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 and your family thrive.

Home & Family

Scholarships for Children of Employees

Your college-bound child/ren may be eligible for a college scholarship if you work full-time after one year of continuous service.

Yale Homebuyer Program

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

Adoption Assistance Plan

This plan provides a tremendous benefit to foster parents and adopted children.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including work-life 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.

Tuition Assistance

You may be eligible to receive tuition assistance for courses taken toward degree programs and non-degree programs.

Personal

Childcare

Yale offers a range of child care programs and services, including on-site child care centers, family leave, and flexible work arrangements.

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

As a Yale employee, you can enjoy discounted services in the New Haven area ranging from Payne Whitney Gym memberships 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, travel services, and more.

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

Contact Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Website</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>your.yale.edu/health/</td>
<td>203-432-0246</td>
</tr>
<tr>
<td>Scholarships</td>
<td><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a></td>
<td>203-432-0246</td>
</tr>
<tr>
<td>Flex spending accounts (FSA)</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
<td>866-253-8889</td>
</tr>
<tr>
<td>Medical benefits</td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
<td>800-367-1037</td>
</tr>
<tr>
<td>Counseling and support</td>
<td><a href="http://www.Magellanhealth.com">www.Magellanhealth.com</a></td>
<td>800-327-9240</td>
</tr>
<tr>
<td>Benefits</td>
<td><a href="http://www.myworkday.com/yale/">www.myworkday.com/yale/</a></td>
<td>877-352-5552</td>
</tr>
<tr>
<td>(FSA), Commuter, and Tuition</td>
<td></td>
<td>press 6</td>
</tr>
<tr>
<td>Reimbursement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Counseling and support</td>
<td></td>
<td></td>
</tr>
<tr>
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2018 My Benefits at Yale

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Medical

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

This plan provides a maximum benefit of $10,000 per finalized adoption.

Health & Education

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including work-life 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.

Tuition Assistance

You may be eligible to receive tuition assistance for courses taken toward degree programs and non-degree programs.

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Warmest regards,

Janet Lindner

Vice President, Human Resources and Administration

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As a Yale employee, you can enjoy discounts at dozens of venues in New Haven and surrounding communities.

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<tbody>
<tr>
<td>Medical</td>
<td>203 432 0246</td>
<td><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a></td>
</tr>
<tr>
<td>Dental</td>
<td>800 494 4138</td>
<td>deltadentalnj.com</td>
</tr>
<tr>
<td>Vision</td>
<td>866 299 1358</td>
<td>eyemed.com</td>
</tr>
<tr>
<td>Aetna</td>
<td>866 253 8889</td>
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<tr>
<td>Flexible Spending</td>
<td>877 352 5552</td>
<td>6</td>
</tr>
<tr>
<td>Accounts, Commissar</td>
<td>877 352 5552</td>
<td>press 6</td>
</tr>
<tr>
<td>403 (b) Plans</td>
<td>855 250 5424</td>
<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a></td>
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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.

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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Contact Information

Phone numbers have been omitted from this document as a safeguard for individuals with disabilities. Please contact your local human resources department for more information.

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Your paid time off will accrue monthly based on the following paid time off program.

### Paid Time Off

<table>
<thead>
<tr>
<th>Pro rata share of 2 weeks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
</tr>
<tr>
<td>Immediate</td>
</tr>
<tr>
<td>2 years</td>
</tr>
<tr>
<td>5 years</td>
</tr>
<tr>
<td>10 to 19 years</td>
</tr>
<tr>
<td>20 years and over</td>
</tr>
</tbody>
</table>

#### Holidays

- Thanksgiving Day
- Independence Day
- Dr. Martin Luther King Jr. Day
- Veterans Day
- Memorial Day
- July 4

#### Sick Time

Part-time employees regularly scheduled to work 10 hours or more per week are eligible to use sick time after three months of employment. Sick time is available in increments of one hour and is earned based on the following:

<table>
<thead>
<tr>
<th>Hours worked per year</th>
<th>Sick Time Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>Immediate</td>
</tr>
<tr>
<td>2 years</td>
<td></td>
</tr>
<tr>
<td>5 years</td>
<td></td>
</tr>
<tr>
<td>10 to 19 years</td>
<td></td>
</tr>
<tr>
<td>20 years and over</td>
<td></td>
</tr>
</tbody>
</table>

#### Retirement

- Yale University Retirement Plan for Staff Employees (Staff Pension-Plan)
- Yale Health Enrollment Fees (Employee + Child(ren))

#### Yale Health Enrollment Fees

- Employee + Child(ren)
- In the event of an accidental death or dismemberment, the company will provide a death benefit.
- The Health Expectations Program (HEP), is a healthcare program that helps you manage your health and improve your health outcomes.
- The program applies to all employees and spouses enrolled in the Yale Health plan.
- The company provides a range of retirement plans, including the Yale University Retirement Plan and the Yale University Matching Retirement Plan.
- The Yale University Matching Retirement Plan is a tax-deferred retirement plan that matches 50% of your employee contributions up to 3% of your eligible pay. Once you complete five (5) years of benefit service, the university will match 100% of your employee contributions up to two percent (2%) of your eligible pay. If you complete 10 years of service, the university will match 50% of your employee contributions up to four percent (4%) of your eligible pay.
- Yale University Matching Retirement Plan offers a range of investment options, including mutual funds, exchange-traded funds, and target-date funds.
- Yale Health’s preferred health plan, Yale Health, is available during your first six months of employment or in the event of death.
- You can save for the cost of a college education by opening a 529 college savings plan.
- To learn more about ways to save, visit your.yale.edu.
Your paid time off will accrue monthly based on the following:

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holiday</td>
<td>Immediate</td>
<td>8 days</td>
</tr>
<tr>
<td>Vacations</td>
<td>Less than 1 year</td>
<td>Pro rata share of 2 weeks</td>
</tr>
<tr>
<td></td>
<td>1 to 4 years</td>
<td>2 weeks</td>
</tr>
<tr>
<td></td>
<td>5 to 9 years</td>
<td>3 weeks</td>
</tr>
<tr>
<td></td>
<td>10+ years</td>
<td>4 weeks</td>
</tr>
<tr>
<td></td>
<td>20+ years</td>
<td>5 weeks</td>
</tr>
</tbody>
</table>

**Health Insurance**

Health care is available during your first three years of employment at no cost to you and your eligible family members. Yale’s preferred health plan, Yale Health, is available during your first three years of employment to you and your eligible family members. Yale Health is a plan that is not at risk of loss of earnings for the plan company and is affiliated with WellPoint and Neighborhood Medical. After the completion of three years of service, you may remain a member of Yale Health at your own expense.

**Tobacco-Free Yale**

Tobacco-Free Yale takes a holistic approach to supporting tobacco cessation efforts. To learn more about the Tobacco-Free Yale programs, please call 866-237-1198.

**Yale Health Enrollment Fees**

<table>
<thead>
<tr>
<th>Employee + Spouse or Family coverage</th>
<th>Employee + Child(ren)</th>
<th>Employee</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fee Period</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>None</td>
<td>$25</td>
<td></td>
</tr>
<tr>
<td></td>
<td>30 Weeks (1st year)</td>
<td>$10.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>50 Weeks (per year)</td>
<td>$12.50</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Vision Insurance**

BlueCross BlueShield provides care for eye exams and lenses, and the Member Choice plan, which also covers contact lenses and near vision frames. BlueCross BlueShield also offers a Preferred Provider Organization (PPO) plan.

**College Savings Plan**

You will not owe the cost of college education for opening a college savings plan.

**Medical Insurance**

Medical Insurance provides comprehensive coverage for illnesses and injuries. In addition to Yale Health, you may elect to purchase additional insurance through or out of state.

**Dental Insurance**

The Dental Insurance program is available through Delta Dental. If you select Delta Dental, you have the option of purchasing additional dental coverage. If you select another carrier, you may not be eligible for additional dental coverage.

**Tutoring Services**

Yale offers a wide range of tutoring services to support your academic success. To learn more about tutoring services, please visit www.yale.edu/tutoring.

**Travel Insurance**

Yale offers travel insurance to employees and dependents for peace of mind while traveling. To learn more about travel insurance options, please visit www.yale.edu/travelinsurance.

**Retirement**

Yale offers a pension plan and a defined contribution plan for eligible employees. To find out more, please visit www.yale.edu/retirement.

**Tuition Assistance**

Yale offers tuition assistance to employees and their families. To learn more about tuition assistance programs, please visit www.yale.edu/tuitionassistance.

**Flexible Spending Accounts**

Flexible Spending Accounts (FSAs) are available to eligible employees. To find out more, please visit www.yale.edu/fsa.

**Life Insurance**

Life insurance is available to eligible employees. To find out more, please visit www.yale.edu/lifeinsurance.

**Disability Protection**

Disability protection is available to eligible employees. To find out more, please visit www.yale.edu/disabilityprotection.

**Vision Insurance**

Vision insurance is available to eligible employees. To find out more, please visit www.yale.edu/visioninsurance.

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<table>
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<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>Less than 1 year</td>
<td>Pro rata share of 2 weeks</td>
</tr>
<tr>
<td>Regular</td>
<td>1 year</td>
<td>Pro rata share of 3 weeks</td>
</tr>
<tr>
<td>Regular</td>
<td>2 years</td>
<td>Pro rata share of 4 weeks</td>
</tr>
<tr>
<td>Regular</td>
<td>3 years</td>
<td>Pro rata share of 5 weeks</td>
</tr>
</tbody>
</table>

Vacation

Part-time employees are eligible to use sick time after three months of employment. The total maximum sick time carryover is 2,752 hours across all fiscal years.

- Regular: 12 days per fiscal year
- Regular after 2 years of service: 18 days per fiscal year
- Regular after 5 years of service: 24 days per fiscal year

Each calendar year, you may schedule a one-on-one advice session, and review or make changes to your retirement savings plan options by calling 855-250-5424. This is where you can change your contribution or investment choices, add or change your after-tax contribution option, or change your eligible pay. Once you complete five (5) years of benefit plan on your first day of employment. You are fully vested in Yale's defined benefit retirement plan after five years of service, even if you leave Yale before age 65 (or as early as age 55, when your age plus your years of service equal 75), even if you leave Yale before age 65 (or as early as age 55, when your age plus your years of service equal 75), even if you leave Yale before age 65 (or as early as age 55, when your age plus your years of service equal 75)

You are provided with $5,000 of basic term life insurance provided by government. This benefit pays 60% of your base monthly earnings in the event of a disapproved off-the-job disability, and 50% in the event of an approved off-the-job disability. This benefit pays 100% of your base monthly earnings in the event of a disapproved on-the-job disability, and 80% in the event of an approved on-the-job disability.

You are provided with $5,000 of basic term life insurance. The annual premium cost is $12.50. You may contribute up to $2,650 to a Health Care FSA or $5,000 to a Dependent Care FSA. To learn more about ways to save, visit your.yale.edu/retirement.

The chart below represents a general overview of the Yale University Medical Plan options. The plan offers coverage on an in-network or out-of-network basis in the greater New Haven area. To learn more about ways to save, visit your.yale.edu/retirement.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network Only</th>
<th>In-Network Out-of-Network</th>
<th>Out-of-pocket</th>
<th>Co-pay (up to a One-month supply)</th>
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</thead>
<tbody>
<tr>
<td>Preventive &amp; Diagnostic</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Tobacco</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Mental Health Services</td>
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Do you have other insurance?

For members covered by more than one insurance plan (such as your employer plan and your spouse’s employer plan), the effective date of your coverage will be the earlier date of coordination of benefits. Coordination of benefits is the method in which a specified plan pays first, then your second, and the third-party carrier pays the difference. If the member covered by the second insurance plan fails to provide the required information to avoid overpayment by either plan, the third-party carrier will make the determination as to whether you have overpaid or underpaid.

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

Yale University Retirement Plan

- 50% of gross earned compensation, up to $120,000 per year.
- Employees hired on or after January 20, 2017, and enrolled in Long-Term Disability Protection will receive $5,000 of basic term life insurance at no cost, as well as accidental death and dismemberment insurance.

Retirement

Yale University Retirement Plan

- For Faculty and Staff Employees (Plan Description)
- Eligible: Employees hired on or after January 20, 2017, and enrolled in Long-Term Disability Protection will receive $5,000 of basic term life insurance at no cost, as well as accidental death and dismemberment insurance.

Health Care Plan

Yale University Health Plan

- A three year exclusion rule applies to new hires. In the first three (3) years of service employees are eligible for Yale Health plan only.

Vision Insurance

- Effective April 2018, Yale University offers a vision plan that provides coverage for eyewear and lenses, and for refractive surgery.

Medical Insurance

Yale University Health Plan

- The Health Insurance Program (HIP), is a health maintenance organization (HMO) that offers a wide variety of benefits at a lower cost to members.

Dental Insurance

Yale University Health Plan

- The University offers a dental plan for you, your eligible dependents, and your spouse.

Paid Time Off

Vacation

- Type: Eligibility
- Allotment
- Maximum sick time carryover is 2,752 hours

Type: Pro rata share of 1 week

Floating Holidays

- Immediate: 5 days
- Years following: 12 days per fiscal year
- 20+ years: 5 weeks
- 10 to 19 years: 4 weeks
- 1 to 4 years: 2 weeks
- Christmas Day
- Thanksgiving Day
- Labor Day
- Memorial Day
- Good Friday

Benefits & Services

- Employees hired on or after January 20, 2017, and enrolled in Long-Term Disability Protection will receive $5,000 of basic term life insurance at no cost, as well as accidental death and dismemberment insurance.

Insurance Information

- COB: To learn more about the COB method, refer to the Yale Health and Aetna Plan Information Update (COB) form, which can be found at http://yalehealth.yale.edu/resources/forms.

Tobacco-Free Yale

- Tobacco is defined as any substance that contains tobacco or nicotine. Tobacco includes products that provide nicotine or tobacco, such as cigarettes, cigars, chewing tobacco, smokeless tobacco, and e-cigarettes.

Tobacco-Free Yale

- Certain products may be excluded, such as non-nicotine cigarettes.

Tobacco-Free Yale

- Employees may receive reimbursement for tobacco cessation services.

College Savings Plan

- Yale University offers a college savings plan for your educational purposes.

Medical Insurance

- The University offers a medical plan for you, your eligible dependents, and your spouse.

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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

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.

Home & Family

Scholarships 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.

Vita Housing Program

New to the eligibility to receive monetary assistance for purchasing a residence in designated areas of New Haven.

Adoption Assistance Plan

This plan provides a reimbursement of $5,000 per child for adopted children.

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, legal assistance, and financial planning.

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

Childcare

Yale offers on-campus childcare options and off-campus care options for infants and toddlers.

Financial Support

Ivy League Scholarship

This program provides financial support for children of Yale employees.

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Yale University,
New Haven, Connecticut