Signature Benefits at Yale

Whether you are hoping to buy a new home, send your children to college, or save 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 goal.

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.

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 Advantage discounts, offered through legal and tax services, delivery, and research services, can help you save on everything 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 Advantage, powered by YOUDECIDE, offers discounts on legal and tax services, delivery, and research services, as well as other valuable benefits.

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

Yale’s health and welfare benefits, designed to support you and your family through multiple life-stages, are among the most comprehensive and affordable in the nation. The university values its community members and regularly evaluates and adds to its menu of impressive signature benefits. Now is the time to take charge of your health and financial well-being by learning more about your full benefit offering at Yale.

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

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.

2018 My Benefits at Yale

Benefits at Yale – include impressive signature benefits

Whether you are planning your own home, sending 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
Your college-bound child(ren) may be eligible for a college scholarship if you work full-time for six consecutive years.

Yale Health
Receive the best care at the lowest cost with access to the full spectrum of medical care.

Adoption Assistance Plan
This plan provides a competitive benefit of flexible per diem support for 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
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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 park on campus for no more than 20 minutes.

Aetna
www.aetna.com
866-253-8889

Dental
Delta
deltadentalnj.com
800-494-4138

CIGNA
www.cigna.com
800-367-1037

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

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Home & Family
Scholarship for Children of Employees
Yale college-bound children may be eligible for a college scholarship if your work full-time for at least one year.

Yale Health
To ensure the availability of quality, affordable health insurance, and to provide a wellness focus, we partner with Aetna to offer health insurance. Aetna provides a wide variety of products and services, tailored to meet the needs of our employees and their dependents.

Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement
Yale provides a flexible spending account through the Yale Flexible Spending Account. You can set aside pre-tax dollars in a FSA to pay for eligible expenses such as child care, dependent care, and healthcare. Plus, you can receive reimbursement of up to $5,500 per year for qualified expenses. Additionally, you can enroll in a Commuter Benefit, which allows you to save money on your transportation to and from work. Lastly, you may be eligible to receive tuition assistance for courses taken towards degree programs or non-degree programs.

Counseling and Support Services
This program, managed by Magellan Health Care, provides a wide range of resources to help you manage stress, work-life balance, and other challenges. 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 towards 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 holidays are covered by your VMDR, offering discounts on legal and non-legal services, family legal protections, and more. Use your plan to save on legal services, and more.

Employee Discounts
Yale Advantage, powered by YOUDECIDE, offers discounts on legal and non-legal services, family legal protections, and more. Use your plan to save on legal services, and more.

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Vacation accruals, and vacation and sick time carryover maximums vary. Your paid time off will accrue monthly based on the following:

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| Vacation (less than 1 year) | Pro rata share | Immediate eligibility to use sick time after three months of employment, and vacation after six months of employment. Part-time employees regularly scheduled to work 20 hours or more per week may be eligible to receive prorated vacation time.

Benefits Summary:

**Vacation Health Expectations Program**

The Health Expectations Program (HEP), a health management program designed to encourage you and your guest or care taker to improve your health goals. As an employee, you have the option of purchasing additional coverage beyond your current plan coverage.

**Disability Protection**

Short-Term Disability

This benefit provides short-term disability income if you are disabled and off work due to an illness or injury. The benefit pays 60% of your base monthly earnings to a maximum of $5,000 per month.

Long-Term Disability

This benefit provides long-term disability income if you are disabled and off work due to an illness or injury. The benefit pays 60% of your base monthly earnings to a maximum of $2,500 per month.

**retirement**

For employees hired on or after January 20, 2017, and enrolled in Yale University Retirement Plan, there is an assumed defeasible in the event of non-competition.

**Life Insurance**

You are provided with a life insurance policy with a face value of $50,000, available for purchase at any time during your employment.

**Tobacco-Free Yale**

Yale will not cover expenses in excess of $200 per calendar year for members who are active tobacco users, including any member living with an active tobacco user. The maximum allowable annual amount for a tobacco user is $200.

**Vision Insurance**

Eligible active employees, their spouses, and their dependents are covered for vision care services. There is no deductible and the plan includes a discount for in-network providers.

**Dental Insurance**

Yale University Dental Plan, provided by United Healthcare, is available during your first year of employment or any year you elect eligibility. This plan is available only to full-time employees of the Yale campus and is affiliated with the Yale Hospital and Medical Group. After the employee completes five years of service, coverage continues on condition of Yale Health. If you lose your eligibility, you may continue coverage under United Healthcare Dentistry Plan. If you are covered under a medical plan through your primary employer, you may be eligible to continue your medical coverage with United Healthcare Dentistry Plan. If you are covering your children through United Healthcare Dentistry Plan, you may continue coverage through United Healthcare Dentistry Plan.

**Medical Insurance**

Yale University Medical Plan, provided by United Healthcare, is available during your first year of employment or any year you elect eligibility. This plan is available only to full-time employees of the Yale campus and is affiliated with the Yale Hospital and Medical Group. After the employee completes five years of service, coverage continues on condition of Yale Health. If you lose your eligibility, you may continue coverage under United Healthcare Dentistry Plan. If you are covered under a medical plan through your primary employer, you may be eligible to continue your medical coverage with United Healthcare Dentistry Plan. If you are covering your children through United Healthcare Dentistry Plan, you may continue coverage through United Healthcare Dentistry Plan.

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10 to 19 years 4 weeks
5 to 9 years 3 weeks
1 to 4 years 2 weeks
20+ years 5 weeks
Vacation days are eligible to use vacation after six months of employment.
Attendance
Friday after Thanksgiving Day
Independence Day
Memorial Day
Good Friday
Thanksgiving Day
New Year’s Day
Health Expectations Program
The Health Expectations Program (HEP), a healthcare management program designed to encourage you and your spouse to take preventive measures to maintain your health, may provide a reward for ensuring your health is at a quality level. To be eligible, your spouse and/or spouse’s dependents must be enrolled in the program and have a valid health plan for the entire calendar year. Participants who complete the program to maintain their health may qualify for a pro-rated reward, which is determined by a quality index.

Retirement
The Yale University Retirement Plan for Staff Employees (Staff Pension Plan) is a tax-qualified pension plan that provides a defined benefit plan for you and your eligible spouse. Yale Retirement Plan Statements and all other information about your plan are available online.

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The Yale University Retirement Plan for Staff Employees (Staff Pension Plan) is a tax-qualified pension plan that provides a defined benefit plan for you and your eligible spouse. Yale Retirement Plan Statements and all other information about your plan are available online.
**Vacation accruals, and vacation and sick time carryover maximums vary for those hired prior to J.**

**Type Eligibility Allotment**

- Full-time employees are entitled to vacation, sick time, holidays, and recess on a pro-rated basis.
- Part-time employees regularly scheduled to work 20 hours or more per week are allowed to use vacation after six months of employment.
- New full-time employees may carry over earnings from prior employment to the maximum sick pay carryover for full-time employees, which is 3,752 hours.

**Health Expectations Program**

The Health Expectations Program (HEP), a wellness management program designed to encourage and assist you to achieve healthy lifestyle goals. As an employee, you have the option of purchasing health education services or choosing the Healthy Workplace Plan, which offers wellness incentives such as fitness membership discounts, free fruit and beverages, and on-site fitness instructor classes.

**Tobacco-Free Yale**

Yale is committed to the highest standards of health and safety, including smoking and tobacco cessation. All tobacco products, including cigarettes, chewing tobacco, and electronic cigarettes, are not allowed on Yale premises. This policy applies to all users of University of Connecticut owned or operated facilities, including visitors.

**Retirement**

The Yale University Retirement Plan (YUPR) is a defined contribution plan where employees contribute a portion of their pre-tax or after-tax earnings, and Yale matches a portion of these contributions. Eligible employees can enroll in the YUPR at any time during their employment with Yale, and all contributions are tax-deferred.

**Yale Health Enrollment Fees**

- $10.00 weekly for the first 20 weeks of enrollment
- $10.00 flat fee for the first 30 weeks of enrollment

**Pre-tax employee contributions and university match**

- Employee contributions up to four percent (4%) of your eligible pay. Once you complete five (5) years of service, the university will match 100% of your contributions. Vesting gives you the right to a pension at age 65 (or as early as age 55, when certain conditions are met).

**Disability Protection**

- Short-Term Disability: Pays 60% of your base monthly earnings for up to 52 weeks. Benefits paid out to age 65 and will be reduced by social security benefits.
- Long-Term Disability: Pays 60% of your base monthly earnings for up to 260 weeks. Benefits paid out to age 65 and will be reduced by social security benefits.

**Co-payment and Deductible Information**

- Preventive care, including annual physical exams, is fully covered with no co-payment or deductibles.
- Out-of-network services, after the deductible has been paid, will result in co-payments and deductibles.

**Vision Insurance**

Redflex offers one vision plan, the Flex plan which provides allowances for lenses and frames, and the Deluxe plan, which also offers eyewear and more frequent benefits due to a $500 out-of-pocket maximum. This plan is designed to help employees maintain healthy vision and ensure they have access to necessary eye care.

**Medical Insurance**

Yale Health is a preferred provider organization (PPO) and offers one plan: the Yale Health managed care plan. This plan provides comprehensive medical coverage, including hospitalization, doctor visits, and prescription drugs. Medical expenses are paid first by the health insurance plans of the employee, their spouse, and their eligible family members, up to the annual maximum allowed by law. This applies to all medical expenses incurred by the employee, their spouse, and their eligible family members. The plan also includes coverage for hospitalization, doctor visits, and prescription drugs.

**Tuition Waiver Program**

The Tuition Waiver Program provides eligible employees and their immediate family members with tuition waivers at the University of Connecticut. This program is designed to help employees and their families achieve educational goals and advance their careers.

**Yale Family Caregiver Support Program**

The Yale Family Caregiver Support Program is designed to support employees who are caregivers for family members or friends with a serious illness or disability. The program provides resources and support to help caregivers balance their personal and professional responsibilities.

**Flexible Spending Accounts**

With a Flexible Spending Account, you can reduce your taxable income and receive reimbursement of eligible out-of-pocket expenses. This includes child care, medical, and dependent care expenses.

**2018 My Benefits at Yale**

SECURITY STAFF

**Do you have other insurance?**

For employees who have other insurance policies in addition to Yale’s benefits, please provide the following information:

- Name of the insurance provider
- Group number
- Type of insurance (health, dental, vision, etc.)
- Coverage limits and benefits

**College Savings Plan**

Timbuktu: A charitable program which enables employees to make gifts to a variety of qualified organizations. Contributions to the College Savings Plan are made through payroll deductions and are tax-deductible, subject to the limitations of the Internal Revenue Code. Contributions are not subject to income tax at the time of contribution, and may be subject to income tax at the time of withdrawal. Contributions are not subject to the attainment of any age, achievement, or service requirements. Contributions are held in an investment account and are subject to market risks. The value of the investment options selected by the employee may decline in the future, which could cause the value of the investment to be less than the amount contributed.

**2018 Yale Health Plan CCHP Plan Comparison**

This chart is a summary of the benefits provided under each plan. To learn more about ways to save, visit the Yale Health plan comparison chart at Yale Health. For complete details, refer to the Yale Health 2018 Benefit Guide. The Coordinator of Benefits (CBO) can provide information about the options available to employees. This list of benefits is subject to change and is not intended to be a complete list of all benefits offered by Yale Health.
Your paid time off will accrue monthly based on the following paid time off program.

Type Eligibility Allotment

- 5
- Maximum Sick pay carryover is 2,752 hours.
- Eligible to use vacation after six months of employment.
- 1 day per month
- Year of hire
- 5 weeks
- 20+ years
- 20 vacation days per year.
- Christmas Day
- Labor Day
- Memorial Day
- New Year’s Day
- Four workdays between Christmas Day and New Year’s Day.
- 10 paid days off per year.
- Make your beneficiary designations.
- You may change your contribution rate, review or update investment options, or contribute a flat dollar amount, a percentage of your salary, or an amount equal to but not more than the maximum amount you are permitted to contribute under the tax-deferred retirement savings plan (if applicable).
- You can elect to contribute a percentage of your salary up to five percent (5%) of your salary.
- Pre-tax employee contributions and University matching contributions are fully vested at retirement.
- Once you complete two (2) years of service, you become entirely vested in both the Yale University Retirement Plan and the Yale Plan 93 Retirement Plan.
- Yale University Matching Retirement Plan contributions become vested immediately.
- Your right to a pension at age 65 (or as early as age 55, when your age plus your years of service equal 75), even if you leave Yale University.
- Yale University Retirement Plan requires two years of continuous employment prior to being eligible to collect a pension.
- Yale University Matching Retirement Plan requires five years of continuous employment prior to being eligible to collect a pension.

EyeMed offers two options; the Basic plan which provides comprehensive vision insurance, and the Deluxe plan which provides additional vision care benefits.

Tobacco-Free Yale is a program designed to encourage you and your family to quit tobacco use. To learn more about the Tobacco-Free Yale program, please call 866-237-1198.

Tobacco-Free Yale takes a holistic approach to supporting employees and their families as you make lifestyle changes to improve your health. To learn more about the Tobacco-Free Yale program, please call 866-237-1198.

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

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

Do you have other insurance?

For future income replacement, we encourage you to seek long-term care insurance and life insurance options.

Coordinating Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the applicable plan documents govern all questions of interpretation.

This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna Plan documents found at the Yale Health website at yalehealth.yale.edu/yale-plan-documents. The applicable plan terms govern the interpretation of benefits.

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://yalehealth.yale.edu/resources/forms.
Signature Benefits at Yale

Whether your plans are to buy a new home, send your children to college, or save 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 financial wellness.

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 out-of-pocket adoption expenses.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including confidential counseling sessions.

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.

Employee Discounts

Yale Advantages, powered by YOUDECIDE, offers discounts on legal and tax services, identity theft protection, auto and home insurance, and more.

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

As a Yale employee, you can take advantage of numerous cultural events in New Haven ranging from Payne Whitney Gym membership to Yale Center for British Art admission.

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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.

2018 My Benefits at Yale

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.

Warmest regards,

Janet Lindner

Vice President, Human Resources and Administration

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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,

Jane Lindner

Vice President, Human Resources and Administration

Security Staff

Yale