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

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

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Whether you are hoping to buy a new home, send your kids 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 reach those financial goals.

Health & Education

Counseling and Support Services
This program, managed by Magellan Health Care, provides a wide range of resources and support, including confidential counseling sessions, managed care services, and financial assistance. Counseling services are available for you, your eligible household members, and your children.

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 program. You can 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 all the museums in New Haven, access to the Yale Center for British Art, and special events at a number of Yale University museums.

Employee Discounts
Yale Advantage, powered by YOUDECIDE, offers discounts on legal and tax services, identity theft protection, the Apple employee purchase program, mortgages, financial offers, and more.

Benefits at Yale—include impressive signature benefits

2018 My Benefits at Yale

Yale
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 financial wellness.

Home & Family

Counseling and Support Services
This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including confidential counseling sessions, to help you manage stress, grief, loss, and other personal challenges. 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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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 departments provide access to various cultural events, including concerts, theater, and museums, in the New Haven area.

Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement
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Home & Family

Scholarships for Children of Employees
Yale college-bound children may be eligible for a college scholarship if their parent(s) meet certain income and career criteria.

Yale Healthcare Program
Yale has the ability to receive monetary assistance for purchasing a medical policy designed to meet your needs.

Adoption Assistance Plan
This plan provides a maximum benefit of $14,000 per finalized adoption.

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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 designated areas of New Haven.

Adoption Incentives Plan
This plan provides comprehensive benefits for the care of adoptive children.

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Paid Time Off*

- **Paid Time Off**: The plan provides a maximum of 40 hours of paid time off per fiscal year. This is available for any reason and is accrued at a rate of 8 hours per year, up to a maximum of 40 hours.
- **Personal Time**: You are eligible to use personal time after 90 days of employment.
  - Employees with 0 to 2 years of service: 5 days per fiscal year
  - Employees with 3 to 5 years of service: 10 days per fiscal year
  - Employees with 6 to 9 years of service: 15 days per fiscal year
  - Employees with 10 or more years of service: 20 days per fiscal year

Retirement

- **Yale University Retirement Plan for Staff Employees (Staff Pension Plan)**: You are automatically enrolled in this plan at a rate of 5% of your salary, which can be adjusted at any time. Employee contributions are tax-deferred, and Yale University matches your contributions up to a maximum of 5% of your salary.

- **Yale University Matching Retirement Plan**: You can choose to contribute a flat dollar amount, a percentage of your salary, or the IRS annual maximum amount. Your contributions can be made on a pre-tax basis.

- **Yale University Matching Retirement Plan**: This plan also offers a Roth 403(b) option, where contributions are not taxed until withdrawn. The Roth 403(b) is ideal for individuals in higher tax brackets or who expect their tax rate to increase in the future.

- **Yale University Matching Retirement Plan**: You can change your contribution rate, review or update investment options, and access your account online.

- **Log in, or register for a user ID and password, by visiting your.yale.edu.**

Vision Insurance

- **Enrollment**: You can choose from one of three plans: the Basic plan, the Standard plan, and the Comprehensive plan. Each plan provides different levels of coverage.

- **Dental Insurance**: Yale offers a dental insurance plan that covers routine dental care and more frequent hardware replacements for those hired after 10/01/2011.

Dental Insurance

- **Eligible to use personal time after 90 days of employment.**

Disability Protection

- **Long-Term Disability**: Yale provides long-term disability coverage for eligible employees.

- **Short-Term Disability**: Yale provides short-term disability coverage for eligible employees.

Tobacco-Free Yale

- **Tobacco-free campus**: The university prohibits smoking and the use of tobacco products on campus.

- **Tobacco-Free Yale** takes a holistic approach to supporting Yale students, faculty, and staff by offering various programs and resources.

Medical Insurance

- **Yale Health plan**: The university provides a competitive health plan that offers comprehensive coverage for eligible employees and their dependents.

- **Benefits & Services**: Includes coverage for in-network and out-of-network providers, as well as various benefits such as preventive care, mental health, and prescription drugs.

- **Visit your.yale.edu for more information about the benefits and services offered.**

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- **The maximum amount you have to pay in any year is thea annual maximum.**

- **Warning**: If you have other insurance, you must provide information about that plan to Yale Health. Failure to disclose this information may affect the terms of your coverage or denial of claims.

- **Do you have other insurance?**

  - Yes: You must provide information about any other insurance plans you have.
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  - No: You do not need to provide information.

- **If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health.**

- **Summary of Benefits and Plan documents located on the benefits website at http://your.yale.edu/plan-documents-notices.**

- **For complete details, refer to the Yale Health and Aetna Plan documents.**

- **Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://yalehealth.yale.edu/ for more information.**

- **Yale Health plan only provides out-of-area coverage for emergency and urgent care.**

- **The maximum amount you have to pay in any year is thea annual maximum.**

- **Warning**: If you have other insurance, you must provide information about that plan to Yale Health. Failure to disclose this information may affect the terms of your coverage or denial of claims.

- **Do you have other insurance?**

  - Yes: You must provide information about any other insurance plans you have.
  - No: You do not need to provide information.

- **If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health.**

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- **For complete details, refer to the Yale Health and Aetna Plan documents.**

- **Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://yalehealth.yale.edu/ for more information.**
Paid Time Off

Vacation and bonus vacation accruals vary for those hired prior to the paid time off program. Enjoy work/life balance with a generous 4 days per fiscal year eligible to use personal time after 90 days of employment.

- Less than 10 years of service = 44 days
- 10 years following 12 days per fiscal year
- 20+ years = 25 days
- 5 to 9 years = 15 days

Personal Time

- Independence Day
- Good Friday
- Dr. Martin Luther King Jr. Day
- New Year’s Day
- Friday after Thanksgiving Day

Retirement

The Yale University Retirement Plan is designed to provide you with a retirement income that will last as long as you do. The plan offers you a choice of investments, which can be changed at any time, so you can meet your retirement needs. You are automatically enrolled in this university-paid defined contribution plan.

You are also eligible to make an additional contribution up to five times your annual salary. You have the option of purchasing Supplemental Life Insurance of $25,000 or $100,000 at no cost, as well as accidental death and dismemberment protection.

Delta Dental is the exclusive dental carrier for Yale University. EyeMed offers two options; the Basic plan which provides coverage for routine eye care and the Enhanced plan, which includes benefits for major restoration and comprehensive care.

With a Flexible Spending Account, you can reduce your taxable income by setting aside pre-tax dollars for health-related expenses. You may contribute up to $5,000 to a Health Savings Account, or $5,000 to a Dependent Care account.

To learn more about ways to save, visit your.yale.edu.

Medical Insurance

Yale Health is a physician-led state-of-the-art medical center located on the Yale campus and is affiliated with Yale Medicine and the Affiliated Hospitals.

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 Summary of Benefits and Plan documents located on the benefits website at http://your.yale.edu/plan-documents-notices. This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna Plan Summary of Benefits and Plan documents located on the benefits website at http://your.yale.edu/plan-documents-notices.

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

Ways to Save

Flexible Spending Accounts

With flexible spending accounts, you can set aside pre-tax dollars for qualified medical expenses.

Health Savings Accounts

Health Savings Accounts can be used to pay for qualified medical expenses up to the annual maximum amount.

With a Health Savings Account, you can reduce your taxable income by setting aside pre-tax dollars for health-related expenses. You may contribute up to $2,650 to a Health Savings Account, or $5,000 to a Dependent Care account.

To learn more about ways to save, visit your.yale.edu.

Disability Protection

Long-Term Disability

You are automatically enrolled in long-term disability coverage on your entry date. For those who joined the plan prior to January 1, 2015, your benefit amount is equal to 60% of your salary up to a maximum of $200,000 per year.

You are provided with $25,000 of basic term life insurance at no cost to you. In the event of an approved claim, the death benefit is payable to your designated beneficiary or, if none, to your estate. Additional coverage is available for an additional premium.

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. 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.
Holiday Immediate 8 days:

Recess Immediate 6 days:

Vacation and bonus vacation accruals vary for those hired prior to schedule:

Enjoy work/life balance with a generous 4

Holidays Immediate 8 days:

Personal Time 3 4 days per fiscal year

Recess Immediate 6 days:

Eligible to use sick time after 90 days of employment. Maximum sick time carryover is 240 days.

Vacation carryover:

10 years of service = 44 days

20+ years 25 days

10 to 19 years 20 days

5 to 9 years 15 days

Thanksgiving Day

Independence Day

Memorial Day

Good Friday

New Year’s Day

Friday after Thanksgiving Day

Visit

You are automatically enrolled in this university-paid defined contribution 401(a) retirement plan on your first day of employment. You are fully vested after just five years of service. Vesting gives you the right to participate in the benefit plan on your first day of employment. You are eligible to contribute a flat dollar amount, a percentage of your salary, or the IRS annual maximum amount. You can elect to contribute a flat dollar amount, a percentage of your salary, or the IRS annual maximum amount. You can elect to save in a before-tax contribution option, a Roth 403(b) after-tax basis, or a combination of both.

You are provided with $25,000 of basic term life insurance or the market maximum amount, whichever is greater. This coverage is paid for by Yale University. You can choose additional coverage when you complete your first year of employment. You are automatically enrolled in Long-Term Disability insurance on the same day you are enrolled in the medical plan. You will receive the benefits you are entitled to while avoiding overpayment by either plan.

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Yale Health plan only provides out-of-area coverage for emergency and urgent care. The amount you have to pay toward the cost of your medical care in the course of the calendar year including deductible or co-pays. Aetna will schedule:

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacation</td>
<td>Less than 1 year</td>
<td>Pro rata share of 10 days</td>
</tr>
<tr>
<td>Sick</td>
<td>Year of hire</td>
<td>1 day per month</td>
</tr>
<tr>
<td>Personal Time</td>
<td>4 days per fiscal year</td>
<td></td>
</tr>
<tr>
<td>Holiday</td>
<td>3 in total as fixed holidays: New Year’s Day, Christmas Day, Thanksgiving Day, Labor Day, Good Friday, Friday after Thanksgiving Day</td>
<td></td>
</tr>
</tbody>
</table>

This is a 403(b) plan that enables you to build additional retirement assets. You are automatically enrolled in this university-paid defined benefit plan for Staff Employees (Staff Pension Plan) for Yale students, faculty, and staff by offering various programs to promote health and wellness. Tobacco-Free Yale takes a holistic approach to supporting those who choose to quit smoking and other tobacco products. Tobacco-Free Yale at Yale University created the Temporary Disability Protection Plan. If you are temporarily unable to work due to disability, this benefit provides you with income replacement for up to 6 months. Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://yalehealth.yale.edu/resources/forms.

Vision Insurance
Reimburse plans are subject to the plan’s specific rules. The plan pays what you need and your doctor’s plan, which also sets limits on how much you need to pay for prescription drugs. In-network offices allow for a lower co-insurance.

Dental Insurance
Fees for the enrolled dental carrier are as per Yale University’s schedule. Disability Protection
Long-Term Disability
Insurance
You are automatically enrolled in Long-Term Disability coverage as an employee. In the event of an approved disability, this benefit provides income replacement for up to 2 years until you reach age 65.

Ways to Save
Flexible Spending Accounts
You can use Flexible Spending Accounts (up to a maximum allowable amount) for medical expenses. This is a sum total of 12 months of contributions. For complete details, refer to the Yale Health and Aetna Plan documents located on the benefits website at http://your.yale.edu/plan-documents-notices. The information in this summary is a general overview of the available plans. You must be covered for the minimum number of days per calendar year to be eligible for coverage. The chart below represents a general overview of the Yale University Medical Plan options.

Medical Insurance
Yale Health for Eligible employees is a special plan created under the Affordable Care Act and is affiliated with Yale Medicine and Yale School of Medicine. The plan is designed for eligible employees and their families. The plan is employer-paid and is not subject to the Affordable Care Act (ACA) requirement of pre-existing conditions.

Do you have other insurance?
If you have other insurance, please complete the form below. You must complete the form and submit it to your Yale Health Benefits Office. If you have other insurance, you may be required to complete the Insurance Information Update (COB) form, which can be found at http://yalehealth.yale.edu/resources/forms.
Signature Benefits at Yale

Whether you are buying a new 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 work toward your goals.

Home & Family

- Scholarships for Children of Employees: your college-bound children may be eligible for a college scholarship if you work full-time for six consecutive years.

Yale Healthcare Plans

- 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 for the costs pre- and post-placement.

Health & Education

- Counseling and Support Services: 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.

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

Contact Information

<table>
<thead>
<tr>
<th>Category</th>
<th>Website</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</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><a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a></td>
<td>800-494-4138</td>
</tr>
<tr>
<td>Vision</td>
<td><a href="http://www.eyemed.com">www.eyemed.com</a></td>
<td>866-299-1358</td>
</tr>
<tr>
<td>Vision</td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
<td>800-367-1037</td>
</tr>
<tr>
<td>Flexible Spending</td>
<td><a href="http://www.myworkday.com/yale">www.myworkday.com/yale</a></td>
<td>877-352-5552</td>
</tr>
<tr>
<td>403(b) Plans</td>
<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a></td>
<td>855-250-5424</td>
</tr>
<tr>
<td>Staff Pension Plan</td>
<td><a href="http://www.yale.edu/portal">www.yale.edu/portal</a></td>
<td>877-352-5552</td>
</tr>
</tbody>
</table>

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.

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

Signature Benefits at Yale

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 work toward your goals.

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