Signature Benefits at Yale

Welcome to your Yale benefits—these are benefits that make Yale a wonderful place to work. 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

Signature Benefits at Yale

Whether you’re 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 that financial security.

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

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

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

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Benefit Enrollment

Depending on your program, you may be eligible to receive various tuition assistance benefits, including the Employee Tuition Reimbursement Plan (ETRP), which provides a maximum benefit of $10,000 per finalized adoption.

Health & Education

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Contact Information

2018 My Benefits at Yale

Yale

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SECURITY STAFF

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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 advantages, powered by YOUDECIDE, offers discounts on legal and tax services, identity theft protection, the Apple employee purchase program, mortgages, banking offers, and more.

Employee Discounts
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Your college-bound child(ren) may be eligible for a college scholarship if you work full-time for at least a consecutive year.

Yale Bookstore Program

You’re eligible to receive monetary assistance for purchasing a textbook in designated areas of the bookstore.

Adoption Reimbursement Plan

This plan provides a contribution to help cover pre- and post-adoption expenses.

Health & Education

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Security Staff

Yale’s security staff is dedicated to keeping you and your family safe.

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

Security Staff

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Paid Time Off

- 2018 My Benefits at Yale

Paid Time Off*

Type Eligibility Allotment

- 4 Eligible to use sick time after three months of employment.
- 2 Maximum Vacation carryover is equivalent to 2 years worth of accruals.

Holidays Immediate 8 days:

- Sick4,5 Year of hire 1 day per month
- 20+ years 5 weeks
- 1 to 4 years 2 weeks

- Log in, or register for a user ID and password, by visiting the IRS annual maximum amount.
- contribute a flat dollar amount, a percentage of your salary, employee contributions up to four percent (4%) of your earnings are not taxed until withdrawn. The Roth 403(b) plan may be funded in a pre-tax, Roth 403(b) after-tax basis, or a combination of both. Pre-tax employee contributions and university match contributions are eligible for the same employee awards and recognition.

Retirement

- Yale University Retirement Plan for Staff Employees (Staff Pension Plan) is a tax-qualified retirement plan that provides a defined benefit plan for your year of employment. You may contribute dollars towards or from their employer contributions to a qualified retirement plan such as a defined benefit plan or a 403(b) plan. Contributions to Yale’s Retirement Plan are made on a pre-tax basis and are considered as part of your taxable income. Contributions made to the Yale University Retirement Plan will be reported to the IRS on a Form 1099-R and you will be responsible for any tax implications.

- Yale University Retirement Plan (SERP) is a tax-qualified retirement plan that provides a defined benefit plan for your year of employment. You may contribute dollars towards or from their employer contributions to a qualified retirement plan such as a defined benefit plan or a 403(b) plan. Contributions to Yale’s Retirement Plan are made on a pre-tax basis and are considered as part of your taxable income. Contributions made to the Yale University Retirement Plan will be reported to the IRS on a Form 1099-R and you will be responsible for any tax implications.

- Yale University Retirement Plan (Roth 403(b) Plan) is a tax-qualified retirement plan that provides a defined benefit plan for your year of employment. You may contribute dollars towards or from their employer contributions to a qualified retirement plan such as a defined benefit plan or a 403(b) plan. Contributions to Yale’s Retirement Plan are made on a pre-tax basis and are considered as part of your taxable income. Contributions made to the Yale University Retirement Plan will be reported to the IRS on a Form 1099-R and you will be responsible for any tax implications.

Do you have other insurance?

- If you are enrolled in a medical plan that is offered by your employer, you should provide information about that plan to your employer. Employer-provided health insurance plans may require you to undergo a co-insurance determination. You should also be aware of any co-payments or deductibles that may apply to your benefits.

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

The Yale University Retirement Plan for Staff Employees (Staff Pension Plan) provides for plan members to save for retirement in a tax-deferred manner. You are automatically enrolled in the plan on your first day of employment. You are fully vested after five years of benefit service, the university will match your eligible pay. Once you complete five (5) years of benefit service, the university will match 100% of your eligible pay. Your contributions can be made on a pre-tax basis, employee contributions up to four percent (4%) of your eligible pay. The maximum amount eligible pay that may be contributed to the plan on a pre-tax basis is the IRS annual maximum amount.

The 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 service and attain age 45, the university will match your eligible pay. Your contributions can be made on a pre-tax basis, employee contributions up to four percent (4%) of your eligible pay. The maximum amount eligible pay that may be contributed to the plan on a pre-tax basis is the IRS annual maximum amount.
### Paid Time Off

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Holidays</strong></td>
<td>Immediate</td>
<td>8 days</td>
</tr>
<tr>
<td><strong>Recess</strong></td>
<td>Immediate</td>
<td>6 days</td>
</tr>
<tr>
<td><strong>Sick</strong></td>
<td>Year of hire</td>
<td>1 day per month</td>
</tr>
<tr>
<td><strong>Vacation</strong></td>
<td>After 1st year</td>
<td>2 weeks per year</td>
</tr>
<tr>
<td><strong>Maximum Vacation carryover</strong></td>
<td>Equivalent to 2 years worth of accruals.</td>
<td></td>
</tr>
</tbody>
</table>

### Retirement

- Yale University Retirement Plan for Faculty
- Yale University Retirement Plan for Staff
- Faculty Savings Plans
- Faculty Pension Plan
- Yale Teachers Retirement Plan
- Yale Employees Retirement Plan

### Health Care Plans

- Yale Health
- Aetna

### Vision Insurance

- Offered all employees, the Aetna plan which provides average prescription lenses, and the Optional plan, which also offers discount lenses and more frequent frames for those who will still choose to purchase them.

### Dental Insurance

- Yale University Dental Plan
- Aetna

### Life Insurance

- 3x salary of faculty; 2x salary of staff
- $10,000 of basic term life insurance
- $1,000 lifetime maximum
- Aetna’s Preferred
- 20% coinsurance

### Disability Protection

- Short-Term Disability
- Long-Term Disability

### Medical Insurance

- In-Network Only In-Network Only In-Network Out-of-Network
- Out-of-Network: $0 $20 $20 30%
- In-Network: $0 $0 $0 Not covered

### Tobacco-Free Yale

- Employees must schedule an appointment to stop smoking.
- A three-year exclusion rule applies to those hired after July 1, 2009.

### Disability Protection

- Short-Term Disability
- Long-Term Disability

### Medical Insurance

- In-Network Only In-Network Only In-Network Out-of-Network
- Out-of-Network: $0 $20 $20 30%
- In-Network: $0 $0 $0 Not covered

### Prescription Drugs

- $0 Preferred
- 20% coinsurance

### In-Network Services

- Chiropractic: Up to 12 visits
- Physical Therapy: $0
- Preventive Care: $0
- Specialist: $0
- Emergency Room: $100, waived if admitted
- In-Network Only In-Network Only In-Network Out-of-Network

### Infertility Services

- Four (4) cycles, University Lifetime maximum; Pre-authorization required.
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Retirement

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

Employees hired on or after January 1, 2012, and enrolled in the Yale Health plan as of January 1, 2012, may be eligible to receive contributions
from the university to their retirement account.

Vacation accruals, and vacation and sick time carryover maximums
vary. Enjoy work/life balance with a generous
vacation.

Vacation

1. Eligible to use vacation after six months of employment.
2. Part-time employees regularly scheduled to work 20 hours or more per week are eligible to use vacation, sick time, holidays, and recess on a pro rated basis.
3. Less than 1 year - pro rata share of 2 weeks
4. Between 1 and 5 years - pro rata share of 3 weeks
5. 5+ years - pro rata share of 4 weeks

Maximum Sick pay carryover is 2,752 hours.

Eligible to use sick time after three months of employment.

Recess

Immed. 6 days:

- Labor Day
- Day before Christmas
- Friday after Thanksgiving Day

Healthcare

Health Expectations Program

The Health Expectations Program (HEP), a health management program designed to encourage you and your
family to reduce stress and improve your health.

Preventive & Diagnostic

- Preventive & Diagnostic services are covered 100%.
- Preventive care includes: annual physical exams, immunizations, PAP tests, mammograms, and prostate exams

Maintenance

- Maintenance services are covered 100%
- Maintenance services include: office visits, lab work, X-rays, and preventive lab tests

Medical

- Medical services are covered 100%
- Medical services include: hospital stays, emergency room visits, surgeries, and prescription drugs

Disability Protection

Short-Term Disability

The Short-Term Disability Program provides full coverage of your monthly earnings to a maximum of $5,000 per month, up to a maximum of $5,000 per year.

- Short-term disability benefits are payable after a 30-day waiting period.
- Benefits are payable for a maximum of 6 months.

Long-Term Disability

The Long-Term Disability Program provides coverage for up to 5 years after the end of your short-term disability benefits.

- Long-term disability benefits are payable after a 60-day waiting period.
- Benefits are payable for a maximum of 5 years.

Life Insurance

- Basic term life insurance coverage is provided to all employees.
- Additional coverage is available up to a multiple of $50,000 or up to 2 times your annual salary.

Tobacco-Free Yale

Tobacco-free workplace prohibits smoking in the workplace.

- Tobacco-free workplace applies to all employees.
- Tobacco-free workplace applies to all guests and visitors.
- Tobacco-free workplace applies to all contractors.

Vision Insurance

- Vision insurance plan provides coverage for eyeglasses and lenses, and the Enhanced plan, which also covers contact lenses and more frequent benefits available.
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Medical Insurance

- Medical insurance plan is available during your first year of employment to all employees.
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Dental Insurance

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529 college savings plan.

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Do you have other insurance?

Frequently asked questions: Employer and Employee.

- Employer and Employee.
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