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Signature Benefits at Yale

Whether you are buying your first home, sending your children to college, or are at a transitional moment in your career, Yale provides many unique and valuable benefits and resources to help you on your financial journey.

Home & Family
Scholarship for Children of Employees
Your college-bound eligible child may be eligible for a college scholarship if you work full time for six consecutive years.

Yale Health and Wellness
Yale provides an extensive menu of benefits to support your health and wellness.

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

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

Personal

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 a reimbursement of 75% of your pre-employment adoption expenses.

Health & Education

Counseling and Support Services
This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including stress management, work-life services, and elder care. Counseling sessions are confidential and at no cost to you.

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.

Health & Education

Counseling and Support Services
This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including stress management, work-life services, and elder care. Counseling sessions are confidential and at no cost to you.

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.

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

Contact Information

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

Aetna
www.aetna.com
866-253-8889

EyeMed
www.eyemed.com
866-299-1358

Delta Dental
www.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

Clerical and Technical Staff

CLERICAL AND TECHNICAL STAFF

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.

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Warrant of Ogden,
Jane Lindner
Vice President, Human Resources and Administration
Signature Benefits at Yale

Whether you are looking 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

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 Healthcare Programs

Medical

Insurance

Administrative Assistance

Adoption Assistance

Health & Education

Counseling and Support Services

On-site Health Coaching

Tuition Assistance

Personal

Commuter Benefits

Cultural & Recreational Benefits

Employee Discounts

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

2018 My Benefits at Yale

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Contact Information

**Clerical and Technical Staff**

**Medical**

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>LOCATION</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna</td>
<td>Medical</td>
<td><a href="http://www.aetna.com">www.aetna.com</a> 866-253-8889</td>
</tr>
<tr>
<td>Delta</td>
<td>Dental</td>
<td>deltadentalnj.com 800-494-4138</td>
</tr>
<tr>
<td>CIGNA</td>
<td>Dental</td>
<td><a href="http://www.cigna.com">www.cigna.com</a> 800-367-1037</td>
</tr>
<tr>
<td>Vision</td>
<td>Vision</td>
<td>eyemed.com 866-299-1358</td>
</tr>
<tr>
<td>Aetna</td>
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<tr>
<td>Vision</td>
<td>Vision</td>
<td>eyemed.com 866-299-1358</td>
</tr>
</tbody>
</table>

**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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Warmest regards,

Janet Lindner

Vice President, Human Resources and Administration
Paid Time Off

Equal work-life balance with a generous paid-time-off program.

You may earn up to seven weeks of paid time off during the year:

- 10 days (80 hours) for those employed prior to 2009
- 15 days (120 hours) for those employed after 2009

Vacation and sick time vary for those hired prior to July 1, 2009. Visit your schedule:

<table>
<thead>
<tr>
<th>Years following</th>
<th>12 days per fiscal year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year</td>
<td></td>
</tr>
<tr>
<td>2nd year</td>
<td></td>
</tr>
<tr>
<td>3rd year</td>
<td></td>
</tr>
<tr>
<td>4th year</td>
<td></td>
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<tr>
<td>5th year</td>
<td></td>
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<tr>
<td>6th year</td>
<td></td>
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<tr>
<td>7th year</td>
<td></td>
</tr>
<tr>
<td>8th year</td>
<td></td>
</tr>
<tr>
<td>9th year</td>
<td></td>
</tr>
<tr>
<td>10th year</td>
<td></td>
</tr>
</tbody>
</table>

Retirement

The Yale University Retirement Plan for Employees (Staff Pension Plan) is a defined benefit plan that provides benefits based on your earnings and years of service.

Yale University Matching Retirement Plan

You are automatically enrolled in this University-paid defined contribution plan, which offers a match of up to five percent (5%) of your eligible pay.

Employee Contributions

You are automatically enrolled in this plan, which offers a match of up to five percent (5%) of your eligible pay. You can contribute up to ten percent (10%) of your eligible pay, but the university will match only up to five percent (5%) of your eligible pay.

Yale Health

Yale Health offers two health plan options:

- Aetna Choice POS II
- Yale Health

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Coverage</th>
<th>Out-of-pocket</th>
<th>Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefits &amp; Services</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Office/Primary Care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialty/Referral Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mental Health</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicare Part B</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diabetes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chronic Disease</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mental Health</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tobacco-Free Yale</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vision Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability Protection</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Do you have other insurance?

For members covered by an insurance plan that is not offered through Yale, you may provide information about that insurance plan. Your employer contributes up to 100% of your full-time salary to this plan. You may choose to pay a share of the plan cost. This chart provides a quick overview of your options.

To learn more about ways to save, visit your Yale ads.
Paid Time Off

A good work/life balance is a key component to the benefits package at Yale. The University offers a range of paid time-off opportunities, which can vary depending on your employment type and eligibility.

Retirement

The Yale University Retirement Plan is available to both employees and directors. It is a defined contribution plan that offers a competitive retirement benefit.

Vacation and Sick Time

Vacation and sick time vary for those hired prior to July 1, 2009. Visit the vacation and personal time accruals, and carryover maximums for paid time off program. Enjoy work/life balance with a generous Paid Time Off.

Type | Eligibility | Allotment | Maximum sick time carryover | Eligible to use sick time after three months of employment |
--- | --- | --- | --- | --- |
Sick | Year of hire | 1 day per month | 1,400 hours | 4 |

Holidays

Immediate 8 days:
- New Year’s Day
- Dr. Martin Luther King Jr. Day
- Labor Day
- Independence Day
- Day before Christmas
- Holiday

Yale Health Enrollment Fees

Employee + Child(ren)

<table>
<thead>
<tr>
<th>Employee + Spouse or Family coverage</th>
<th>Fee Period</th>
<th>Employee</th>
<th>Spouse</th>
<th>Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$12.50</td>
<td>50 Weeks (per year)</td>
<td>$25.00</td>
<td>$25.00</td>
<td>$25.00</td>
</tr>
<tr>
<td>$50.00</td>
<td>50 Weeks (per year)</td>
<td>$100.00</td>
<td>$100.00</td>
<td>$100.00</td>
</tr>
<tr>
<td>$175.00</td>
<td>50 Weeks (per year)</td>
<td>$350.00</td>
<td>$350.00</td>
<td>$350.00</td>
</tr>
</tbody>
</table>

Do you have other insurance?

If you have other insurance, please indicate whether your insurance plan is primary or secondary and if your coverage is complimentary. This information is necessary to avoid financial liability and to ensure proper reimbursement.

To learn more about ways to save, visit your yale-ads.
### Vacation and personal time accruals, and carryover maximums for the paid time off program.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Sick Time Entitlement</th>
<th>Entitlement After Three Months of Employment</th>
<th>Entitlement After Six Months of Employment</th>
<th>Maximum Sick Time Carryover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>1 day per month</td>
<td>Eligible to use sick time after three months of employment.</td>
<td>Eligible to use vacation after six months of employment.</td>
<td>2,752 hours</td>
</tr>
<tr>
<td>1 to 4 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 to 9 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 to 19 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20 or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Holidays

- New Year’s Day
- Four workdays between Christmas Day and New Year’s Day
- Labor Day
- Memorial Day
- Fourth of July
- Martin Luther King Jr. Day
- Presidents’ Day
- Thanksgiving
- Christmas Day
- Recess on the campus and in affiliated Yale Health and Health Support Programs.

For Staff Employees (Staff Pension Plan) and other employees eligible for contribution to the Yale Retirement Plan, you will receive the benefits they are entitled to while avoiding overpayment by either plan.

### Disability Protection

#### Short-Term Disability

- Short-term disability benefits are not coordinated with other disability coverage through Yale plan. In the event of approved short-term disability benefits, you will receive the benefits you are entitled to while avoiding overpayment by either plan.

#### Long-Term Disability

- Long-term disability coverage is not equal to your annual salary. The amount you must pay for services will vary depending on the plan you have elected and the full-time equivalent status of your position. Pre-tax employee contributions and university match are sheltered from federal and state taxes; contributions and earnings are not taxed until withdrawn.

### Life Insurance

- Life Insurance: Free issue and paid-up insurance for eligible employees. The insurance in force at death is the amount of money the University will receive from the insurance company.

### Short-Term Disability

- Short-term Disability: In the event of approved short-term disability benefits, you will receive the benefits you are entitled to while avoiding overpayment by either plan.

### Supplemental Life Insurance

- Supplemental Life Insurance of up to two years your annual salary.

### Vision Insurance

- Vision Insurance: Vision care and resources geared toward helping you and your loved ones maintain good health and stay active. Vision services are provided through a network of preferred providers and the Enhanced plan.

### Disability Protection

- Disability Protection: Disability Protection is a benefit that provides income continuation for eligible employees who are unable to work due to a non-work-related illness or injury.

### Life Insurance

- Life Insurance: Life Insurance is available in the form of term life and supplemental life insurance.

### Short-Term Disability

- Short-Term Disability: Short-term disability benefits are available to eligible employees who become unable to work due to a non-work-related illness or injury.

### Vision Insurance

- Vision Insurance: Vision insurance provides coverage for routine eye exams, routine vision care, and approved specialty care.

### Disability Protection

- Disability Protection: Disability Protection provides income replacement for eligible employees who are unable to work due to a non-work-related illness or injury.

### Life Insurance

- Life Insurance: Life Insurance is available to eligible employees who are unable to work due to a non-work-related illness or injury.

### Short-Term Disability

- Short-Term Disability: Short-term disability benefits are available to eligible employees who become unable to work due to a non-work-related illness or injury.
Paid Time Off
Your work/life balance is important to us. You are entitled to:
- Paid vacation and sick time.
- 10 days of paid sick time per calendar year.
- Paid two-week vacation after one year of service.
- Paid four days of vacation for full-time faculty.

Retirement
The Yale University Retirement Plan for Staff Employees (Staff Pension Plan) is designed to provide employees with retirement benefits that will provide income for years after retirement. The plan is designed to
- Provide a retirement benefit based on your years of service.
- Allow you to make contributions before and during retirement.
- Provide benefits that are indexed for inflation.

Yale Health Enrollment Fees
In addition to the Benefits and Plan Documents located on the benefits website at http://your.yale.edu/plan-documents-notices. The plan documents can be found at http://yalehealth.yale.edu/resources/forms.

Yale Health Enrollment Fees

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In Network</th>
<th>Out of Network</th>
<th>Out-of-pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit: Primary Care Provider (PCP)</td>
<td>$20</td>
<td>$20</td>
<td>$250/$750</td>
</tr>
<tr>
<td>Office Visit: Specialist</td>
<td>$20</td>
<td>$20</td>
<td>$250/$750</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>$0</td>
<td>$15</td>
<td>$25</td>
</tr>
<tr>
<td>Mental Health Care</td>
<td>$0</td>
<td>$25</td>
<td>$50</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$0</td>
<td>$15</td>
<td>$25</td>
</tr>
<tr>
<td>Outpatient Surgical (including Urgent Care)</td>
<td>$0</td>
<td>$30</td>
<td>$750</td>
</tr>
<tr>
<td>Complex Imaging (MRI, CT Scan, etc.)</td>
<td>$0</td>
<td>$100</td>
<td>$2,500</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$0</td>
<td>$200</td>
<td>$500</td>
</tr>
<tr>
<td>Physical Therapy/Rehabilitation</td>
<td>$0</td>
<td>$25</td>
<td>$250</td>
</tr>
<tr>
<td>Harvesting Services</td>
<td>$0</td>
<td>$25</td>
<td>$250</td>
</tr>
<tr>
<td>Dairy Services</td>
<td>$0</td>
<td>$25</td>
<td>$250</td>
</tr>
<tr>
<td>Other Services</td>
<td>$0</td>
<td>$25</td>
<td>$250</td>
</tr>
</tbody>
</table>

Medical Insurance
You are automatically enrolled in Long-Term Disability Protection. Long-Term Disability provides coverage for up to two years after your disability starts. The plan provides 60% of your salary plus your years of service equal 75. The plan is available to you and your eligible family members. Your employer contributes to the plan and you pay the premium. The plan will cover the difference in cost between the Alternative or Non-preferred and Preferred medication in addition to your core.

Do you have other insurance?
If you currently have health insurance coverage through another employer, you should integrate your existing coverage with Yale’s coverage. The plan documents can be found at http://yalehealth.yale.edu/resources/forms.

To learn more about ways to save, visit your.yale.edu.
Signature Benefits at Yale

Whether you are living close to home, or have children or college-age, or furthest from the campus, planning to be a working parent is a time where it is important that you have a safe and stressfree environment. Yale provides many unique and valuable benefits and services to help you thrive in your career.

Home & Family

Scholarship for Children of Employees

You can receive additional benefits for a college scholarship for your children.

Yale Health

Visit the website to learn more about the benefits available to you.

Adoption Assistance Plan

This plan provides additional benefits for the costs associated with adoption.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a range of services and resources to help you and your eligible family 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 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

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 offers a wide range of cultural and recreational programs.

Employee Discounts

Yale Advantage, powered by YOUDECIDE, offers discounts on a wide range of products and services.

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

Contact Information

<table>
<thead>
<tr>
<th>Category</th>
<th>Provider</th>
<th>Website</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Yale Health</td>
<td><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a></td>
<td>203-432-0246</td>
</tr>
<tr>
<td>Dental</td>
<td>Delta</td>
<td>deltadentalnj.com</td>
<td>800-494-4138</td>
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</tr>
<tr>
<td>Medical Insurance</td>
<td>Aetna</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
<td>866-253-8886</td>
</tr>
<tr>
<td>Health Savings</td>
<td>CIGNA</td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
<td>800-367-1037</td>
</tr>
<tr>
<td>FSA, Commuter, Tuition Reimbursement</td>
<td>Workday</td>
<td><a href="http://www.myworkday.com/yale">www.myworkday.com/yale</a></td>
<td>877-352-5552; press 6</td>
</tr>
<tr>
<td>403 (b) Plans</td>
<td>TIAA</td>
<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a></td>
<td>855-250-5424</td>
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<td>Employee Service Center</td>
<td>Employee Services</td>
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Warmest regards,
Janet Lindner
Vice President, Human Resources and Administration

2018 My Benefits at Yale

2018

My Benefits at Yale

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