Your Benefits at a Glance

CEDARHURST TEACHERS

MEDICAL INSURANCE

You have the option of several different insurance plans at Yale University:

- Yale Health Plan
- Aetna Smart Care Plan with HSA
- Aetna Choice POS II
- Legacy Aetna Choice POS II (closed to new enrollment)

Yale Health is a physician-led state-of-the-art medical center located on the Yale campus and is affiliated with Yale Medicine and Yale New Haven Hospital. Over 75% of Yale faculty and staff elect to enroll in Yale Health. Alternatively, you may elect to enroll in Aetna Smart Care (with Health Savings Account and personal accident) or Aetna Choice POS plan offered through our Aetna program. For contribution and benefit plan options, please visit It’s Your Yale - Enroll (http://enroll16.itsyouryale.yale.edu/).

NEW BENEFITS FOR 2018

Applied Behavior Analysis (ABA) Therapy:
The university will expand healthcare coverage to include ABA therapy for eligible dependent children.

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 make Applied Behavior Analysis interventions accessible, affordable, and easy to use for caregivers.

College Coach (Bright Horizons):
College Coach advisors provide guidance in preparing your child for success in college and navigating the college finance, application, and admission process.

Hyatt Legal Planning:
For a monthly fee, you have low-cost access to attorneys for wills and estate planning, real estate transactions, elder care, or other personal legal matters.

PLAN ADJUSTMENTS FOR 2018

Yale Health & Aetna Changes:
2018 Pharmacy Plan Formula:
The prescription drug tier names will transition from Generic, Preferred Brand and Non-Preferred Brand to Preferred, Alternative, and Non-preferred & Specialty drugs. Most drug classes have many choices that are equally effective, but vary in cost. Some high cost generic drugs will move from the current Generic tier to the Alternative or Non-preferred & Specialty tier. If you take a drug that is transitioning to the Alternative or Non-Preferred & Specialty drug option, you will receive a communication from Yale Health or Aetna about preferred and lower cost alternatives. We encourage you to talk to your doctor, who can work with you to find the best medication that’s right for you, and, if needed, change your prescription.

For all Aetna plans:
Out-of-network facility charges will be based on Medicare reimbursement levels, or what is considered reasonable and customary. This change applies to voluntary (non-emergency) facility use only. If you choose to utilize an out-of-network facility when an in-network facility is available, you may be subject to balance billing for any amount that exceeds the reasonable and customary reimbursement level.
Yale Health:
Emergency Room co-pay $150
$50 No Show/late fee: Dermatology and Nutrition

Aetna Choice:
Emergency Room co-pay $150
Urgent Care copay $50
In-network deductible $750 for single and $1,500 for family.
In-network out-of-pocket maximum (including deductible) $4,000 for single and $6,850 for family.
Out-of-network deductible $2,000 for single and $4,000 for family.
Out-of-network out-of-pocket maximum (including deductible) $6,000 for single and $12,000 for family

Aetna Legacy:
Out-of-network deductible $2,000 for single and $4,000 for family.
Out-of-network out-of-pocket limit (including deductible) $6,000 for single and $12,000 for family.

If you are currently enrolled in Aetna Legacy, give Yale Health or the Aetna Smart Care Plan a try. If after a one-year trial (2018), you are not satisfied, you can switch back to Aetna Choice POS II (Legacy) during next Year's Annual Benefits Enrollment period.

AETNA SMART CARE W/HEALTH SAVINGS ACCOUNT
If you participate in the Aetna Smart Care Plan and elect to participate in an HSA, the university will provide a one-time deposit of $500, $750, or $1000—depending on your coverage election—into your account in January. In addition, monthly contributions of $50, $75, or $100, based on your coverage election, will be deposited into your account to help you pay for future medical costs. If you are currently enrolled in an HSA, your elections will roll over to 2018. To change your elections, please visit workday at http://portal.yale.edu/staf
Note: In order to receive the Yale Employer Contribution, you must be enrolled in the Aetna Smart Care Plan and be eligible to enroll in an HSA account.

COLONIAL LIFE ACCIDENT COVERAGE
If you participate in the Aetna Smart Care Plan, you will receive Accident Insurance, free of charge for you and your covered dependents. Accident Coverage provides lump sum benefits for covered accidents and some hospital confinements.

TOBACCO-FREE YALE
Takes a holistic approach to supporting Yale students, faculty, and staff by offering various programs and resources geared toward helping you and your loved ones quit tobacco use and qualify for lower contributions on healthcare. To learn more about the Tobacco-Free Yale program, please call 866-237-1198.

DENTAL
Delta Dental is the exclusive dental carrier for Yale University. With the Delta Dental Assistance Plan, there is no annual deductible and no out-of-pocket maximum for covered services. "Employee only" coverage under this program is free for the employee.

VISION
EyeMed offers two options; the Basic plan which provides allowances for frames and lenses, and the Enhanced plan, which also covers eye exams and more frequent hardware allowances as well as other valuable enhancements.

FLEXIBLE SPENDING ACCOUNTS
You have the opportunity to reduce your taxable earnings by enrolling in a flexible spending account for your health care and/or dependent care expenses. You must re-enroll each year if you wish to participate.

LIFE INSURANCE
Eligible employees are provided with $25,000 of basic term life insurance at no cost, as well as accidental death and
dismemberment coverage. You also have the option of purchasing Supplemental Life Insurance up to five times your annual salary to a maximum of $1,500,000.

**DEPENDENT SUPPLEMENTAL LIFE**
You also have the option of purchasing an additional $25,000 spousal coverage and $5,000 or $10,000 for dependent coverage (EOI may apply).

**SHORT TERM DISABILITY (STD)**
The Short-Term Disability (STD) plan, in conjunction with Sick Pay, provides salary protection for up to 26 weeks for extended absence due to a non-work related illness or disability.

**LONG TERM DISABILITY (LTD)**
As an employee, you are automatically enrolled in Long-Term Disability coverage. In the event of an approved disability, the benefit pays 60% of your base monthly earnings. Coverage is provided at no cost on salaries up to $150,000. Supplemental coverage, for those earning over $150,000 is contributory.

**SCHOLARSHIP PROGRAM FOR SONS AND DAUGHTERS**
Your college bound child(ren) may be eligible for a college scholarship, provided both you and your child(ren) meet the plan's eligibility requirements.

**TUITION ASSISTANCE**
Employees who work full-time (or part-time employees after six months of employment) may be reimbursed for certain courses taken at an accredited degree-granting college or university.

**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.

**MORTGAGE LOAN PROGRAM**
You may be eligible to receive special rates through the Mortgage Loan Program from several participating area banks.

**NEW HAVEN HOMEBUYER PROGRAM**
You may be eligible to receive monetary assistance for purchasing a residence in designated areas of New Haven.

**YALE UNIVERSITY RETIREMENT PLAN (YURAP)**
You are automatically enrolled to save 5% of your eligible pay as a pre-tax contribution to your YURAP 403(b) account and the university will match 100% of your contributions, up to 5%. The university automatically contributes a Core contribution of 5% of eligible earnings below and 7.5% above the Social Security Wage Base (SSWB). You will receive the university Core contribution whether or not you contribute to the Plan.

You may increase, decrease, or stop your contribution to YURAP at any time, and can elect to contribute a flat dollar amount, a percentage of your salary, or the IRS annual maximum amount. You may choose to make all pre-tax contributions, all Roth 403(b) after-tax contributions, or a combination of both. Pre-tax employee contributions and university match are sheltered from federal and state taxes; contributions and earnings are not taxed until withdrawn. The Roth 403(b) after-tax contribution option provides for tax-free withdrawal of earnings with a qualified withdrawal. Each July, if you are saving less than 10%, YURAP’s annual automatic-escalation feature will adjust your savings rate. If your employee contribution rate is below 5%, it will increase to 5%; and, if your contribution rate is above 5%, but less than 10%, it will increase by 1%.

Log in, or register for a user ID and password, by visiting [www.tiaa.org/yale](http://www.tiaa.org/yale), or call 855-250-5424. This is where you can change your contribution rate, review or update investment elections, schedule a one-on-one advice session, and review or make your beneficiary designations.
Note: Some employees hired before 07/01/2015 may have an accrued Staff Pension Plan benefit based on past years of service during which they were participants of the Yale University Staff Pension Plan (YRPSE). Any accrued benefit in the Staff Pension Plan will become available at full retirement.

For information about employee benefits, call or visit:
Employee Service Center
221 Whitney Avenue
New Haven, CT 06511
Telephone: (203) 432-5552, Email: employee.services@yale.edu
Or you can visit our Benefits website at www.your.yale.edu

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 www.yale.edu/benefits.