Signature Benefits at Yale

Welcome to Yale! Whether you are retiring from a long, successful academic career, or you are a committed community planner flying into a new, exciting challenge, Yale provides many unique and valuable benefits and resources to help you achieve your retirement goals.

Education

College/School Benefits

Colleges and schools provide graduate programs in the college’s areas of expertise, opportunities for advancement, and professional connections. Consider the advantages of attending college or university at Yale, as well as the additional opportunities for personal and professional growth. Visit your.yale.edu for more information.

Financial Aid

Yale offers a broad range of financial aid options to help students from diverse backgrounds achieve academic excellence. Whether you are an undergraduate, graduate, or professional student, there are many opportunities to explore. Visit your.yale.edu for more information.

Healthcare

Yale offers a comprehensive range of medical services to support your overall wellness. Whether you need routine check-ups, specialty care, or emergency treatment, Yale Health provides the highest quality care for you and your family. Visit your.yale.edu for more information.

Employee Benefits

Yale offers a wide range of employee benefits to support your professional and personal needs. Whether you are new to the university or long-time employee, you will find many opportunities to explore. Visit your.yale.edu for more information.

Contact Information

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

Yale FACULTY

Benefits at Yale — include impressive signature benefits

Yale 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. Here’s the time to take charge of your health and financial well-being by learning more about your full benefits offering at Yale.

Warmest regards,

Jane Lindner
Vice President, Human Resources and Administration

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.

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Janet Lindner
Vice President, Human Resources and Administration

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<th>DEPARTMENT</th>
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<tbody>
<tr>
<td>Medical</td>
<td>Yale Health</td>
<td>203-432-0246</td>
</tr>
<tr>
<td>Vision</td>
<td>EyeMed</td>
<td>866-299-1358</td>
</tr>
<tr>
<td>Dental</td>
<td>Delta</td>
<td>800-494-4138</td>
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<tr>
<td>403 (b) Plans</td>
<td>TIAA</td>
<td>855-250-5424</td>
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Vice President, Human Resources and Administration

Contact Information

2018 My Benefits at Yale

Yale Health

Medical

Vision

Life

Dental

FSA

HSA

Adoption

FSA

Bright Horizons www.careadvantage.com/yale 877-242-2737

My Personal Assistant

Web

Employee Services www.your.yale.edu/work-yale/hr-support/

Employee Service Center

Pay Flex 844-729-3539

Employee Discounts

Flexible Spending Accounts (FSA),

TIAA www.TIAA.org/yale   855-250-5424

TIAA

Advocacy www.aonhewittadvocacy.com 800-715-4015

Advocacy Services

Delta www.deltadentalnj.com 800-494-4138

Dental Vision

Accident www.coloniallife.com 800-325-4368

Colonial Life

Pay Flex

Commuter Benefits

www.EmployeeBenefits.Yale.edu

Yale Advantages, powered by YOUDECIDE, provides discounts on legal and professional services, including lawyers, bankers, home and auto, pets, and for hospital stays, vision, eyeglasses, hearing aids, and more. Click here to learn more.

Signature Benefits at Yale

Signature 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.

For more information, visit the It's Your Yale website at your.yale.edu.
**Medical Insurance**

Yale University offers a plan through which members may choose to extend their coverage beyond the Medicare eligibility age of 65.

**Life Insurance**

This plan allows eligible participants to defer additional contributions of 3% into their retirement plan. Eligible participants include tenured professor, professor emeritus, IRS limit, if already contributing the maximum to a 403(b) plan. In this case, you cannot contribute any additional amount to this plan. Prices are subject to change without notice. This plan is not available to those earning over $150,000.

**Retirement**

The plan offers a retirement plan for members who are not eligible for the Yale University 457(b) Plan. Eligible participants include tenured professor, professor emeritus, and IRS limit, if already contributing the maximum to a 403(b) plan. In this case, you cannot contribute any additional amount to this plan. Prices are subject to change without notice.

**Healthcare Services**

This plan offers a variety of healthcare services, including doctor visits, preventive care, lab tests, and vision care.

**Dental Insurance**

Yale University offers a dental insurance plan that provides comprehensive coverage for preventive care, basic care, and major care.

**Vision Insurance**

This plan offers extensive vision care options, including prescription glasses, contact lenses, and eye exams.

**Flexible Spending Account**

This plan allows eligible participants to set aside pre-tax funds for out-of-pocket medical expenses, up to $500 per calendar year.

**Health Savings Account**

This plan provides tax-advantaged savings for eligible participants to use for qualified medical expenses.

**Tobacco-Free Yale**

This plan is designed to encourage and support employees in quitting smoking and using tobacco products.

**Disability Protection**

You can add disability protection to your benefits package, which offers coverage in the event of a disability.
Medical Insurance
Yale University offers a variety of health care providers located on the Yale campus and affiliated with Yale Medicine. You have the right to choose the provider of your choice and may select a Doctor, Nurse Practitioner, or Physician Assistant for your care. Your plan is designed to cover a broad spectrum of needs. The following are not covered:
• Vision
• Orthodontia
• Routine Eye Exams

Dental Insurance
Eligible employees can receive dental care at the Yale University Dental Clinic.

Insurance Options
Yale offers life insurance, which provides a maximum amount of coverage for a nominal cost. In the event of death, the surviving spouse or adult child receives the death benefit. The coverage is contributory, meaning you pay 100% of the cost. This benefit is not available to individuals earning less than $25,000.

Tobacco-Free Yale
Tobacco-free policies are in effect on all university-owned property. The policies prohibit the sale of tobacco products on university-owned property. For more information, visit the website at https://tobacco-free.yale.edu.

Disability Protection
Long Term Disability
If you are unable to work due to illness or injury, your earnings will be replaced by this plan. The plan provides up to 80% of your salary, subject to the maximum benefit.

Life Insurance
Yale offers life insurance to eligible employees. The plan provides a basic amount of coverage at no cost to you. You also have the option of purchasing additional coverage. The following are not covered:
• Car accidents
• Acts of war
• Self-harm

Do you have other insurance? Faculty, staff, and students may be eligible for other insurance programs, such as Medicare, Medicaid, or private insurance. For more information, visit the website at https://your.yale.edu/plan-documents-notices.

Helping you make decisions: ALEX, your virtual benefits counselor
ALEX will help you understand and make decisions about your healthcare benefits. For advice on how to enroll in your open enrollment options, visit https://www.alex.benefitadvisor.com.
You are provided with $25,000 of basic term life insurance on your eligible life.

Each July, if you are saving less than 10%, YURAP’s annual withdrawal of earnings with a qualified withdrawal feature provides for tax-free contributions and earnings are not taxed until withdrawn. The university match are sheltered from federal and state taxes; you may increase, decrease, or stop your contribution to the Plan.

The university Core contribution whether or not you contribute to the Social Security Wage Base (SSWB). You will receive the contribution of 5% of eligible earnings below and 7.5% above the IRS limit, if already contributing the maximum to a 403(b) plan. You will receive the university match of your contributions, up to the Social Security Wage Base (SSWB).

If you participate in the Aetna Smart Care Plan and elect an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on a bi-annual basis.

The amount of your use of a Healthcare Spending Account is determined by your core earnings for the year in which the plan is in effect. The amount of contributions may not exceed the maximum amount permitted by applicable law. The amount that is not used for medical expenses or not withdrawn from the account set up, and is contingent on enrollment in the Aetna Smart Care plan.

Tobacco-Free Yale
Tobacco use is a leading cause of premature death and disability, and staff are being offered a smoking cessation program and resources provided through the plan, and your Lexington plan produces potentially better care and quality of service. To learn more about the Tobacco-Free plan, please call 866-237-1198.

Medical Insurance
Yale University offers a choice of medical plans located on the Yale Campus and staffed with Yale Medicine Physicians. The plans may be amended from time to time. You and your family and staff are enrolled in the Plan.

You are automatically enrolled in Long Term Disability Insurance, if you are approved for Social Security Disability Insurance. You also have the option of purchasing Supplemental Life Insurance. You may make changes to your life insurance policy at any time, to $50 for Single and $100 for Family coverage. You can make changes to your life insurance policy at any time, to $50 for Single and $100 for Family coverage.

If you are not a member of the Yale Planning Committee and do not meet the eligibility requirements for the plan, you will not be able to enroll in the plan.

Do you have other insurance? For details on cafeteria plans and other benefits please visit the Benefits Toolbox for a complete list.

Helping you make decisions: ALEX, your virtual benefits counselor
ALEX will help you understand and make decisions about your healthcare benefit. For a few basic questions, ALEX will walk you through your options. Your Yale Health—Fay Street to access ALEX.
Retirement
TIAA is the exclusive provider of the following services:
- Access to the TIAA website, TIAA Direct, where you can make investment elections.
- Security Wage Base. Log in to www.tiaa.org/yale to enroll and make investment elections.
- Financial planning: TIAA offers a range of retirement planning services, including one-on-one advice sessions. To schedule a session, visit www.tiaa.org/yale and click on "Planning.

Yale University 457(b) Retirement Plan
- This plan allows eligible employees to save on a pre-tax basis for retirement, with additional benefits such as employer contributions.
- Eligibility: Active employees who are not covered by a pension plan are eligible to participate.
- Contributions: You can contribute up to 100% of your eligible pay, up to the IRS limit.
Signature Benefits at Yale

Whether you are bringing a new home, your children to college, or are in a caretaking community, 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.

Education

College Coach (Bright Horizons)
College Coach offers expert guidance in preparing your children for college as well as enrolling in courses, applications and admission process.

Homework Connections (SM)
Designed to support kids, homework Connections provides 24/7 access to online support from professional tutors.

My Personal Assistant
This service helps you access personal planners who provide full-service assistance, including booking reservations, tax services, identity theft protection, the Apple purchase deductions.

Counseling and Support Services
Magellan Health Services offers a wide range of services and solutions, including mental health and addictions care. Counseling sessions are confidential and at no cost to you and your eligible household members.

HIV & Family
Adoption Reimbursement Plan
This plan provides financial support with no restrictions for adopting a child, regardless of age or race.

Backup Care Advantage (Bright Horizons)
Offers you in-home and center-based backup childcare and counseling sessions.

Counseling and Support Services
Magellan Health Services offers a wide range of services and solutions, including mental health and addictions care. Counseling sessions are confidential and at no cost to you and your eligible household members.

BackUp Care Advantage (Bright Horizons)
Offers in-home and center-based backup childcare and counseling sessions.

Care Planning Services
Offers access to a care to present assistance to help identify and manage the care of aging parents. A professional care planner will assess the care being received and aid in the making of decisions.

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<tr>
<th>DEPARTMENT</th>
<th>PHONE</th>
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<tbody>
<tr>
<td>Medical</td>
<td>866-253-8886</td>
<td><a href="mailto:careadvantage@yale.edu">careadvantage@yale.edu</a></td>
</tr>
<tr>
<td>Vision</td>
<td>866-253-8886</td>
<td><a href="mailto:careadvantage@yale.edu">careadvantage@yale.edu</a></td>
</tr>
<tr>
<td>Dental</td>
<td>866-253-8886</td>
<td><a href="mailto:careadvantage@yale.edu">careadvantage@yale.edu</a></td>
</tr>
<tr>
<td>Accident</td>
<td>866-253-8886</td>
<td><a href="mailto:careadvantage@yale.edu">careadvantage@yale.edu</a></td>
</tr>
<tr>
<td>TIAA</td>
<td>866-253-8886</td>
<td><a href="mailto:careadvantage@yale.edu">careadvantage@yale.edu</a></td>
</tr>
<tr>
<td>Advocacy Services</td>
<td>866-253-8886</td>
<td><a href="mailto:careadvantage@yale.edu">careadvantage@yale.edu</a></td>
</tr>
<tr>
<td>Counseling and Support Services</td>
<td>866-253-8886</td>
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Yale Health

Your college-bound child(ren) may be eligible for a college coach. This dedicated professional provides 24/7 access to online support from professional tutors.

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.

Yale Advantages, powered by YOUDECIDE, provides discounts on home, auto, and pet insurance with the convenience of paying for premiums through payroll deductions.

Yale Financial Wellness Plan
YSA www.myworkday.com/yale/d/home.htmld 877-352-5552; press 6

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

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Teladoc
Telemedicine www.teladoc.com/aetna 855-835-2362

Accident www.coloniallife.com 800-325-4368

Delta www.deltadentalnj.com 800-494-4138

EyeMed www.eyemed.com 866-299-1358

TIAA www.TIAA.org/yale 855-250-5424

Pay Flex www.payflex.com 844-729-3539

Contact Information

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.

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

Advice Services
Make the most of your college career with advice services. Our college coach advisors provide guidance in preparing your children for college as well as enrolling in courses, applications and admission process.

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Yale’s financial wellness program, including the Fax, shop, or vanpool to work or if you park in an off-campus parking lot.

With Health
BackUp Care Advantage (Bright Horizons)
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Offering a free service to present assistance to help identify and manage the care of aging parents. A professional care planner will assess the care being received and aid in the making of decisions.

Care Planning Services
Offer access to a care to present assistance to help identify and manage the care of aging parents. A professional care planner will assess the care being received and aid in the making of decisions.

FACULTY

Vice President, Human Resources and Administration

Janet Lindner
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Vice President, Human Resources and Administration

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