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 goals.

Home & Family

Scholarship for Children of Employees

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

Yale Healthcare

Access to Yale’s medical network for your own use and for your household members.

Adoption Assistance Plan

This plan provides assistance to help offset adoption-related expenses.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and support, 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.

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 employees can enjoy 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 Advantage, 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

<table>
<thead>
<tr>
<th>CONTACT</th>
<th>PHONE</th>
<th>TELEPHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>203-432-0246</td>
<td>1-866-253-8889</td>
</tr>
<tr>
<td>Dental</td>
<td>800-494-4138</td>
<td></td>
</tr>
<tr>
<td>Vision</td>
<td>866-299-1358</td>
<td></td>
</tr>
<tr>
<td>Aetna</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
<td>866-299-1358</td>
</tr>
<tr>
<td>Delta</td>
<td>deltadentalnj.com</td>
<td>800-494-4138</td>
</tr>
<tr>
<td>CIGNA</td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
<td>800-367-1037</td>
</tr>
<tr>
<td>Magellan Health</td>
<td><a href="http://www.Magellanhealth.com">www.Magellanhealth.com</a></td>
<td>800-327-9240</td>
</tr>
<tr>
<td>TIAA</td>
<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a></td>
<td>855-250-5424</td>
</tr>
<tr>
<td>Employee Services</td>
<td>your.yale.edu/work-yale/hr-support/employee-services</td>
<td>203-432-5552</td>
</tr>
<tr>
<td>Your Pension Resources</td>
<td>yale.edu/portal</td>
<td>877-352-5552; press 5</td>
</tr>
</tbody>
</table>

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This is an Employee Benefits at Yale communication. 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

Yale

SECURITY STAFF
Signature Benefits at Yale

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.

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Home & Family

Scholarships for Children of Employees

Yale’s Tuition Assistance Program provides a substantial benefit for eligible children of employees. See your.yale.edu for more information.

Yale Housing Rewards Program

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

Adaptation Readmission Plan

This plan provides a guaranteed benefit of six years for all disabled employees.

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, elder care, and more. Counseling sessions are confidential and at no cost to you and your eligible household members.

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Employee Fitness

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

Financial

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

For more information, visit your.yale.edu/work-yale/hr-support/employee-services.

Dental

Delta Dental

deltadentalnj.com

800-494-4138

CIGNA

www.cigna.com

800-367-1037

Vision

EyeMed

eyemed.com

866-299-1358

Aetna

www.aetna.com

866-253-8889

Medical

Well Being

wellbeing.yale.edu

Wellness Hub

wellness.yale.edu

Women’s Health

women’shealth.yale.edu

Men’s Health

men’shealth.yale.edu

Employee Service Center

www.myworkday.com/yale/d/home.htmld

877-352-5552; press 6

403 (b) Plans

TIAA

www.TIAA.org/yale

855-250-5424

Employee Benefits at Yale

include impressive signature benefits

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Yale Health Enrollment Plan
For Staff Employees (Staff Pension Plan)

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

Retirement
The Yale University Retirement Plan is a defined benefit plan for those hired prior to July 1, 2009. Visit your.yale.edu for details.

Paid Time Off
Your paid time off will accrue monthly based on the following paid time off program.

Paid Time Off

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Time off</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacation</td>
<td></td>
<td>Less than 1 year: Pro rata share of 2 weeks</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 to 4 years: 2 weeks</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5 to 8 years: 3 weeks</td>
</tr>
<tr>
<td></td>
<td></td>
<td>9 to 15 years: 4 weeks</td>
</tr>
<tr>
<td></td>
<td></td>
<td>16 years and over: 5 weeks</td>
</tr>
<tr>
<td></td>
<td></td>
<td>20 years and over: 6 weeks</td>
</tr>
<tr>
<td></td>
<td></td>
<td>25 years and over: 7 weeks</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30 years and over: 8 weeks</td>
</tr>
</tbody>
</table>

Laboratory

Health Expectations Program
The Health Expectations Program (HEP), a broad management program designed to encourage you and your spouse to take action in meeting your health goals. To learn more about your HEP, please visit your.yale.edu/HEP.

Disability Protection
Short-Term Disability
This benefit provides for temporary income during disability coverage through Aflac. In the event of an accident or illness, you can earn income for six weeks of disability, up to 60% of your base monthly earnings, subject to a $2,500 maximum.

Long-Term Disability
This benefit provides for partial income during disability coverage through Aflac. In the event of an accident or illness, you can earn income for six weeks of disability, up to 60% of your base monthly earnings, subject to a $2,500 maximum.

Life Insurance
You are entitled to an additional life insurance benefit of $20,000. You have the option of purchasing additional life insurance coverage in your own, your spouse’s, or your dependents’ names. The benefits include:

- Whole life insurance
- Accident death benefit
- Major medical coverage
- Disability income protection
- Long-term care

Insurance
- Health
- Dental
- Disability
- Life
- Vision
- Vision

If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on the Insurance Information Update (COB) form, which can be found at http://yalehealth.yale.edu/resources/forms.

Medical Insurance
- Yale Health 1
- Aetna Select 2

Yale Health 1 is available during the first three years of employment or until you reach eligibility. Yale Health 2 is available during the second three years of employment or until you reach eligibility. You will be charged a $55 monthly fee for employees hired after January 20, 2017.

If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on the Insurance Information Update (COB) form, which can be found at http://yalehealth.yale.edu/resources/forms.

Tobacco-Free Yale
Smoke-free workplace includes a no-use policy and a no-use policy for employees. Tobacco products may be used only at home or in a personal vehicle.

EYEmed
Eyewear benefits include frame and lens allowances for frames and lenses, and the Enhanced plan, which includes frame and lens allowances for frames and lenses, and the Enhanced plan.

Dental Insurance
Yale University 1

Vision Insurance

Medical Insurance

To learn more about ways to save, visit your.yale.edu/plan-documents-notices. The Summary of Benefits and Plan documents located on the benefits website at http://yalehealth.yale.edu/resources/documents should be reviewed carefully.
Vacation accruals, and vacation and sick time carryover maximums vary for those hired prior to July 1, 2009. Visit your.yale.edu for details.

<table>
<thead>
<tr>
<th>Schedule:</th>
<th>Vacation 1, 2, 3</th>
<th>Less than 1 year</th>
<th>Pro rata share of 2 weeks</th>
</tr>
</thead>
</table>
| ME | Eligible to use sick time after three months of employment. Maximum sick pay carryover is 2,752 hours. Maximum vacation carryover is equivalent to 2 years worth of accruals.

Yale Health

Type Eligibility Allotment

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recess</td>
<td>Immediate</td>
<td>6 days:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sick</td>
<td>Year of hire</td>
<td>1 day per month</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christmas Day</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labor Day</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Four workdays between Christmas</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Benefits &amp; Services</th>
<th>Employee</th>
<th>Employee + Spouse or Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td>Office Visit: Primary</td>
<td>$0</td>
<td>$20</td>
</tr>
<tr>
<td>Office Visit: Specialty</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Office Visit: Urgent Care</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Inpatient Hospitalization</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Prescription Pharmacy: Preferred</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Prescription Pharmacy: Non-preferred &amp; Specialty</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td>Mental Health &amp; Substance Abuse</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Angiography</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Dialysis</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Infertility Services</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Coverage for More Information</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

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<th>Employee + Spouse or Family coverage</th>
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<td>Dialysis</td>
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<td>None</td>
</tr>
<tr>
<td>Coverage for More Information</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

To learn more about ways to save, visit your.yale.edu.
Payroll Off!
Enjoy work-life balance with a generous paid time-off program.
You'll enjoy up to six weeks total paid leave to be used in the following situations:
- Vacation
- Illness
- Personal
- Family/Spouse
- Bereavement
- Cemetary

Vacation accruals, and vacation and sick time carryover maximums vary paid time off program.

<table>
<thead>
<tr>
<th>Years following 12 days per fiscal year</th>
<th>Vacations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>Pro rata share of 2 weeks</td>
</tr>
<tr>
<td>5 to 9 years</td>
<td>3 weeks</td>
</tr>
<tr>
<td>10+ years</td>
<td>5 weeks</td>
</tr>
</tbody>
</table>

Holidays
- New Year’s Day
- Good Friday
- Dr. Martin Luther King Jr. Day
- Day before Christmas
- Labor Day
- Thanksgiving
- Christmas / Hanukkah
- Presidents’ Day

Visit your.yale.edu for details. www.tiaa.org/yale, or call 855-250-5424. This is where you can log in, or register for a user ID and password, by visiting You are automatically enrolled in this university-paid defined contribution retirement plan. Pre-tax employee contributions and university match are non-elective contributions that go towards your retirement. You can elect to both. Pre-tax employee contributions and university match will vest immediately. You are vested after just five years of service. Vesting gives you the right to a pension at age 65 (or as early as age 55, when your employment prior to being eligible to collect a pension. You are provided with $10,000 of basic term life insurance coverage. As an employee, you have the option of purchasing additional life insurance coverage of up to $1 million around your employment. You'll need to complete two (2) years of employment prior to being eligible to collect a pension. Delta Dental is the exclusive dental carrier for Yale University. Bosch’s Dental Advantage Plan is a vision insurance plan that provides coverage for prescription lenses and frames, the Blepharitis Plan, which also covers contact lenses and non-prescription glasses. You can combine your in-office and vision insurance plans for the benefit of your dependents. Yale Health plan only provides out-of-area coverage for emergency and urgent care. After the in-network deductible, the allowable amount paid by each plan. Yale Health will use the COB method to ensure that members covered by more than one insurance plan will receive the benefits they are entitled to while avoiding overpayment by either plan.

Do you have other insurance?
If you're enrolled in a medical plan through your employer, you may be able to purchase additional coverage. 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 will receive the benefits they are entitled to while avoiding overpayment by either plan.
Paid Time Off

Yale Health

Retirement

Yale University Retirement Plan

For Staff Employees (Staff Fiduciary Plan)

Employed at a salary before July 1, 2009. To learn more about the benefits provided please refer to your employment plan and contact your employer's plan coordinator. Benefits of 60% (or more) of employee contributions are sheltered from federal and state taxes; contributions and earnings are not subject to income taxes.

Yale University Matching Retirement Plan

This is a tax-qualified plan that provides a match to eligible contributions to the Yale University Retirement Plan. Contributions up to 6% of your qualified pay are matched by the university at a rate of 50%.

Healthcare

Health Programs

Medical Insurance

This plan provides coverage for in-network and out-of-network care. A network of providers is available for urgent and non-urgent care.

Prescription Drug Program

This program provides coverage for prescription drugs. Benefits are available for members and their dependents.

Dental Insurance

This plan provides coverage for dental care. Benefits are available for members and their dependents.

Disability

Long-Term Disability

This plan provides coverage for extended periods of disability. Benefits are provided in the event of an approved off-the-job disability.

Supplemental Life Insurance

This plan provides coverage for life insurance. Benefits are available for members and their dependents.

Tobacco-Free Yale

This program promotes healthy living and encourages employees to quit tobacco use. To learn more about the Tobacco-Free Yale program, please call 866-237-1198.

Tuition Assistance

This program provides tuition assistance to employees and their dependents. Benefits are available for members and their dependents.

Vacation

Vacation Time

Vacation is available in the event of paid time off. You are entitled to a pro-rata share of vacation time based on your years of service.

Paid Time Off

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- Yale Health
- Aetna

**Dental**

- Delta Dental
- CIGNA

**Vision**

- EyeMed
- VisionCare

**Employer**

- Yale University
- Your Yale

**403 (b) Plans**

- TIAA

**Counseling and Support Services**

- Magellan

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

- You.Yale

**Counseling and Support Services**

- Magellan Health Services

**Employee Benefits**

- Your.Yale

**Staff Pension Plan**

- Your Pension Resources

2018 My Benefits at Yale

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Vice President, Human Resources and Administration

B e n e f i t s  a t  Y a l e  —  i n c l u d e  si g n a t u r e  b e n e f i t s

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Yale college-bound children may be eligible for a college scholarship if your work full-time for five consecutive years.

Medical

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.

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.

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 numerous activities 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 Advantages, powered by YOUDECIDE, offers discounts on legal and tax services, identity theft protection, the Apple employee purchase program, massages, dining offers, and more.

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