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 financial wellness.

Name & Family

Scheduling 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 Scholarship Program

Yale Health

For more information, visit the It’s Your Yale website at 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. For a copy of the controlling Plan documents, please visit your.yale.edu.

Contact Information

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<thead>
<tr>
<th>Contact</th>
<th>Phone</th>
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<tr>
<td>Medical</td>
<td></td>
<td><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a> 203-432-0246</td>
</tr>
<tr>
<td>Vision</td>
<td></td>
<td>eyemed.com 866-299-1358</td>
</tr>
<tr>
<td>Dental</td>
<td></td>
<td>deltadentalnj.com 800-494-4138</td>
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<tr>
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<tr>
<td>Flexible Spending Accounts</td>
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<td></td>
</tr>
<tr>
<td>Staff Pension Plan</td>
<td>877-352-5552; press 5</td>
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</table>

2018 My Benefits

Signature Benefits at Yale

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Warmest regards,

Janet Lindner
Vice President, Human Resources and Administration

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.

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Home & Family

Scholarships for Children of Employees

Your college-bound children may be eligible for a college scholarship if you work full-time for at least six consecutive years.

Yale Healthcare Plan

This plan provides an outstanding benefit for you and your family at no additional cost.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including mental health counseling, work-life services, stress management, elder care, and more.

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

Commitment Bonus

Yale will reward you by matching any commitment benefit that you take this year, or any of your equity in your plan, as an all-time payout in the future.

Cultural & Socialization Benefits

As a Yale employee, you can take advantage of all the cultural and social events in the New Haven area ranging from Broadway shows to the Yale Center for British Art, featuring programs on Yale’s campus or in downtown New Haven.

Employee Discounts

Yale discount programs provide savings on everything from legal and tax services, identity theft protection, the Apple employee purchase program, mortgages, banking offers, and more.

2018 My Benefits at Yale

My 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 takes in consideration many factors 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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<td><a href="http://www.myworkday.com/yale/d/home.htmld">www.myworkday.com/yale/d/home.htmld</a>; 877-352-5552; press 6</td>
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<tr>
<td>Counseling and Support Services</td>
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<td><a href="http://www.Magellanhealth.com">www.Magellanhealth.com</a>; 800-327-9240</td>
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<td>403(b) Plans</td>
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<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a>; 855-250-5424</td>
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<td>Employee Service Center</td>
<td>your.yale.edu/work-yale/hr-support/employee-services</td>
<td>203-432-5552</td>
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<tr>
<td>Staff Pension Plan</td>
<td>your.yale.edu/portal; 877-352-5552; press 5</td>
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Yale Police Benevolent Association

Benefits at Yale – include impressive signature benefits

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

Signature Benefits at Yale

Yale’s signature benefits are included with your employment and include:

- Counseling and Support Services
- On-site Health Coaching
- Tuition Assistance
- Employee Discounts

Home & Family

Scholarships for Children of Employees

Yale college-bound children may be eligible for a college scholarship if you work full-time for at least 6 consecutive years.

Yale Health Benefits Plan

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

Adoption Assistance Plan

This plan provides a monetary benefit for the cost of adoptions.

Medical

- Yale Health: www.yalehealth.yale.edu; 203-432-0246
- Aetna: www.aetna.com; 866-253-8889
- EyeMed: eyemed.com; 866-299-1358
- Delta: deltadentalnj.com; 800-494-4138
- CIGNA: www.cigna.com; 800-367-1037

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

Yale provides financial assistance for your education expenses.

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 employees can make an appointment for a free on-site health coaching visit to help you achieve your health and wellness goals.

Tuition Assistance

Yale employees are eligible for tuition assistance.

Employee Discounts

Yale provides various discounts on goods and services.

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

2018 My Benefits at Yale

Personal

- Commuter Benefits
- Cultural & Recreational Benefits

Home & Family

- Adoption Reimbursement Plan
- Scholarship for Children of Employees
- Yale Homebuyer Program

Education

- Counseling and Support Services
- On-site Health Coaching
- Tuition Assistance

Cultural & Recreational Benefits

- Museums and Galleries
- Athletic Events

Employee Discounts

- Yamaha Discount
- Apple Employee Purchase Program
- Home & Garden Shopping

Personal

- Commuter Benefits
- Employee Discounts
- Cultural & Recreational Benefits

Warmest regards,
Jane Lindner
Vice President, Human Resources and Administration
**My Benefits at Yale**

**Retirement**

The Yale University Retirement Plan for Staff Employees (Staff Pension Plan) is a defined benefit plan that provides retirement benefits equal to the 2018 actuarial final average compensation and 10 years of service. Your eligibility to participate is based on your days of employment. Your eligibility date is the first day of the month in which you attain six months of service. Your pension benefit is based on your compensation (salary) and years of service. Your compensation includes your base pay and any allowances as well as other valuable enhancements.

**Vision Insurance**

In order to maximize the benefits you receive under the vision insurance plan, you may wish to consider scheduling your exams the year of your Sterling Plan. Benefits are paid to you in the form of credits or rebates. You must use the employer’s network of providers to receive the benefit. Benefits are paid in the calendar year of your participation. Benefits elected after your retirement date are paid to your designated beneficiary.

**Disability Prevention**

**Depression and Mental Health**

**Medical Insurance**

Yale Health is a defined benefit plan that pays for medical services provided by network providers. Benefits are provided on an in-network and out-of-network basis. Benefits are paid in the calendar year of your participation. Benefits elected after your retirement date are paid to your designated beneficiary.

**Tobacco-Free Yale**

Yale Health is a defined benefit plan that pays for medical services provided by network providers. Benefits are provided on an in-network and out-of-network basis. Benefits are paid in the calendar year of your participation. Benefits elected after your retirement date are paid to your designated beneficiary.
2018 My Benefits at Yale

YALE POLICE BENEVOLENT ASSOCIATION
Paid Time Off

| Paid Time Off | Vacation | Sick
|-------------|---------|------|
| Less than 1 year | Pro rata share of 10 days | Year of hire 1 day per month
| 10 or more years of service | Additional 5 days per year, to an additional maximum of 20 days | 10 or more years of service = additional 5 days per year, to an additional maximum of 20 days
| 10 to 19 years | 20 days | 10 to 19 years = 20 days
| 5 to 9 years | 15 days | 5 to 9 years = 15 days
| 1 to 4 years | 10 days | 1 to 4 years = 10 days

**Dental Insurance**

Coverage includes
- Preventive & Diagnostic
- Routine Eye Exams (up to a One-Month Supply of Prescription Meds)
- Specialist Services
- Out-of-Pocket

| Preventive & Diagnostic | Routine Eye Exams (up to a One-Month Supply of Prescription Meds) | Specialist Services | Out-of-Pocket
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<td>$0 10% 30% $0 30%</td>
<td>None 10% 30% None 30%</td>
<td>None 10% 30% None 30%</td>
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</tbody>
</table>

**Life Insurance**

- $25,000 of basic term life insurance
- Additional life insurance

**Disability Protection**

**Long-Term Disability**

- The University offers a Long-Term Disability coverage per your annual salary.

**Medical Insurance**

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

**Do you have other insurance?**

For more information, visit your.yale.edu/humanresources/benefits or contact the Employee Benefits Office at 855-250-5424.

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1. You are entitled to receive no more than the tax-free amount of the qualified tuition reduction benefit.
2. This is a 403(b) plan that enables you to build additional tax-deferred retirement savings. Once you complete two (2) years of service and attain age 45, the university will match your eligible pay. Once you complete five (5) years of benefit employment prior to being eligible to collect a pension.
3. The amount you pay for services, after the deductible has been paid and until plan out of pocket maximum has been met.
4. The amount of out-of-pocket expenses per calendar year you must pay for services including deductible before the plan pays any expenses.
5. The annual cost of an insurance plan per person per year you pay for services including deductibles before the plan pays any expenses.
6. If a generic drug is available and a brand name drug is dispensed, you will be charged the applicable copay plus the difference in cost between the brand and generic cost even if your provider requests the brand name drug.
7. In-vitro Fertilization and Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination. This is a non-taxable benefit that can be used for fertility treatment.
8. If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on your annual earnings statement. Yale Health will use the COB method to ensure that members covered by more than one insurance plan are appropriately reimbursed. If you are unsure of what your plan covers, please contact your plan administrator.
9. Any service not a listed benefit under your plan will be the member’s responsibility. Should you have any questions, contact your plan administrator.
10. It is recommended that you review the plan summary at least once a year or contact your plan administrator with any questions you might have.
2018 My Benefits at Yale

Retirement

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

You are automatically enrolled in the non-tax deferred benefit plan on your date of employment. You fully vest in both the non-tax deferred and tax-deferred benefits. You can’t opt out of the non-tax deferred plan, but you can opt out of the tax-deferred plan at any time. You may also contribute up to 10% of your salary every year, but are not required to contribute. For more information on the financial benefits offered, please contact Human Resources Benefits Planning, 221 Whitney Ave, New Haven, CT 06520. You may also contact the Employee Benefits Office via email at benefits@yale.edu or by calling 855-250-5424.

Yale University Matching Retirement Plan

The Yale University Matching Retirement Plan (YUMRP) is a 403(b) Plan that matches up to 6% of salary. As long as you meet the eligibility requirements set forth by the IRS, matching will occur for the entire year. The university will match 100% of your contributions up to 6% of your pay. You fully vest in both the non-tax deferred and tax-deferred benefits. You can’t opt out of the tax-deferred plan, but you can opt out of the non-tax deferred plan at any time. For more information on matching retirement plan, please contact Human Resources Benefits Planning, 221 Whitney Ave, New Haven, CT 06520. You may also contact the Employee Benefits Office via email at benefits@yale.edu or by calling 855-250-5424.

Vision Insurance

The benefits plan provides for the following services for you and immediate family members:

- In-network vision care
- In-network eye examinations
- In-network replacement lenses
- In-network eyeglasses
- In-network contact lenses
- In-network laser vision correction
- In-network vision care

Dental Insurance

The benefits plan provides for the following services for you and immediate family members:

- In-network and out-of-network vision care
- In-network eye examinations
- In-network replacement lenses
- In-network eyeglasses
- In-network contact lenses
- In-network laser vision correction
- In-network vision care

Disability Protection

Long-Term Disability

You’re automatically enrolled in the Long-Term Disability coverage as soon as you’re in the plan for any eligible disability, which covers your base monthly earnings to $5,000 per month. Transition to a flexible spending account.

Ways to Save

Flexible Spending Accounts

With the Spending Account, you can reduce your taxable earnings and receive reimbursement of eligible out-of-pocket expenses. You can use your spending account to pay for medical expenses, dental expenses, and more. For more information on flexible spending accounts, please contact Human Resources Benefits Planning, 221 Whitney Ave, New Haven, CT 06520. You may also contact the Employee Benefits Office via email at benefits@yale.edu or by calling 855-250-5424.

Medical Insurance

Yale Health is the leading health plan for Yale employees. It offers a range of benefits, including medical, dental, vision, and more. For more information on medical insurance, please contact Human Resources Benefits Planning, 221 Whitney Ave, New Haven, CT 06520. You may also contact the Employee Benefits Office via email at benefits@yale.edu or by calling 855-250-5424.

1. You may discontinue your contributions if you cease employment.
2. Contributions are non-taxable.

Do you have other insurance?

For more information about your other insurance policies, please contact your insurance provider or your insurance agent.  You are responsible for providing your insurance provider with the appropriate claim and paperwork. Please contact your insurance provider for more information on your other insurance policies.

In-Network Only

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Signature Benefits at Yale

Welcome to your benefits. We’re happy to help you understand the many valuable programs and services that are available to support you through all the stages of your life. 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 that are designed to help you achieve your goals and be successful.

Home & Family

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 Police Benevolent Association

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