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.

Warmest regards,

Janet Lindner
Vice President, Human Resources and Administration

2018 My Benefits at Yale

Contact Information

<table>
<thead>
<tr>
<th>Department</th>
<th>Phone</th>
<th>Email</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>(203) 432-0244</td>
<td><a href="mailto:mail@yalehealth.yale.edu">mail@yalehealth.yale.edu</a></td>
<td><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a></td>
</tr>
<tr>
<td>Dental</td>
<td>(800) 494-4138</td>
<td><a href="mailto:web@delta.com">web@delta.com</a></td>
<td><a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a></td>
</tr>
<tr>
<td>Vision</td>
<td>(866) 299-1358</td>
<td><a href="mailto:web@eyemed.com">web@eyemed.com</a></td>
<td><a href="http://www.eyemed.com">www.eyemed.com</a></td>
</tr>
<tr>
<td>Pay Flex</td>
<td>(844) 729-3539</td>
<td><a href="mailto:web@payflex.com">web@payflex.com</a></td>
<td><a href="http://www.payflex.com">www.payflex.com</a></td>
</tr>
<tr>
<td>Colonial Life</td>
<td>(800) 325-4368</td>
<td><a href="mailto:web@coloniallife.com">web@coloniallife.com</a></td>
<td><a href="http://www.coloniallife.com">www.coloniallife.com</a></td>
</tr>
<tr>
<td>TIAA</td>
<td>(855) 250-5424</td>
<td><a href="mailto:web@tiaa.org">web@tiaa.org</a></td>
<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a></td>
</tr>
<tr>
<td>Advocacy Services</td>
<td>(800) 715-4015</td>
<td><a href="mailto:web@aonhewittadvocacy.com">web@aonhewittadvocacy.com</a></td>
<td><a href="http://www.aonhewittadvocacy.com">www.aonhewittadvocacy.com</a></td>
</tr>
<tr>
<td>Magellan Health Services</td>
<td>(800) 327-9240</td>
<td><a href="mailto:web@magellanhealth.com">web@magellanhealth.com</a></td>
<td><a href="http://www.Magellanhealth.com">www.Magellanhealth.com</a></td>
</tr>
<tr>
<td>Telemedicine</td>
<td>(855) 835-2363</td>
<td><a href="mailto:web@teladoc.com">web@teladoc.com</a></td>
<td><a href="http://www.teladoc.com/aetna">www.teladoc.com/aetna</a></td>
</tr>
</tbody>
</table>

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 counseling sessions with a mental health and wellness counselor through Magellan Health Care. These sessions are confidential and at no cost to you and your eligible household members. Yale Health and Aetna plan members also have access to On-site Health Coaching programs, which provide personalized coaching visits with a health coach to help members learn how to manage their health, prevent chronic conditions, and achieve financial wellness. This program is available to full-time employees who are enrolled in Yale Health and Aetna plans.

Yale offers a range of resources and services to help support you through any challenges you may face, including stress management and elder care services. The My Personal Assistant program provides full-service assistance, including booking reservations, scheduling appointments, and conducting transactions on your behalf—helping you balance your work/life needs. This service helps you access personal planners who provide full-service assistance, including booking reservations, scheduling appointments, and conducting transactions on your behalf—helping you balance your work/life needs. In addition, Yale’s My Personal Assistant service helps you access personal planners who provide full-service assistance, including booking reservations, scheduling appointments, and conducting transactions on your behalf—helping you balance your work/life needs. This service helps you access personal planners who provide full-service assistance, including booking reservations, scheduling appointments, and conducting transactions on your behalf—helping you balance your work/life needs.

Commuter Benefits

Employees are eligible for a range of commuter benefits, including flexible spending accounts (FSA), dependent care FSAs, and pre-tax HSA/RAAs. Yale also offers a comprehensive commuter program, which includes benefits such as a guaranteed ride on the Yale shuttle, discounted parking in on-campus lots, and a discount on public transportation fares. In addition, Yale provides employees with an on-site fitness center and access to discount gym memberships.

Counseling and Support Services

Yale offers a range of mental health and wellness resources, including a 24/7 telehealth service, EAP counseling, personal planning, and assistance. Yale offers resources to help you cope with stress.

Cultural & Recreational Benefits

Yale offers a wide range of cultural and recreational programs, including concerts, plays, lectures, museum visits, and more. Yale also offers a range of fitness and wellness programs, including a variety of exercise classes, yoga, and Pilates. Additionally, Yale offers a range of educational programs, including classes, workshops, and seminars.

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 counseling sessions with mental health professionals. These sessions can help with a variety of issues, including stress management, elder care, and grief counseling.

Counseling and Support Services

Magellan Health Care provides a wide range of resources to help you cope with stress. The program leverages technology and offers a web-based program that puts clinical best practice treatment solutions at your fingertips. The program leverages technology and offers a web-based program that puts clinical best practice treatment solutions at your fingertips. The program leverages technology and offers a web-based program that puts clinical best practice treatment solutions at your fingertips.

Teladoc offers access to a 3-hour in-person assessment to help identify resources for the care of an aging parent or spouse. A professional care planner will assess the current living situation and make recommendations.

Health

Offer access to a 3-hour in-person assessment to help identify resources for the care of an aging parent or spouse. A professional care planner will assess the current living situation and make recommendations.

Birth Planning Services

Contact Information

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

Signature Benefits at Yale

Whether you’re buying a new home, sending your children to college or just want to spend more time with friends and family, planning for a strong financial future is a top priority for many Yale employees. We provide a comprehensive menu of benefits to help support your needs throughout multiple life stages.

Employee Services

This plan provides full-service assistance, including booking reservations, purchasing a residence in designated areas of New Haven, and teachers for up to 5 hours per month, per eligible child at your eligible household members.

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 and offers a web-based program that puts clinical best practice treatment solutions at your fingertips.

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Vice President, Human Resources and Administration

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Yale Health at Yale

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Signature Benefits at Yale

Whether you live together in your own home, work with your children at Yale, or are in a distant community, 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.

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Warrant of thanks,

John Lindner
Vice President, Human Resources and Administration

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

Yale University has a Defined Benefits plan. This plan provides a cash benefit based on your average earnings and years of service. You can make voluntary contributions on a before-tax basis. Yu may participate in the Yale University Pension Plan. For more information, contact the Benefits Office.

**Medical Insurance**

Yale Health provides a variety of medical insurance options for you and eligible dependents. This includes: Primary Care, specialists, hospitalization, emergency care, and preventive care. Benefits include:

- **Primary Care**
- **Specialists**
- **Hospitalization**
- **Emergency Care**
- **Preventive Care**

**Vision Insurance**

Yale Health offers two vision options: the Basic plan which provides benefits for non-covered lenses and frames, the Enhanced plan, which also covers corrective lenses and has more prescription benefits for non-covered lenses in all frame or colorable categories.

**Disability Protection**

Yale offers several disability plans:

- **Long Term Disability**
- **Short Term Disability**
- **Accidental Injury**

**Flexible Spending Accounts**

Yale Health offers a Flexible Spending Account (FSA) to help you reduce your taxable earnings and receive reimbursement of eligible out-of-pocket expenses. You can contribute up to $5,000 to a Dependent Care account or $2,650 to a Health Savings Account. In addition, you have the option of purchasing an additional $25,000 spousal coverage and $5,000 in dental coverage.

**929 College Savings Plan**

You can save for the cost of a college education by opening a College Savings Plan (529) account and designating the plan funds received to a spousal coverage.

**Ways to Save**

- **Health Spending Accounts**
- **Flexible Spending Accounts**
- **Health Savings Accounts**
- **HSA**

**Helping you make decisions:**

ALEX, your virtual benefits counselor, will help you understand and make decisions about your healthcare coverage. After asking a few basic questions, ALEX will help you through your options. Visit: Your Yale — Enroll or Workday to access ALEX.
### 2018 My Benefits at Yale

**Medical Insurance**

Yale University offers two medical insurance options: Aetna Choice and Yale Health, which is a co-branded policy between Yale University and Cigna. To choose your plan, visit the Website: http://www.yalehealth.yale.edu. Complete details on coverage can be found in the Summary of Benefits and Plan documents located on the benefits website at http://your.yale.edu/plan-documents-notices. The chart below represents a general overview of the Yale University Medical Plan options.

#### Subscription Details

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network Deductible</th>
<th>Co-pay per Visit</th>
<th>In-Network</th>
<th>Co-pay per Visit</th>
<th>Out-of-Network</th>
<th>Co-pay per Visit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic X-ray/Lab</td>
<td>$200</td>
<td>$100</td>
<td>50%</td>
<td>30%</td>
<td>100%</td>
<td>70%</td>
</tr>
<tr>
<td>Prescripion Drugs</td>
<td>$30</td>
<td>$10</td>
<td>40%</td>
<td>30%</td>
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<td>40%</td>
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<td>0%</td>
<td>0%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Infertility Services</td>
<td>$0</td>
<td>$0</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Complex Imaging</td>
<td>$0</td>
<td>$0</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150 (waived if admitted)</td>
<td>Deductible and coinsurance apply</td>
<td>$150 (waived if admitted)</td>
<td>$150 (waived if admitted)</td>
<td>$150 (waived if admitted)</td>
<td>$150 (waived if admitted)</td>
</tr>
</tbody>
</table>

#### Coverage Details

- **Major Restorative**: 50% coverage
- **Basic Restorative**: 80% coverage
- **Preventive & Diagnostic**: 100% coverage
- **Orthodontia**: 50% coverage
- **Dental Insurance**: N/A $6,500/$13,000
- **Out-of-Network Deductible**: 4

#### Co-pay Details

- **Monthly Employer Contribution**: 5
- **Co-insurance**: 3
- **Deductible**: 2

#### Other Details

- **4** The maximum amount you have to pay toward the cost of your medical care in the course of one year, including co-insurance and deductible.
- **3** The amount you must pay for services, after the deductible has been paid.
- **2** In-Network Deductible: $0 $0 $0 $0
- **Out-of-Network Deductible**: 4

#### Summary of Benefits

- **$2,000 lifetime maximum**
- **$10,000 for dependent coverage.**

#### Tobacco-Free Yale

Tobacco-free workplaces align with supporting Yale students, faculty and staff in offering several programs and resources. Tobacco-free policies apply to smoking and use of tobacco products, e-cigarettes, in addition to the use of other similar products. To learn more about the Tobacco Free Yale program, please visit: http://yale.yale.edu/tobaccofree.

#### More information and resources

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

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**Do you have other insurance?**

Every year, you will receive a form to complete. This form will ask you to list all plans and insurance providers. Complete this form as you receive a new plan or change your current plan. Coordinated Plans (COB) is the method used for the Yale Health in-state which will pay first, then your second, and the supplemental out-of-plan. This form will be due to the CO-ORD in Early November. Beneficiaries must provide information about their coverage in this plan and carry the form with you. You will receive a COB form and coverage explanation for your cob/supplemental plans.

---

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

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**Postdoctoral Associates**

2018 My Benefits at Yale
Do you have other insurance?  

If you have other insurance, please let the enrollment processor know. They will need to contact the benefits office to determine how your benefits will coordinate with your other insurance. The processor will also provide you with information about the impact of your other insurance on your benefits.

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2018 My Benefits at Yale

Retirement
Yale University 403(b) Defined Contribution Plan

Pre-retirement benefits are rights established in the Yale University 403(b) Defined Contribution Plan that offers tax-advantaged contributions from your pre or post-tax income.

The plan offers a choice of investment options. Your contributions can be made from your pre or post-tax income. One pre-tax deferral option is the Roth 403(b) where contributions and earnings are not taxed until withdrawn. The Roth 403(b) after-tax contribution option allows for tax-free withdrawal of earnings with a qualified separation of employment.

www.tiaa.org/yale, or call 855-250-5424. This is where you can find out more about the Retirement Plan.

Medical Insurance

Yale Health 1 plan (pre-tax payroll contributions subject to annual IRS limits).

In addition, you have the option of enrolling in a Long-Term Disability Plan and a Supplemental Life Plan of up to five times your annual salary to a maximum of $500,000.

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

Table 1: Annual Out-Of-Pocket Limit

<table>
<thead>
<tr>
<th>Plan</th>
<th>Deductible</th>
<th>Co-insurance 1</th>
<th>Co-insurance 2</th>
<th>Co-insurance 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yale Health 1</td>
<td>$2,000</td>
<td>40% Non-preferred &amp; Specialty</td>
<td>40% Preferred</td>
<td>40% Preferred</td>
</tr>
<tr>
<td>Aetna Choice</td>
<td>$6,500</td>
<td>$5 Preferred</td>
<td>$5 Preferred</td>
<td>$5 Preferred</td>
</tr>
<tr>
<td>Legacy Aetna Choice</td>
<td>$6,500</td>
<td>$150/$300</td>
<td>$150/$300</td>
<td>$150/$300</td>
</tr>
</tbody>
</table>

Note:
1. The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.
2. The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.
3. The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.
4. The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.
5. The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.
6. Routine Eye Exams are covered at a $50 reimbursement per visit.
7. In-Vitro Fertilization & Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination. This is a single coverage for more information about coordination of benefits.

Do you have other insurance?
For more information, see our website at forynee.com or call your plan administrator.

Tobacco-Free Yale
Tobacco-free policies are in place at all residential communities on Yale’s Campus and in all affiliates with Yale institutions.

Disability Protection
Lack of time Disability

This is a summary of the benefits provided under each option. For a sample plan, see the Yale Health and Aetna Plan document for more information about coordination of benefits.

For members covered by more than one insurance plan (such as your employer plan and your spouse’s employer plan) you will receive the benefits they are entitled to while avoiding overpayment by either plan. Yale Health will use the COB method to ensure that members covered by more than one insurance plan will receive the benefits they are entitled to while avoiding overpayment by any plan.

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Notes:
1. The information contained in this guide is subject to change and may be updated by either plan. The applicable plan documents govern actual terms of participation.

2. See Yale Health member services website and plan document for details.

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Do you have other insurance?
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University Infertility Benefits

The University offers benefits for in vitro fertilization and advanced reproductive technology.

To help you understand your options, please visit your.yale.edu.

Transgender Benefits

The University may provide coverage for medically necessary care for gender transition that is approved and medically necessary. The University provides benefits for gender transition as defined by the American Society for Reproductive Medicine.

The University’s benefits for gender transition include: breast reduction surgery, breast augmentation surgery, hormone replacement therapy, gender affirmation surgery, and other medically necessary gender transition care.

For more information about Transgender Benefits, please visit your.yale.edu.

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Heath

My Personal Assistant

This service helps you access personal planners who provide scheduling appointments, and conducting transactions on your behalf—helping you balance your work/life needs.

Commuter Benefits

You can save money by enrolling in a commuter benefit if you take the bus, train, or vanpool to work or if you park in an off-campus parking lot.

Flexible Spending Accounts (FSA), Health Savings Account (HSA), and Pay Flex

These options allow you to set aside pre-tax dollars to pay for qualified medical, dental, and vision expenses.

Magellan Health Services

Magellan provides a wide range of resources to help you cope with stress.

Psychological Services

Yale Health & Aetna plan members have access to one-on-one counseling sessions with licensed professionals at no cost to you.

Counseling & Support Services

Magellan Health Services provides access to a network of counselors, improving mental and social wellness.

Yale Health

Yale Advantages offers discounts on legal and tax services, identity theft protection, the Apple purchase program, mortgages, banking offers, and more.

Employee Discounts

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

Benefits at Yale—

2018 My Benefits at Yale

Contact Information

Employee Services

Employee Services provides access to a network of counselors, improving mental and social wellness.

Yale Health

Yale Health www.yalehealth.yale.edu 203-432-0246

Yale Vision

EyeMed www.eyemed.com 866-299-1358

Yale Dental

Delta www.deltadentalnj.com 800-494-4138

Yale Medical

Delta www.deltadentalnj.com 800-494-4138

Yale Aetna

www.aetna.com 866-253-8889

Employee Advocacy

Advocacy www.aonhewittadvocacy.com 800-715-4015

Advocacy Services

Aon Hewitt

Advocacy Services provides access to a network of counselors, improving mental and social wellness.

TIAA

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

403 (b) Plans

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

Employee Service Center

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

Commuter, and Tuition Reimbursement

www.payflex.com 844-729-3539

Flexible Spending Accounts (FSA), Health Savings Account (HSA), and Pay Flex

These options allow you to set aside pre-tax dollars to pay for qualified medical, dental, and vision expenses.

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

403 (b) Plans

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

Employee Advocacy

Advocacy www.aonhewittadvocacy.com 800-715-4015

Advocacy Services

Aon Hewitt

Advocacy Services provides access to a network of counselors, improving mental and social wellness.

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

403 (b) Plans

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Employee Service Center

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

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