**Signature Benefits at Yale**

Whether you are buying your first home, sending your children to college, or saving for a comfortable retirement, 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 your financial goals.

### Home & Family

**Scholarship for Children of Employees**

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

**Yale Homebuyer Program**

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

**Adoption Reimbursement Plan**

This plan provides reimbursement for the cost of per-birth adoption.

### Health & Education

**Counseling and Support Services**

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including worklife services, stress management, elder care, and counseling sessions that are confidential and at no cost to you and your eligible household members.

**On-site Health Coaching**

Yale Health and Aetna plan members have access to one-on-one support to help you manage chronic medical conditions, quit smoking, improve nutrition and exercise, manage weight, and cope with stress.

**Tuition Assistance**

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

### Personal

**Commuter Benefits**

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

**Cultural & Recreational Benefits**

As a Yale employee, you can take advantage of discounts in the New Haven area ranging from Payne Whitney Gym membership to Yale Center for British Art admission to borrowing privileges at one of Yale’s renowned libraries.

**Employee Discounts**

Yale employees can save by taking advantage of the unique benefits provided. Yale Advantage, powered by YOUDECIDE, offers discounts on legal and tax services, identity theft protection, the Apple employee purchase program, mortgages, banking offers, and more.

### Servings at Yale

**Benefits at Yale**

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

---

**Annual Benefits at Yale**

**2018**

**My Benefits at Yale**

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 personal and financial well-being by learning more about your full benefit offering at Yale.

Warmest regards,

Janet Lindner
Vice President, Human Resources and Administration

---

**Signature Benefits at Yale**

Whether you are buying your first home, sending your children to college, or saving for a comfortable retirement, 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 your financial goals.

**Home & Family**

**Scholarship for Children of Employees**

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

**Yale Homebuyer Program**

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

**Adoption Reimbursement Plan**

This plan provides reimbursement for the cost of per-birth adoption.

**Health & Education**

**Counseling and Support Services**

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including worklife services, stress management, elder care, and counseling sessions that are confidential and at no cost to you and your eligible household members.

**On-site Health Coaching**

Yale Health and Aetna plan members have access to one-on-one support to help you manage chronic medical conditions, quit smoking, improve nutrition and exercise, manage weight, and cope with stress.

**Tuition Assistance**

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

**Personal**

**Commuter Benefits**

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

**Cultural & Recreational Benefits**

As a Yale employee, you can take advantage of discounts in the New Haven area ranging from Payne Whitney Gym membership to Yale Center for British Art admission to borrowing privileges at one of Yale’s renowned libraries.

**Employee Discounts**

Yale employees can save by taking advantage of the unique benefits provided. Yale Advantage, powered by YOUDECIDE, offers discounts on legal and tax services, identity theft protection, the Apple employee purchase program, mortgages, banking offers, and more.

**Servings at Yale**

**Benefits at Yale**

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 personal and financial well-being by learning more about your full benefit offering at Yale.

Warmest regards,

Janet Lindner
Vice President, Human Resources and Administration

---

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

Whether you are buying your first home, sending your child(ren) to college, or saving for a comfortable retirement, planning for a strong financial future is more important than ever before. Yale provides many unique and valuable benefits and resources to help you and your family achieve these goals.

Home & Family

Scholarship for Children of Employees

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

Yale Homebuyer Program

You may be eligible to receive monetary assistance to purchase a residence in designated areas of New Haven.

Adoption Reimbursement Plan

This plan provides reimbursement of out-of-pocket medical expenses incurred in the adoption process.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including work-life services, stress management, and elder care. Counseling sessions are confidential and at no cost to you and your eligible household members.

On-site Health Coaching

Yale Health and Aetna plan members have access to one-on-one support to help manage chronic medical conditions, quit tobacco, improve nutrition and exercise, manage weight, and cope with stress.

Tuition Assistance

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

Personal

Commuter Benefits

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

Cultural & Recreational Benefits

As a Yale employee, you can take advantage of the many cultural activities in New Haven area ranging from Payne Whitney Gym to Yale Center for British Art and borrowing privileges at one of Yale’s renowned libraries.

Employee Discounts

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

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

Contact Information

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

2018 My Benefits at Yale

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 selects in conjunction with regular evaluations and adds to its menu of 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

This communication is a supplement to 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 a guarantee of any benefits. For a copy of the controlling Plan documents, please visit your.yale.edu.
Signature Benefits at Yale

Whether you are planning for your home, your kids’ college or a comfortable retirement, 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.

Home & Family

Scholarship for Children of Employees

Yale can offer financial assistance in the form of tuition discounts for children of current and former regular employees.

Yale Housing Program

Your eligibility to receive monetary assistance for purchasing a residence in designated areas of New Haven.

Adoption Assistance Plan

The plan provides a reimbursement of fees for pre- and post-adoption services.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including work-life services, stress management, and elder care. Counseling sessions are confidential and at no cost to you and your eligible household members.

On-site Health Coaching

Yale Health and Aetna plan members have access to one-on-one support to help manage chronic medical conditions, quit tobacco, improve nutrition and exercise, manage weight, and cope with stress.

Behavioral Health

Yale offers behavioral health services to help you maintain your mental health and well-being.

Research & Scholarship

Yale is committed to supporting research and scholarly activities and providing resources for faculty, students, and staff.

Personal

Commuter Benefits

You can save money by enrolling in a commuter benefit if you take public transit, carpool, or use a vanpool service.

Flexible Spending Accounts (FSA)

For a copy of the controlling Plan documents, please visit your.yale.edu.

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 a guarantee of any benefits.
Paid Time Off
Enjoy work/life balance with a generous paid time off program.

- You are entitled to vacation, sick time, holidays, floating holidays, and recess on a regularly scheduled 20 hours or more per week.
- Your contributions can be made on a pre-tax or after-tax basis.
- Pre-tax employee contributions and university match are eligible pay. Your contributions can be made on a pre-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
- Your contributions can be made on a pre-tax or after-tax basis.
Paid Time Off

Paid Time Off is available to all staff employees and is mandated for the following:

Vacation

- Less than 1 year: pro rata share of 2 weeks
- Maximum vacay carryover is equal to 2 years worth of accruals

Sick

- Eligible to use sick time after 3 months of employment.
- Maximum sick time carryover is 2,752 hours

Holidays

- Immediate 8 days:
  - Thanksgiving Day
  - Labor Day
  - Memorial Day
  - Good Friday
  - New Year’s Day

Dining Service employees

- The University

Health Expectations Program

Voluntary health insurance plans offered by Yale University are designed to encourage and reward employees for taking proactive steps to maintain their health through participation in the Health Expectations Program. When you complete the program, you receive an annual reduction in your premium rate.

Disability Protection

Short-Term Disability

- Short-Term Disability coverage at no cost to you. In the event of an approved off-the-job disability, this benefit pays 60% of your base monthly earnings.
- Short-Term Disability coverage through AFLAC. In the event of an approved off-the-job disability, this benefit pays 60% of your base monthly earnings.

Long-Term Disability

- Long-Term Disability coverage at no cost to you. In the event of an approved on-the-job disability, this benefit pays 60% of your base monthly earnings.

Vision Insurance

- Benefits for all employees. The basic plan which provides comprehensive benefits has an annual deductible.

Yale Health Enrollment Fees

- New York State:
  - Employees hired on or after January 20, 2017: $15. This fee will be a payroll deduction if you opt out of the program. HEP also allows you to opt out of HEP on a quarterly basis. A $25 fee per week will be auto-enrolled in the program with the opportunity to opt out.
  - Employees hired prior to 1/20/2017: $10.00

- Connecticut:
  - Employees hired on or after January 1, 2017: $20. This fee will be a payroll deduction if you opt out of the program. HEP also allows you to opt out of HEP on a quarterly basis. A $25 fee per week will be auto-enrolled in the program with the opportunity to opt out.

  - Employees hired prior to 1/1/2017: $10.00

Medical Insurance

- The University
- Yale

Do you have other insurance?

For more information, please contact your employee benefits counselor or refer to your benefit statement for more information. Staff can access benefits information online through登录到您的员工福利服务平台，选择 "View My Benefits at Yale"。
Yale University Retirement Plan

The Yale University Retirement Plan is a defined contribution retirement plan that allows you to save for retirement and receive a company match. Eligible pay is the total amount you earn (up to your salary cap) and includes eligible pay for which you have received a match. Your contributions can be made on a pre-tax, post-tax, or Roth basis.

Yale University Matching Retirement Plan

Eligible plan members may contribute to the Yale University Matching Retirement Plan up to $19,500 (2023 contribution limit) each calendar year. If you are 50 or older, you may contribute an additional $6,500 (catch-up contribution). Contributions made are tax-deferred retirement savings. Once you complete two (2) years of benefit eligible pay, your contributions will be vested. You are fully vested after just five (5) years of service. Yale University matches 50% of your contributions, up to $9,750 per calendar year (2023 contribution limit).

Yale University Health Insurance

Eligible employees may be covered through the Yale Health Program. Eligible plan members may choose between the Basic plan or the Enhanced plan, which also covers eye exams and more frequent hardware allowances for frames and lenses, and the Enhanced plan, which also offers vision coverage for eyeglasses.

Health Expectations Program

The Health Expectations Program (HEP), a healthcare management program designed to encourage you and your spouse or family to avoid serious and expensive health conditions. With a $25 fee per week, you can enroll in an HEP program with the opportunity to earn and retain credits. These credits can be applied toward a refundable credit on your next year’s dues. HEP is available to plan members and their spouses and dependents.

Tobacco-Free Yale

None

Vision Insurance

Eligible employees may choose the Basic plan, which provides comprehensive vision insurance, or the Enhanced plan, which also covers eyeglasses and contact lenses.

Medical Insurance

Yale Health is your primary source of health insurance. Yale Health is a plan not in network of any medical service located in the plan campus and affiliated with Yale New Haven and Haven Health. After being employed fifteen years of service, you receive a travel voucher of Yale Health if you will have the option of choosing the Haven Solo plan.

Disability Protection

Short-Term Disability

This benefit is designed to provide coverage for short-term disability, covering up to 60% of your base monthly earnings. You must complete five (5) years of benefit eligible pay to be eligible for short-term disability. These benefits are paid weekly to the member and dependents if applicable for Serious or Chronic Illness, or accident.

Long-Term Disability

This plan is designed to provide coverage for long-term disability, covering up to 60% of your base monthly earnings. The amount you must pay for services, after the deductible has been paid.

Ways to Save

Flexible Spending Accounts (FSA)

Flexible Spending Accounts allow you to contribute funds tax-free to pay for eligible medical expenses and dependent care expenses. Your contributions cannot be used for any other purpose.

College Savings Plan (529)

Yale Health will automatically enroll you in a college savings plan for your eligible family members.

Do you have other insurance?

For employees who retire or who leave Yale, you will continue to receive benefits under your current plan and may continue plan employees' benefits. Coordinators of Benefits (COB) will continue to manage your health insurance. Please review your plan guide, which may be found in your in-network healthcare provider services. To learn more about ways to save, visit your.yale.edu.

1. Yale Health provides an out-of-network option for dental care.
2. You may enroll prior to or after your coverage begin.
3. If your primary care provider is not in-network, you may still receive benefits.
4. Your primary care provider is not in-network, you may still receive benefits.
5. The amount you will be responsible for at the point of service.
6. None

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

The Health Expectations Program (HEP), a healthcare management program designed to encourage you and your spouse or family to avoid serious and expensive health conditions. With a $25 fee per week, you can enroll in an HEP program with the opportunity to earn and retain credits. These credits can be applied toward a refundable credit on your next year’s dues.

Flexible Spending Accounts (FSA)

Flexible Spending Accounts allow you to contribute funds tax-free to pay for eligible medical expenses and dependent care expenses. Your contributions cannot be used for any other purpose.

College Savings Plan (529)

Yale Health will automatically enroll you in a college savings plan for your eligible family members.

Do you have other insurance?

For employees who retire or who leave Yale, you will continue to receive benefits under your current plan and may continue plan employees' benefits. Coordinators of Benefits (COB) will continue to manage your health insurance. Please review your plan guide, which may be found in your in-network healthcare provider services. To learn more about ways to save, visit your.yale.edu.

1. Yale Health provides an out-of-network option for dental care.
2. You may enroll prior to or after your coverage begin.
3. If your primary care provider is not in-network, you may still receive benefits.
4. Your primary care provider is not in-network, you may still receive benefits.
5. The amount you will be responsible for at the point of service.
6. None

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

The Health Expectations Program (HEP), a healthcare management program designed to encourage you and your spouse or family to avoid serious and expensive health conditions. With a $25 fee per week, you can enroll in an HEP program with the opportunity to earn and retain credits. These credits can be applied toward a refundable credit on your next year’s dues.

Flexible Spending Accounts (FSA)

Flexible Spending Accounts allow you to contribute funds tax-free to pay for eligible medical expenses and dependent care expenses. Your contributions cannot be used for any other purpose.

College Savings Plan (529)

Yale Health will automatically enroll you in a college savings plan for your eligible family members.

Do you have other insurance?

For employees who retire or who leave Yale, you will continue to receive benefits under your current plan and may continue plan employees' benefits. Coordinators of Benefits (COB) will continue to manage your health insurance. Please review your plan guide, which may be found in your in-network healthcare provider services. To learn more about ways to save, visit your.yale.edu.

1. Yale Health provides an out-of-network option for dental care.
2. You may enroll prior to or after your coverage begin.
3. If your primary care provider is not in-network, you may still receive benefits.
4. Your primary care provider is not in-network, you may still receive benefits.
5. The amount you will be responsible for at the point of service.
6. None

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

The Health Expectations Program (HEP), a healthcare management program designed to encourage you and your spouse or family to avoid serious and expensive health conditions. With a $25 fee per week, you can enroll in an HEP program with the opportunity to earn and retain credits. These credits can be applied toward a refundable credit on your next year’s dues.
2018 My Benefits at Yale

Yale Health Enrollment Fees

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee + Spouse or Family coverage</th>
<th>Employee + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Choice POS II</td>
<td>Employee: None</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Spouse: $10</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>Child(ren): $10</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>Total: $20</td>
<td>$60</td>
</tr>
</tbody>
</table>

Medical Insurance

Insurance Information Update (COB) form, which can be found at http://yalehealth.yale.edu/resources/forms.

Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the amount paid by each plan. Yale Health will use the COB method to ensure that members covered by more than one insurance plan (such as your employer plan and your spouse’s employer plan) will cover the costs in a manner that results in avoidable copayments by members.

If you are an eligible participant in the Yale University Retirement Plan, you will be provided information about what Yale University does and how you can become a participant in the Retirement Plan for Staff Employees (Staff Pension Plan) and the Yale University Matching Retirement Plan.

Healthcare

Insurance

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee + Spouse or Family coverage</th>
<th>Employee + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Choice POS II</td>
<td>Employee: None</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Spouse: $10</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>Child(ren): $10</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>Total: $20</td>
<td>$60</td>
</tr>
</tbody>
</table>

Family

Options

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee + Spouse or Family coverage</th>
<th>Employee + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Choice POS II</td>
<td>Employee: None</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Spouse: $10</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>Child(ren): $10</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>Total: $20</td>
<td>$60</td>
</tr>
</tbody>
</table>

Financials

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee + Spouse or Family coverage</th>
<th>Employee + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Choice POS II</td>
<td>Employee: None</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Spouse: $10</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>Child(ren): $10</td>
<td>$20</td>
</tr>
<tr>
<td></td>
<td>Total: $20</td>
<td>$60</td>
</tr>
</tbody>
</table>
Signature Benefits at Yale

Whether you are buying a new home, sending your children to college, or saving for a comfortable retirement, planning for a strong financial future is more important than ever before. Yale provides many unique and valuable benefits and resources to help you reach your financial goals.

Home & Family

Scholarship for Children of Employees

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

Yale Healthcare Plans

Welcome to Yale’s healthcare plans designed to ensure your family enjoys quality care.

Adoption Reimbursement Plan

This plan provides reimbursement for lost wages pre-natal adoption.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including worklife services, stress management, and elder care counseling. Counseling sessions are confidential and at no cost to you and your eligible household members.

On-site Health Coaching

Yale Health and Aetna plan members have access to one-on-one support to help manage chronic medical conditions, quit smoking, improve nutrition and exercise, manage weight, and cope with stress.

Tuition Assistance

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

Personal

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.

Cultural & Recreational Benefits

Yale departments, powered by YOUDECIDE, offer discounts on legal and tax services, dining and travel programs, the Employee Purchase Program, magazines, framing offers, and more.

Employee Discounts

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.

Warmest regards,

Janet Lindner
Vice President, Human Resources and Administration

Signature Benefits at Yale

Whether you are buying a new home, sending your children to college, or saving for a comfortable retirement, planning for a strong financial future is more important than ever before. Yale provides many unique and valuable benefits and resources to help you reach your financial goals.

Home & Family

Scholarship for Children of Employees

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

Yale Healthcare Plans

Welcome to Yale’s healthcare plans designed to ensure your family enjoys quality care.

Adoption Reimbursement Plan

This plan provides reimbursement for lost wages pre-natal adoption.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including worklife services, stress management, and elder care counseling. Counseling sessions are confidential and at no cost to you and your eligible household members.

On-site Health Coaching

Yale Health and Aetna plan members have access to one-on-one support to help manage chronic medical conditions, quit smoking, improve nutrition and exercise, manage weight, and cope with stress.

Tuition Assistance

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