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.

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

2018 My Benefits at Yale

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.

Signature Benefits at Yale

Whether you're planning to buy a 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 your financial goals.

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

Your Pension Resources yale.edu/portal 877-352-5552; press 5

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

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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 your financial goals.

Health & Education

Counseling and Support Services
This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including confidential counseling sessions, at no cost to you and your eligible household members.

On-site Health Coaching
Yale health coaches provide personalized and one-on-one support to help members manage chronic medical conditions, quit smoking, manage stress, and improve overall health.

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 carpool to work in an off-campus parking lot.

Cultural & Recreational Benefits
Yale employees are entitled to a wide range of benefits, including access to Barnum Whelpey Art Museum, the New Haven Symphony Orchestra, and Yale’s renowned libraries.

Employee Discounts
Yale Advantages, powered by YOUDECIDE, offers discounts on legal and tax services, identity theft protection, mortgages, banking offers, and more.

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

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. 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

This communication was reviewed by the Yale Plan Document Team. If you have any questions or concerns, please contact the Plan Document Team at 877-352-5552; press 5. Yale University reserves the right to correct or amend this communication at any time without notice. For a copy of the Plan Document, please visit your.yale.edu.
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 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.

403(b) Plans

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

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and support, including help navigating insurance, stress management and elder care.

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 park in an off-campus parking lot.

Cultural & Recreational Benefits

As a Yale employee you can take advantage of 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 advantages, 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.
Paid Time Off

Enjoy work/life balance with a generous paid time off program.

Paid Time Off*

- **Vacation** 1, 2, 3: 
  - Less than 1 year: Pro rata share of 2 weeks
  - 3 to 5 years: 3 weeks
  - 5 to 9 years: 3 weeks
  - 10 to 19 years: 4 weeks
  - 20+ years: 5 weeks

- **Holidays:** Immediate 8 days:
  - New Year’s Day
  - Martin’s Day
  - Memorial Day
  - Independence Day
  - Labor Day
  - Thanksgiving Day

- **Sick Time:** 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

Yale Health Enrollment Fees

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Employee</th>
<th>Employee + Child(ren)</th>
<th>Employee + Spouse or Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit: Specialist</td>
<td>$0</td>
<td>$20</td>
<td>$50 (waived at preferred facilities)</td>
</tr>
<tr>
<td>Diagnostic X-ray/Lab</td>
<td>$0</td>
<td>$20</td>
<td>$50 (waived at preferred facilities)</td>
</tr>
<tr>
<td>Office Visit: Primary</td>
<td>$0</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Preventive Care (including Urgent Care)</td>
<td>$0</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Physical Therapy:</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Inpatient Hospital:</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Outpatient Surgical</td>
<td>$0</td>
<td>$20</td>
<td>$50 (waived at preferred facilities)</td>
</tr>
<tr>
<td>Complex Imaging</td>
<td>$0</td>
<td>$50</td>
<td>$100 (waived if admitted)</td>
</tr>
<tr>
<td>Out-of-pocket</td>
<td>None</td>
<td>None</td>
<td>$1,000/$3,000</td>
</tr>
<tr>
<td>Earnings</td>
<td>$40</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Prescription Drugs 6</td>
<td>$0</td>
<td>$20</td>
<td>$50 (waived at preferred facilities)</td>
</tr>
<tr>
<td>In-Vitro Fertilization and Advanced Reproductive Technology (ART)</td>
<td>$0</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Oral Surgery</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Inpatient Specialty Hospital</td>
<td>$0</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

- **Prescription Drugs 6**
  - $40 per non-preferred prescription
  - $20 per preferred prescription
  - $50 per non-preferred specialty prescription

- **Vision Insurance**
  - Basic coverage includes glasses and frames, annual exam, and eye exams.
  - Deluxe plan includes eyeglasses, contact lenses, and more comprehensive care.

- **Tobacco-Free Yale**
  - In September 2018, the Board of Trustees adopted a policy to support employees in quitting tobacco use. To learn more about the Tobacco-Free Yale program, please call 866-237-1198.

- **Flexible Spending Accounts (FSA)**
  - **Maximum Health Spending Limit:** $2,650
  - **Reimbursement per visit:** 30%
  - **Maximum Dental Spending Limit:** $1,050
  - **Maximum Vision Spending Limit:** $1,050

- **Long-Term Disability**
  - This is a 60% of your base monthly earnings benefit for a maximum of $5,000 per month.
  - This benefit continues for up to 24 months, subject to your age at the time of disability.

- **Supplemental Life Insurance of up to five times your annual earnings**
  - This plan is available to all employees.

- **Income Protection**
  - This is a 403(b) plan that enables you to build additional retirement savings.

- **Tuition Assistance Program**
  - Eligible employees may receive up to 100% of the cost of tuition at Yale University.

- **Travel Insurance**
  - This plan is available to employees who are traveling for personal or business reasons.
Vacation accruals, and vacation and sick time carryover maximums vary for those hired in a paid time off program.

### Paid Time Off

<table>
<thead>
<tr>
<th>Years</th>
<th>1st Year</th>
<th>2nd Year</th>
<th>3rd Year</th>
<th>&gt;3 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1 year</td>
<td>Pro rata share of 2 weeks</td>
<td>Immediate 8 days</td>
<td>Immediate 6 days:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Year of hire</td>
<td>1 day per month</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt;1 year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20 years</td>
<td>5 weeks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 to 9 years</td>
<td>3 weeks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 1 year</td>
<td>Less than 1 year</td>
<td>Pro rata share of 2 weeks</td>
<td>Immediate 8 days</td>
<td>Immediate 6 days:</td>
</tr>
</tbody>
</table>

---

**Life Insurance**

You are provided with a life insurance benefit through your pension plan. As an employee, you have the option of purchasing additional life insurance protection of up to $100,000 above your current annual salary.

**Disability Protection**

**Short-Term Disability**

An employee who becomes disabled due to a non-indexable injury or illness can receive up to 60% of their current earnings while on a paid leave of absence up to a maximum of 26 weeks.

**Long-Term Disability**

An employee who is disabled for a combination of 60% of their current earnings for more than 26 weeks is eligible for long-term disability coverage through AFLAC. In the event of an approved claim, Aetna will pay 60% of your current earnings to support your return to work or chronic health conditions.

---

**Tobacco-Free Yale**

Tobacco use in the workplace, campus, and at all Yale sponsored events is prohibited. Employees and students are strongly encouraged to quit tobacco use. To learn more about the Tobacco-Free Yale policies, please visit [Tobacco-Free Yale](http://yalehealth.yale.edu/your-benefits/tobacco-free-yale).

Visit [Tobacco-Free Yale](http://yalehealth.yale.edu/your-benefits/tobacco-free-yale) for more information.

---

**Dental Insurance**

Yale University is committed to providing your employees with comprehensive dental coverage options. The option selected by you will change the amount of eligible dental carrier and coverage.

---

**Vision Insurance**

Enrollment to vision insurance, the plan which provides a variety of lenses and frames, and the optional plan, which also covers acute care and non-frame benefits, offers access to a wide variety of vision plan benefits.

---

**Medical Insurance**

Yale Health allows you to choose the amount of eligible medical carrier and coverage.

---

**Summary of Benefits and Plan Documents**

For more information on the benefits provided, please refer to the [summary of benefits and plan documents](http://yalehealth.yale.edu/your-benefits/your-benefits-overview).

---

**Employee Health Plan**

If you elect to enroll in an employee health plan, you will receive information on the plan and the benefits that will be available to you in your plan.

---

**Enrollment Information**

For more information, please visit [Enrollment Information](http://yalehealth.yale.edu/your-benefits/enrollment-information).
Vacation accruals, and vacation and sick time carryover maximums vary paid time off program. Type Eligibility Allotment

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holidays</td>
<td>Immediate</td>
<td>8 days</td>
</tr>
<tr>
<td>Sick pay</td>
<td>Eligible to use sick time after three months of employment.</td>
<td>2,752 hours</td>
</tr>
</tbody>
</table>

- **Paid Time Off**
  - Employees hired on or before January 31, 2017, and enrolled in the Yale University Retirement Plan for Staff Employees (Staff Pension Plan) are entitled to vacation, sick time, holidays, and recess on a pro rata basis.
  - New hires are entitled to vacation, sick time, holidays, and recess on a pro rata basis, a Roth 403(b) after-tax basis, or a combination of your eligible pay. Once you complete five (5) years of benefit plan service, you will be auto-enrolled in the program with the opportunity to change your contribution rate, review or update investment options, and/or the IRS annual maximum amount.
  - Supplemental Life Insurance of up to five times your annual salary.
  - Long-Term Disability coverage through AFLAC. In the event of an approved off-the-job disability, this benefit pays 60% of your base monthly earnings to a maximum of $5,000 per month.

- **Tobacco-Free Yale**
  - Tobacco-free workplace policies designed to encourage a smoke-free environment and promote a culture of office wellness.

- **Employee + Child(ren)**
  - Employee + Spouse or Family coverage
  - $10.00 20 Weeks (1st year) $12.50 50 Weeks (per year)
  - $10.00 30 Weeks (1st year) $12.50 50 Weeks (per year)
  - None

- **Flexible Spending Accounts**
  - In-service provider and out-of-pocket expenses.
  - Reimbursement per visit

- **Coordination of Benefits (COB)** is the method used by Yale Health to determine which plan pays first, which pays second, and the applicable plan documents govern all questions of interpretation.

- **Retirement**
  - Yale University Retirement Plan for Staff Employees (Staff Pension Plan)
  - Contributions to the Yale University Retirement Plan for Staff Employees are a tax-deferred retirement plan that is funded by the Yale University Retirement Plan,
  - You are automatically enrolled in this university-paid defined benefit plan on your first day of employment.

- **Healthcare**
  - Delta Dental is the exclusive dental carrier for Yale University.
  - Delta Dental offers two options; the Basic plan which provides coverage at no cost to you. In the event of an approved off-the-job disability, this benefit pays 60% of your base monthly earnings to a maximum of $5,000 per month.
  - Office Visit: Primary: Yes
  - Physical Therapy: $0
  - In-Network Only In-Network Out-of-Network
  - Benefits & Services
  - In-Network Only
  - Benefits & Services
  - In-Network Only
  - Benefits & Services
  - Out-of-Network
  - Benefits & Services
  - Out-of-Network

- **Vision Insurance**
  - Restrictions apply to non-vision insurance products, and the Behavioral plan, which also provides vision care and mental health benefits to all eligible Yale employees.

- **Medical Insurance**
  - Yale Health is a plan in place to take care of your medical care needs on the Yale campus and is affiliated with UnitedHealthcare and Wellcare Managed Care.

- **2018 My Benefits at Yale**
  - Security Staff
  - Social Security Staff
  - Security Staff
  - Social Security Staff
  - Social Security Staff
  - Social Security Staff
  - Social Security Staff
  - Social Security Staff
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  - Social Security Staff
  - Social Security Staff
  - Social Security Staff
  - Social Security Staff

Do you have other insurance?

**To learn more about ways to save, visit your yale.edu.**
Paid Time Off

- 2018 My Benefits at Yale

**schedule:**
Your paid time off will accrue monthly based on the following:

<table>
<thead>
<tr>
<th>Vacation</th>
<th>Less than 1 year</th>
<th>Pro rata share of 2 weeks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 4 years</td>
<td>2 weeks</td>
<td></td>
</tr>
<tr>
<td>5 to 9 years</td>
<td>3 weeks</td>
<td></td>
</tr>
<tr>
<td>10 to 19 years</td>
<td>4 weeks</td>
<td></td>
</tr>
<tr>
<td>20+ years</td>
<td>5 weeks</td>
<td></td>
</tr>
</tbody>
</table>

- Maximum Sick pay carryover is 2,752 hours.
- Eligible to use sick time after three months of employment.
- Part-time employees regularly scheduled to work 20 hours or more per week are entitled to vacation, sick time, holidays, and recess on a pro rated basis.

**Labor Day**
- Independence Day
- Good Friday
- and New Year’s Day

- Four workdays between Christmas and New Year’s Day
- Make your beneficiary designations.
- Change your contribution rate, review or update investment options, or call 855-250-5424. This is where you can log in, or register for a user ID and password, by visiting www.tiaa.org/yale.
- FSA contributions are not taxed until withdrawn. You can elect to take a pretax employee contribution.
- If you choose, you can allocate some of your earnings with a qualified withdrawal. You can elect to take a Roth 403(b) after-tax contribution.
- Pre-tax employee contributions and university match of earnings with a qualified withdrawal. You can elect to take a Roth 403(b) after-tax contribution.
- After-tax employee contributions are not taxed until withdrawn.
- The university will match 100% of your retirement contributions up to 6% of your annual salary.
- Right to a pension at age 65 (or as early as age 55, when your vesting is complete).
- Vesting gives you the right to your pension at age 65 (or as early as age 55, when your vesting is complete).
- Your paid time off will accrue monthly based on the following:

**Healthcare Benefits**

Health Expectations Program

The Health Expectations Program (HEP), a bowel and breast cancer management program designed to encourage you and your spouse to receive cancer screening to monitor your health benefits.

- Life Insurance

You are provided with a life insurance plan provided by the University to protect your family in the event of your death. As an employee, you have the option of purchasing additional life insurance at a cost.

Disability Protection

Short-Term Disability

The University matches your contribution to short-term disability coverage through HEP. In the event of an approved off-the-job disability, this benefit pays 60% of your base monthly earnings to a maximum of $5,000 per month.

Long-Term Disability

Your plan may have a preferred cost-sharing requirement. This means that if you choose to select a preferred plan, you agree to abide by the cost-sharing requirements.

- Preventive & Diagnostic 100%
- Medicine and Yale New Haven Hospital.

**Tobacco-Free Yale**

**Vision Insurance**

Benefits offered under the plan, the plan rules which provide eligibility and limits, and the Behavioral plan, which also covers vision care, and where frequent benefits are available, still may not provide sufficiently comprehensive coverage.

Dental Insurance

- Coverage for more information about coordination of benefits.
- To learn more about ways to save, visit your.yale.edu.
- If you have other insurance, you may receive an Alternative or Non-preferred medication when a Preferred medication is available, you pay the difference in cost between the Alternative or Non-preferred and Preferred medication in addition to your co-pay.
- University lifetime limit per contract regardless of carrier chosen.
- Pre-authorization or other limits.
- Your plan may have a preferred cost-sharing requirement. This means that if you select a preferred plan, you agree to abide by the cost-sharing requirements.
- You may have specific out-of-network limitations. This means that out-of-network limitations will apply whether or not you have insurance coverage under another plan.
- If you have other insurance, you may receive an Alternative or Non-preferred medication when a Preferred medication is available, you pay the difference in cost between the Alternative or Non-preferred and Preferred medication in addition to your co-pay.
- University lifetime limit per contract regardless of carrier chosen.
- You may have specific out-of-network limitations. This means that out-of-network limitations will apply whether or not you have insurance coverage under another plan.
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**Medical Insurance**

- Yes Yes No No
- Yes Yes No No
- Yes Yes No No
- Yes Yes No No

- To learn more about ways to save, visit your.yale.edu.
- If you have other insurance, you may receive an Alternative or Non-preferred medication when a Preferred medication is available, you pay the difference in cost between the Alternative or Non-preferred and Preferred medication in addition to your co-pay.
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Home & Family

Scholarship for Children of Employees

Your college-bound children may be eligible for a college scholarship if you work full-time for six consecutive years. For more information, visit your.yale.edu.

Yale University Housing

This program provides an opportunity for low-cost, pre-leased apartments.

Medical

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.

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Employee Discounts

Yale University offers a wide range of discounts to its employees in New Haven and surrounding areas.

Contact Information

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Janet Lindner
Vice President, Human Resources and Administration