, and certain other medical services and supplies. You can save money by enrolling in a commuter benefit if you travel to work or if you park in an off-campus parking lot.

Counseling and Support Services

Designed to assist grades K–12, Homework Connections (homeworkconnections.com) provides 24/7 access to online support from professional tutors to help your eligible household members.

**Health**

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

**Health**

Adoption Reimbursement Plan

This plan provides a maximum benefit of $10,000 per family and/or $12,000 per individual member. Eligible expenditures include reasonable expenses for an approved adoption, beginning with court expenses and continuing through finalization.

Cultural & Recreational Benefits

You may be eligible for a college scholarship if you work full-time for six consecutive years.

**Health**

Teladoc

Take advantage of discounts ranging from Payne Whitney Gym membership to Yale Center for British Art admission to campus parking lot.

Teladoc

Accident

Colonial Life

**Health**

Health Savings Account

Pay Flex

Your Pension Resources

The university values its community members and regularly evaluates and adds to its menu of comprehensive 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.

**Health**

Magellan

Bright Horizons

**Health**

My Personal Assistant

Contact Information

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

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Warrant in guards,

Jane Lindner

Vice President, Human Resources and Administration

**Contact Information**

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