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 Health Insurance

Medical

Policy Information

Provider Directory

Medical Information

Health & Welfare

Coverage & Benefits

Medical

Dental

Vision

Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement

Counseling and Support Services

Employee Benefits

Contact Information

Medical

Contact online telephone

Medical

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

Aetna www.aetna.com 866-253-8889

Vision

EyeMed eyemed.com 866-299-1358

Dental

Delta deltadentalnj.com 800-494-4138

CIGNA www.cigna.com 800-367-1037

Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement

YSA www.myworkday.com/yale/d/home.htmld 877-352-5552; press 6

Counseling and Support Services

Magellan Health Services www.Magellanhealth.com 800-327-9240

403(b) Plans

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

Employee Service Center

Employee Services your.yale.edu/work-yale/hr-support/employee-services 203-432-5552

Staff Pension Plan

Your Pension Resources yale.edu/portal 877-352-5552; press 5

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

S M S t a f f 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 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

Personal

Commuter Benefits

You can save money by traveling to and from campus by bus, train, or vanpool.

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 a maximum benefit of $10,000 per finalized 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 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.

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

Warmest regards,
Janet Lindner
Vice President, Human Resources and Administration

Signature Benefits at Yale

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

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.

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.

Yale Advantages, powered by YOUDECIDE, offers 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

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Signature Benefits at Yale

Why work at Yale? Enjoy the services, opportunities, and perks at Yale. Yale offers competitive salaries, health and welfare benefits, and many other opportunities for personal and professional growth. The university is committed to providing an exceptional working environment for all employees. Here you will find: competitive salary and benefits, a dynamic and diverse culture, continued professional development, opportunities for growth, and a beautiful campus setting.

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

Supportive and dynamic work environment

Yale offers an exceptional working environment. Whether you are looking for a challenging career with opportunities for growth, or a place to work that values your work-life balance, Yale has something for everyone.

Home & Family

Scholarship for Children of Employees

Yale offers a tuition scholarship to employees who work full-time for six consecutive years. This scholarship is a great opportunity for employees to help support their children’s education.

Yale Health

Yale Health provides a wide range of services and resources, including work-life services, stress management, elder care, and other wellness programs. Counseling sessions are confidential and at no cost to you and your eligible household members.

Financial Planning Services

Yale offers financial planning services to help employees plan for their future. Services include budgeting, retirement planning, and investment management.

Employee Development

Yale offers a variety of development opportunities, including courses, workshops, and seminars. These programs are designed to help employees develop the skills and knowledge they need to succeed.

Personal

Commuter Benefits

Yale offers commuter benefits to help employees save money on transportation costs. Benefits include bus, train, and vanpool discounts, as well as parking permits.

Cultural & Recreational Benefits

Yale offers a wide range of cultural and recreational activities, including discounted admissions to museums, theaters, and other cultural venues.

Employee Discounts

Yale offers employee discounts at a variety of locations, including retailers, restaurants, and service providers.

Contact Information

Contact Information

Medical

Yale Health

www.yalehealth.yale.edu

203-432-0246

Health

EyeMed

www.eyemed.com

866-299-1358

Dental

Delta Dental

www.deltadentalnj.com

800-494-4138

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Janet Lindner

Vice President, Human Resources and Administration
Paid Time Off

Paid Time Off (PTO) is available to all regular employees at the discretion of their supervisor. PTO is a single paid leave bank that may be used for any reason. PTO may be used for: vacation, personal leave, illness, bereavement, jury duty,陪审员 duty, bereavement, or for any reason that the employee considers to be a personal use of paid time off. PTO is not paid for weekends or holidays. PTO may be used after the first year of employment.

Sick Leave

Sick leave is earned at the rate of 0.1667 hours per hour worked. Sick leave is carried forward without limit. Sick leave is not paid for weekends or holidays. Sick leave is earned at the rate of 0.1667 hours per hour worked. Sick leave may be accrued up to a maximum of 2,000 hours. Sick leave is lost if not used within 12 months.

Vacation

Vacation is earned at the rate of 8 hours for each month worked. Vacation is earned at the rate of 8 hours for each month worked. Vacation may be accrued up to a maximum of 2,752 hours. Vacation is lost if not used within 12 months.

Paid Time Off (PPO) is available to all regular employees at the discretion of their supervisor. PPO may be used for any reason. PPO is not paid for weekends or holidays. PPO may be used after the first year of employment.

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Health and welfare plans are provided to all employees, including part-time employees.

Medical Insurance

Medical insurance is provided to all employees, including part-time employees. Medical insurance may be purchased through the University's Employee Assistance Program (EAP) or through the University's Disability Program (DIP) at no cost to you. Medical insurance may be purchased through the University's Employee Assistance Program (EAP) or through the University's Disability Program (DIP) at no cost to you.

Dental Insurance

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Tobacco-Free Yale

Tobacco-Free Yale is a program that is designed to provide additional support for employees who wish to quit smoking. Tobacco-Free Yale is a program that is designed to provide additional support for employees who wish to quit smoking.

Retirement

Yale’s preferred health plan is the University’s medical plan, which is a high-quality, comprehensive medical plan. Yale’s preferred health plan is the University’s medical plan, which is a high-quality, comprehensive medical plan.

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

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Benefits &amp; Services</th>
<th>In-Network Only</th>
<th>In-Network Out-of-Network</th>
<th>Out-of-pocket expenses per calendar year you must pay for services, after the deductible has been paid.</th>
<th>Enrollees hired (up to a maximum allowable amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yale Choice POS II</td>
<td>$0 $0 $0 30%</td>
<td>$0 $0 $0 30%</td>
<td>$0 $0 $0 30%</td>
<td>$0 $0 $0 30%</td>
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Your paid time off will accrue monthly based on the following paid time off program.

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>PTO</td>
<td>Eligible to use sick time after three months of employment.</td>
<td>4.5 days per year in the first year, increasing to 10 days per year after 4 years of employment.</td>
</tr>
<tr>
<td></td>
<td>Eligible to use vacation after six months of employment.</td>
<td>5 days per year, increasing to 10 days per year after 4 years of employment.</td>
</tr>
<tr>
<td></td>
<td><strong>Maximum sick time carryover is 2,752 hours (maximum 10 days per year in the first year, increasing to 20 days per year after 4 years of employment).</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Maximum vacation carryover is 704 hours (maximum 10 days per year in the first year, increasing to 20 days per year after 4 years of employment).</strong></td>
<td></td>
</tr>
</tbody>
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- **Healthcare**
  - **Medical Benefits**
    - **Yale University Medical Plan Options**
      - **Yale Health 1**
      - **Aetna Select**
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    - **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 Insurance Plan**
    - **Retirement Plan**
    - **University Lifetime maximum; Pre-authorization required.**
    - **Failure to disclose this information may affect the terms of your coverage or denial of claims.** Please visit [http://yalehealth.yale.edu/resources/forms](http://yalehealth.yale.edu/resources/forms) for more information about coordination of Benefits.

- **Disability Coverage**
  - **Short-Term Disability**
    - **Annual maximum coverage is $20,000 (with a $200 per week deductible)**.
    - **Tobacco-Free Yale**
      - **Vision Insurance**
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    - **Physicals**
    - **Chiropractic**
    - **Dental**
    - **Life Insurance**
    - **Dental Insurance**
    - **Health Expectations Program**
    - **Tobacco-Free Yale**
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To learn more about ways to save, visit [http://yalehealth.yale.edu](http://yalehealth.yale.edu).

2018 My Benefits at Yale SERVICE AND MAINTENANCE STAFF
Your paid time off will accrue monthly based on the following:

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maxi</td>
<td>All employees</td>
<td>5 weeks</td>
</tr>
<tr>
<td>Part</td>
<td>All employees</td>
<td>20+ years</td>
</tr>
</tbody>
</table>

You are eligible to use sick time after three months of employment. Your monthly sick time allotment is determined by your years of service. You can request additional sick time through your Human Resource Office.

Yale Health Enrollment Fees

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Fee Period</th>
<th>Single</th>
<th>Single Family</th>
<th>Double Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee + Spouse or Family coverage</td>
<td>a.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>or</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>or</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>b.</td>
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<tr>
<td>b.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

HEP also applies to all Yale employees and their spouses who are enrolled in a health plan. HEP is a voluntary program that provides additional health care coverage.

The Health Expectations Program (HEP), a health management program designed to encourage your annual health checkup and your personal health goals. For more information about HEP, please contact your Human Resource Office.

Yale’s preferred health plan, Yale Health, is available during your first three years of employment to you and your eligible family members. Yale Health plan maximum out-of-pocket medical costs are $7,500 per family and up to $4,000 per individual for medical care. After the completion of five years of service, coverage remains a member of Yale Health, and you will have the option of staying or choosing other plans.

The above table represents a summary of the Yale University Health Plan options.

Do you have other insurance? For further information about how to add or remove insurance, contact your Human Resource Office.

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

2018 My Benefits at Yale
Paid Time Off

Yale University Retirement Plan
For Staff Employees (Staff Pension-Plan)

For more information about the retirement plan, contact your department’s benefits officer. 3

Your paid time off will accrue monthly based on the following:

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacation</td>
<td>Less than 1 year</td>
<td>Pro rata share of 2 weeks</td>
</tr>
<tr>
<td>Sick</td>
<td>Eligible to use sick time after three months of employment.</td>
<td>1 day per month pro rated basis.</td>
</tr>
<tr>
<td>Paid Holiday</td>
<td>1 year of hire</td>
<td>10 to 19 years: 4 weeks</td>
</tr>
</tbody>
</table>
|            | Years following                                     | Christmas Day, 10 to 19 years: 4 weeks:
|            | 20 years or more                                   | Thanksgiving Day, 10 to 19 years: 4 weeks:
|            | 30 years or more                                   | Labor Day, 10 to 19 years:
|            | 40 years or more                                   | Independence Day, 10 to 19 years:
|            | 50 years or more                                   | Good Friday, 10 to 19 years:
|            | 60 years or more                                   | New Year’s Day, 10 to 19 years:
|            | 70 years or more                                   | Up to four may be scheduled by your beneficiary designations.

Yale Health Enrollment Fees

Employee Health Insurance:

- EyeMed offers two options; the Basic plan which provides allowances as well as other valuable enhancements. 4
- Delta Dental is the exclusive dental carrier for Yale University. 5

You can save for the cost of a college education by opening a College Savings Plan (5011). 5

You can elect to save for retirement in a Roth 403(b) plan. Once you complete five (5) years of benefit employment prior to being eligible to collect a pension. 6

Yale University Matching Retirement Plan
This is a 403(b) plan that enables you to build additional tax-deferred retirement savings. Once you complete two (2) years of benefit employment you will be eligible to contribute to your plan. 7

Yale Health

You can request additional information by calling the Yale Health pharmacy, outside the Yale Health Plan at 1-800-534-8240 or by visiting your.yale.edu.

Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the amount each plan will pay. The COB determination is made after all claims are submitted. Your benefits and dependents’ benefits are established once your benefit election is confirmed. If you have any questions, please call your: 8

Life Insurance

- You are provided with $25,000 of term life insurance. 9
- The Health Expectations Program (HEP), is a healthcare program designed to encourage and support your quest to achieve and maintain your health goals. 10

Disability Protection

- Short-Term Disability Coverage is available for eligible individuals who are employed full-time. 11
- Long-Term Disability Coverage is available for individuals who are employed part-time. 12

Vision Insurance

- Vision Insurance provides options for those who choose to provide vision insurance benefits to their employees. 13

Medical Insurance

- Depending on the number of years of benefit employment, you will be asked to select one of the following:

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

Do you have other insurance? 14

1. Yale Health Plan provides dental coverage for eligible individuals. 15
2. Yale Health Plan provides optical and ophthalmic services for eligible individuals. 16
3. Computed Tomography is available at no cost to you. 17
4. Eyewear and contact lenses are subject to a $50 annual service fee. 18
5. Your plan may have a preferred cost-sharing requirement. This means that if you request an Alternative or Non-preferred medication when a Preferred medication is available, you pay the difference in cost between the Alternative or Non-preferred and Preferred medication in addition to your co-pay.
6. Refillable or generic substitutes may be used if the alternative or non-preferred medication is not available.
7. Benefits are subject to the limitations and exclusions contained in the applicable plan documents and Coordination of Benefits.
8. For more information, please call your benefits advisor. 19
9. Minimum 6 months of benefit employment must be completed before eligibility.
10. The Health Expectations Program is a health program designed to encourage and support your quest to achieve and maintain your health goals. 20
11. The Health Expectations Program is a health program designed to encourage and support your quest to achieve and maintain your health goals.
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Contact Information

**Medical**
- **Aetna**
- **Cigna**

**Vision**
- **EyeMed**

**Dental**
- **Delta**
- **Cigna**

**Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement**
- **Worldwide**
- **Employee Services**

**Counseling and Support Services**
- **Magellan Health Services**

**403 (b) Plans**
- **TIAA**

**Employee Service Center**
- **Service and Maintenance Staff**

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 achieve your goals.

**Home & Family**
- **Scholarship for Children of Employees**
- **Yale Health**

**Adoption Assistance Plan**
- **Aetna**

**Dental**
- **Delta**

**Vision**
- **EyeMed**

**Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement**
- **Worldwide**

**Counseling and Support Services**
- **Magellan Health Services**

**403 (b) Plans**
- **TIAA**

**Employee Service Center**
- **Service and Maintenance Staff**

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

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