Yale Health and Aetna plan members have access to one-on-one counseling sessions, including stress management and elder care. Counseling sessions are confidential and at no cost to you and your eligible household members.

Counseling and Support Services
Magellan Health Care provides a wide range of counseling and support services, including mental health and addictions care. Counseling services are available to any member covered under your eligible household members.

Home & Family
Adoption
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. Your child(ren) must also remain full-time students at a college within the United States or Canada to be eligible for a scholarship.

Benefits at Yale—include impressive signature benefits
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.

Signature Benefits at Yale
Employee Services www.your.yale.edu/work-yale/hr-support/Employee Service Center
Contact Information
2018 My Benefits at Yale

Cultural & Recreational Benefits
Commuter, and Tuition Reimbursement
Flexible Spending Accounts (FSA), Health Savings Account (HSA), Dental, Vision, Health, and Disability
Health Savings Account
Pay Flex www.payflex.com 844-729-3539
Telemedicine www.teladoc.com/aetna 855-835-2362

Postdoctoral Associates
2018 My Benefits at Yale

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

Health
Backup Care Advantage (Bright Horizons)
This plan provides access to in-person and web-based program help to make Applied Behavior Analysis interventions accessible, and more to its caregivers.

Programs for Children of Employees
College Coach (Bright Horizons)
College Coach advisors provide guidance in preparing your college-bound child(ren) for success in college and navigating the college finance, admission process. Counseling sessions are confidential and at no cost to you.
Signature Benefits at Yale

Whether you are bringing a new home, saving your children's education or planning for your retirement, Yale provides many unique and valuable benefits and resources to help you achieve your financial goals.

Education

College (Bright Horizons)
College Counseling provides guidance in preparing your children in college and obtaining the college admission application and admission process.

Homeschool Connections (HCS)
Designed to assist public, private, homeschool, Connections provide support and discounted rates for homeschool approved and accredited programs.

Health

Yale Health & Family Counseling
Yale Health & Family Counseling provides support and counseling for up to 5 hours per month, per eligible child at an off-site location.

Counseling and Support Services
Magellan Health Services provide a wide range of services and resources, including mental health and wellness care. Counseling services are available 24/7 at no cost to you.

Commuter Benefits

Yale offers you in-home and center-based backup childcare and transportation 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-site campus parking lot.

Telemedicine

Yale Health & Family Counseling provides 24/7 access to online support from professional tutors and therapists.

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Magellan Health Services provide a wide range of services and resources, including mental health and wellness care.

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Rethink

Rethink provides families with the support they need 24/7 to help children with developmental disabilities. Rethink is a web-based program that puts clinical best practice treatment solutions at your fingertips. The program leverages technology to help children with developmental disabilities.

Employee Discounts

Employee Discounts offer a guarantee of any benefits. For a copy of the controlling Plan document, please visit your.yale.edu.

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.

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

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

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

2018 My Benefits at Yale
For more information, visit the It's Your Yale website at your.yale.edu.
Contribution Plan that allows you to invest contributions and make your beneficiary designations. www.tiaa.org/yale, or call 855-250-5424. This is where you can contribute to your TIAA retirement plan or your institution's retirement plan.

University Tax-Deferred 403(b) Savings Plan, a Defined Postdoctoral Associates are eligible to participate in the Yale University Tax-Deferred 403(b) Savings Plan, a Defined Benefit Retirement Plan. Coverage provides lump-sum benefits for covered accidents and accidental death. Coverage is available at no cost for you and your covered dependents. Accident protection is provided under the Aetna program.

Flexible COBRA coverage is available for those who lose eligibility under their plan due to changes in enrollment or reduction in hours. COBRA coverage is available for up to 18 months and is coordinated with your state's COBRA program.

If you participate in the Aetna Smart Care Plan and elect an additional benefit to your Yale Health plan, you may choose to enroll in Aetna Choice or Aetna Legacy Aetna Choice.

Tobacco-Free Yale
Tobacco-free policies are designed to promote the health and well-being of our community by eliminating secondhand smoke. This includes tobacco, nicotine, or any other substan...
Retirement
Yale University Tax-Deferred 403(b) Savings Plan

Postdoctoral Associates are eligible to contribute to the Yale University Tax-Deferred 403(b) Savings Plan, which allows you to save up to $20,500 annually from your pay in a wide range of investment options. Your contributions are made on a pre-tax basis, so they reduce your taxable income. Contributions are made after payroll deduction and contributions are available in six enrollment periods during the calendar year:
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Medical Insurance

Yale University offers you both comprehensive coverage options:
- The Aetna Choice plan is available to faculty and staff in the Yale University Medical Plan (MYMP) and the Legacy Aetna Choice plan for medical care.
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Vision Insurance

Yale offers an eye program, the Eye plan, which provides allowance for lenses and frame, the Vision plan, which also covers annual exams and up to $1,000 prescription allowances in all of its medical coverage.

Disability Protection

Long Term Disability

You are automatically enrolled in Long Term Disability coverage. This coverage provides a benefit equal to 60% of your monthly earnings. Coverage is provided in accordance with your base pay.

Life Insurance

You have the option of purchasing optional Life Insurance to help you meet your future financial needs. You may choose to purchase a policy through Aetna or through another provider.

Ways to Save

Healthcare Spending Accounts

A Healthcare Spending Account (HSA) is a savings account or trust that is funded by your pre-tax contributions, which are not taxed as income. You can use the funds in the account to pay for qualified medical expenses. The amount you can contribute to an HSA is limited by IRS regulations.

Tax-Free-Flea Yale

Tobacco-free Yale makes smoking and chewing tobacco much more difficult. We offer several programs to help you quit. Whether you’re trying to quit smoking, chewing, or using tobacco products, we can help you make the change you want to make.

College Savings Plus (529)

You can make contributions to a 529 College Savings Plan for yourself or family members.

Colony Roll of Honor Award

This award recognizes the achievements of Postdoctoral Associates who have made significant contributions to the field of medicine.

The chart below represents a general overview of the Yale University Medical Plan options. For complete details, refer to the Yale Health and Aetna Plan documents.
Postdoctoral Associates

**Tobacco-Free Yale**

Tobacco is defined as any substance approved by the U.S. Food and Drug Administration that contains a nicotine, tobacco, or smoke product, as well as any electronic cigarette, vapor device, or snuff, and are made from tobacco derivatives.

**Disability Protection**

**Long-Term Disability**

You are automatically enrolled in Long-Term Disability coverage if you are employed by Yale University at the time of hire. Benefits are provided for periods longer than 90 days of total disability. Coverage is provided to you and your covered dependents.

**Short-Term Disability**

Supplemental Short-Term Disability Protection is available through our Aetna program. Short-Term Disability Protection provides temporary income replacement in the event of a specified illness or injury that prevents you from performing your duties at work. Short-Term Disability Protection is offered in three different plans: Basic, Standard, and Advanced. Coverage is effective on the first day of disability.

**Postdoctoral Associates**

Postdoctoral Associates are eligible to participate in the Yale University Tax-Deferred 403(b) Retirement Plan. This plan offers a competitive retirement plan that provides for tax-free withdrawal of earnings with a qualified preretirement allowance and retirement benefits. The plan is designed to help you save for your retirement.

**Flexible Spending Accounts (FSA)**

Flexible Spending Accounts allow you to set aside pre-tax money to pay for some of your out-of-pocket healthcare and dependent care costs. The FSA can be used to pay for expenses such as copays, deductibles, and premiums for your health insurance plan.

**Healthcare Spending Account (HSA)**

The HSA is a tax-advantaged savings account that allows you to set aside pre-tax dollars to pay for healthcare expenses. Contributions to the HSA are made on a pre-tax basis, a Roth HSA, or a combination of both. Pre-tax employee contributions can be made on a pre-tax basis, a Roth 403(b) or a combination of both.

**Accident Protection**

If you participate in the Aetna Smart Care Plan and elect an Accident plan through our Aetna program.

**Insurance Information Update (COB) form**

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. Please complete and return this form to Yale Health.

**Summary of Benefits**

The summary of benefits includes information about the health plan, benefits, and coverage limits. It is important to review the summary of benefits to understand what is covered and what is not covered.

**Important dates**

- **2018 Open Enrollment Period:** November 1-30
- **2018 Benefits Effective Date:** December 1

**Additional resources**

- **Yale University Benefits Website:** http://your.yale.edu/plan-documents/notices
- **Benefits Toolbox:** http://your.yale.edu/plan-documents/notices/benefits-toolbox

**Resources**

- **Tobacco-Free Yale:** http://your.yale.edu/plan-documents/notices/tobacco-free-yale
- **Disability Protection:** http://your.yale.edu/plan-documents/notices/disability-protection
- **Flexible Spending Accounts:** http://your.yale.edu/plan-documents/notices/flexible-spending-accounts
- **Healthcare Spending Account (HSA):** http://your.yale.edu/plan-documents/notices/healthcare-spending-account
- **Insurance Information Update (COB) form:** http://yalehealth.yale.edu/resources/forms

**Helping you make decisions:**

ALEX, your virtual benefits counselor

ALEX will help you understand and make decisions about your healthcare coverage. After asking a few basic questions, ALEX will walk you through your options.
Medical Insurance
Yale Health is a physician-led state-of-the-art medical system offering:
- In-Network Deductible
- Annual out-of-pocket limit
- In-Network benefits
- Out-of-Network benefits
- Preventive Care
- Chronic Care
- Add-on options
- Retained on coverage
- Annual maximum
- University Infertility Benefits
- Tobacco- Free Yale

Tobacco Free Yale - The University's tobacco environment is compliant with the law. Tobacco Free Yale policies apply to all employees, faculty, and staff on the Yale University campus.

Disability Protection
Long-Term Disability
- Coverage is provided to eligible employees by Aetna. Coverage includes:
- Income Replacement
- Medical Management
- Claims Administration

Life Insurance
- Preferred drug is the same chemical entity/active ingredient as the Non-preferred drug.
- In cost between the Alternative or Non-preferred drug and Preferred drug cost even if your provider requests the Alternative drug. In most cases, the
- Fifth column indicates the copay amount or coinsurance percentage as required.
- A criterion drug is a new chemical entity/active ingredient as the Non-preferred drug.
- For members covered by more than one insurance plan (such as your employer plan and your spouse's employer plan)
- Non-preferred drug
- Preferred drug
- Alternative drug
- Neither plan provides coverage for lost收入.
- The amount you must pay for services, after the deductible has been paid.
- The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.
- Yale Health only provides out-of-area coverage for emergency and urgent care. A $50 late cancellation or no show penalty may apply to certain services.
- To find out more about the Tobacco Free Yale program, please call 888-888-8888.
Offered access to a comprehensive suite of tools and programs designed to support the unique needs of aging family members.是否是长辈的健康和生活状况，包括但不限于日常护理、交通安排、金融服务等。

### Care Planning Services

Offered access to a range of services to help identify and connect you with appropriate care resources. Provides caregiver support andextérieur Sensing.

### Counseling and Support Services

A wide range of services to support mental health and overall well-being, including counseling, support groups, and access to online resources.

### Employee Discounts

Discounts on various products and services, including home, auto, and pet insurance, as well as gym memberships and cultural events.

### Employee Services

A comprehensive suite of programs for employee engagement and development, including wellness programs, training opportunities, and career development resources.

### Employee Services Center

A central hub for accessing employee services, including benefit information, resources, and support.

### Employee Services Website

A dedicated website providing access to employee resources, including benefit information, resources, and support.

### Health Savings Accounts (HSA)

Flexible spending accounts allows for the pre-tax allocation of funds for qualified medical expenses.

### Insurance

Health insurance programs that provide coverage for medical expenses, including deductibles, copays, and premiums.

### Investment Programs

A variety of investment options available to employees, including retirement savings plans.

### Pay Flex

A program that allows for the convenient and tax-efficient payment of benefits.

### Paycheck Protection

A feature that ensures employees are paid on time, regardless of the day.

### Payroll

A system that processes employee payroll, including tax withholding and retirement contributions.

### Payroll Administration

A department responsible for the management of employee payroll and benefits.

### Payroll Services

A suite of services for payroll management, including tax filing, retirement plan administration, and wage and hour compliance.

### Payroll Support

A team dedicated to supporting payroll-related needs, including compliance, tax, and financial services.

### Personal

A program designed to support the personal lives of employees, including services for the elderly, children, and families.

### Personal Assistant

A full-service assistance program that provides booking services, scheduling appointments, and conducting transactions on your behalf—helping you balance your work/life needs.

### Personal and Business Financial Planning

A suite of services designed to assist employees in managing their personal and business finances, including budgeting, investment planning, and tax preparation.

### Personal Finance

A program that offers access to a range of financial services, including retirement planning, investment management, and tax advice.

### Personal Planning

A suite of services designed to help employees plan for their future, including retirement, insurance, and estate planning.

### Payroll

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