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.

Contact Information

Medical
Yale Health www.yalehealth.yale.edu 203-432-0246

Aetna www.aetna.com  66-253-6

Vision
EyeMed eyemed.com  66-299-135

Dental
Delta deltadentalnj.com  00-494-413

CIGNA www.cigna.com  00-367-1037

Flexible Spending Accounts (FSA)
Commuter and Tuition Reimbursement
YSA www.myworkday.com/yale/d/home.htmld  77-352-5552; press 6

Counseling and Support Services
Magellan Health Services www.Magellanhealth.com  00-327-9240

403 (b) Plans
TIAA www.TIAA.org/yale  55-250-5424

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  77-352-5552; press 5

Benefts at Yale—include impressive signature benefts

Yale’s health and welfare benefts, 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 benefts. Now is the time to take charge of your health and fnancial well-being by learning more about your full beneft offering at Yale.

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

Signature Benefts at Yale

Whether you hope to buy a new home, send your children to college, or simply develop a healthier lifestyle for you and your family, Yale provides many valuable benefts and resources to help you achieve your goals.

Home & Family
Adoption Reimbursement Plan provides a maximum beneft of $10,000 per fnalized adoption.

Scholarship for Children offers a partial college scholarship for your eligible college-bound child(ren) if you work full-time for six consecutive years.

Yale Homebuyer Program grants monetary assistance to eligible employees for purchasing a residence in designated areas of New Haven.

Health & Education
Counseling and Support Services provide resources for a wide range of life-issues including elder care. Magellan Health Care counseling sessions are confridential and at no cost to you and your eligible household members.

On-site Health Coaching provides one-to-one support for Yale Health and Aetna plan (Trestle Tree) members to manage chronic medical conditions, quit tobacco, improve nutrition, manage weight, and cope with stress.

Tuition Assistance helps eligible staff defray tuition expenses for courses taken toward degree and non-degree programs.

Weight Watchers helps you make the positive changes to lose weight and live a healthier lifestyle. Learn more about a new subsidy reducing the cost by more than 50% for eligible employees through Being Well at Yale. Visit: beingwell.yale.edu/weight-watchers.

Personal
Commuter Benefts save you money if you take the bus, train, or vanpool to work or if you park in an of-campus parking lot when you enroll in a commuter beneft.

Cultural & Recreational Benefts range from Payne Whitney Gym membership to Yale Center for British Art admission to borrowing privileges at one of Yale’s renowned libraries.

Healthy Planet Green Benefts provide discounts and rebates on home solar systems, EPEAT-certifed computers and more through YaleAdvantages on Workday. Visit https://your.yale.edu/green-benefts for more information to support your healthy lifestyle and a healthy planet.

YaleAdvantages offers discounts on legal and tax services, identity thef protection, the Apple purchase program, mortgages, and banking offers. You can conveniently pay for discounted premiums on home, auto, and pet insurance through payroll deductions.

For more information, visit your.yale.edu/enroll.

2019 My Benefts at Yale

Clerical and Technical Staff
Benefits at Yale — include impressive signature benefits

Yale’s health and well-being benefits, designed to support you and your family through multiple life-stages, are among the most comprehensive and affordable in the nation.

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Home & Family
Adoption & Foster Care

Adoption Services provides a maximum beneft of $5,000 per family adoption.

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For more information, visit your.yale.edu/benefits
Enjoy work/life balance with a generous time off program.

- **5 Maximum sick time carryover is 2,752 hours.**
- Eligible to use sick time after three months of employment.
- Eligible to use vacation after six 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.

- **20+ years** 5 weeks
- **10 to 19 years** 4 weeks
- **5 to 9 years** 3 weeks

**Holidays:**
- New Year’s Day
- Dr. Martin Luther King Jr. Day
- Labor Day
- Memorial Day
- Good Friday
- Day before Christmas
- Friday after Thanksgiving Day
- Recess

Make your beneficiary designations.

Change your contribution rate, review or update investment options.

Log in, or register for a user ID and password, by visiting [your.yale.edu/enroll](http://your.yale.edu/enroll).

Your contributions can be made on a pre-tax basis, a Roth 401(k) plan, or a 529 college savings plan.

### Retirement

#### Yale University Retirement Plan for Employees

**Automatic Enrollment**

You are automatically enrolled in the University's defined benefit plan on your first day of employment. After one year of service, you're automatically enrolled in the defined contribution plan.

#### Yale University Matched Retirement Plan

Eligible employees receive a 5% match of contributions in the defined contribution plan up to 100% of your compensation, if your compensation is less than $250,000. Your compensation is limited under the plan.

#### Yale University Pension Plan (Staff Pension Plan)

Yale University Retirement Plan for Employees

Yale University Pension Plan for Employees (Staf Pension Plan)

Yale University Retirement Plan for Employees

Yale University Retirement Plan for Employees

#### Yale Health and Aetna Healthcare Plans

- **Medical Insurance**
- **Dental Insurance**
- **Vision Insurance**
- **Retirement Savings**
- **Flexible Spending Accounts**
- **Welfare Benefits**
- **Employee Assistance Programs**
- **Wellness Benefits**
- **Tobacco-Free Yale**
- **Health Care and/or Dependent Care account.**

- **529 college savings plan.**

Visit [http://yalehealth.yale.edu/](http://yalehealth.yale.edu/) or [http://your.yale.edu/](http://your.yale.edu/) for more information.
Vacation and personal time accruals, and carryover maximums for

Eligible to use sick time after three months of employment.

Maximum vacation carryover is equivalent to 2 years worth of accruals.

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.

Type | Eligibility | Allotment
--- | --- | ---
Vacation | Less than 1 year | Pro rata share of 2 weeks
| 1-2 years | 3 weeks
| 3+ years | 4 weeks

Holidays Immediate 8 days:

- Christmas Day
- Labor Day
- Independence Day
- Memorial Day
- Good Friday
- Dr. Martin Luther King Jr. Day

Log in, or register for a user ID and password, by visiting http://yalehealth.yale.edu.

You can elect to tax contribution option provides for tax-free withdrawal. You can elect to have your contributions and earnings of earnings with a qualified withdrawal. You can elect to contribute up to two percent of your eligible pay. Once you complete five years of earnings with a qualified withdrawal, you can elect to receive a pro rated share of your earnings with a qualified withdrawal.

You are automatically enrolled in Long-Term Disability and Short-Term Disability.

Disability Protection Short-Term Disability

"For an injury or illness resulting from a single event, this benefit pays 75% of your base monthly earnings to a maximum of $5,000 per month. In the event of an approved off-the-job disability, this benefit pays 75% of your base monthly earnings to a maximum of $5,000 per month."

Long-Term Disability

You are automatically enrolled in Long-Term Disability coverage on your entry to Yale. In the event of an approved off-the-job disability, this benefit pays 75% of your base monthly earnings to a maximum of $5,000 per month.

Ways to Save

Flexible Spending Accounts

With a Flexible Spending Account, you can reduce your taxable income and have your annual cell phone expenses reimbursed in addition to dental expenses. You may contribute up to the full amount of your Flexible Spending Account during the open enrollment period.

College Savings Plan (529)

You can join the Yale University 529 college savings plan to save for future college expenses.
Vacation and personal time accruals, and carryover maximums for vacation and sick time vary for those hired prior to July 1, 2009. Visit Your paid time of will accrue monthly based on the following paid time program.

Eligible to use sick time after three months of employment.

Maximum vacation carryover is equivalent to 2 years worth of accruals.

<table>
<thead>
<tr>
<th>Less than 1 year</th>
<th>Year of hire</th>
<th>20+ years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pro rata share of 2 weeks</td>
<td>1 day per month</td>
<td>5 weeks</td>
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Vacation
Friday after Thanksgiving Day
Christmas Day
Thanksgiving Day
New Year’s Day

Make your beneficiary designations.

Make Changes to Your Plan

Log in, or register for a user ID and password, by visiting http://your.yale.edu/plan-documents-notices

Medical Insurance
Supplemental Life Insurance of up to five times your annual eligible pay.

Tobacco-Free Yale takes a holistic approach to supporting employees, schedule a one-on-one advice session, and review or make your benefciary designations.

With a Flexible Spending Account, you can reduce your tax contribution option provides for tax-free withdrawal of university contributions and are not taxed until withdrawn. The Roth 40(b) after-employee contributions and university match are sheltered

The Yale University Matching Retirement Plan, a 40(b) plan eligible pay.

Yale Health and Aetna healthcare plans. You and your spouse or child(ren) are covered under Yale Health and Aetna healthcare plans.

The Health Expectations Program (HEP), is a healthcare program, please call 866-27-1198.

Yale University offers two options for medical insurance, Yale Health and Aetna. Yale Health, Yale's flagship plan, is a not-for-profit, physician-owned plan, and is the exclusive dental carrier for Yale University.

With the completion of three years of service, you may remain a member of Yale Health or you will have the option of electing the Aetna Select Plan.

Delta Dental is the exclusive dental carrier for Yale University.

The table below shows the plan options available:

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

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2. The maximum amount you have to pay toward the cost of your medical care in the course of the calendar year not including deductible or co-pays.

3. The amount you must pay for services, after the deductible has been paid.

4. The amount of out-of-pocket expenses per calendar year you must pay for services before the plan pays any expenses.

5. The greater of 20% of the cost or the Yale Health plan allowable charge. The Co-payment is the amount you must pay for covered services. The co-payment is the amount you must pay in addition to the deductible. The co-payment is the amount you must pay in addition to the deductible. The co-payment is the amount you must pay in addition to the deductible. The co-payment is the amount you must pay in addition to the deductible.

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7. This column displays either the Preferred drug or the Non-preferred drug.

8. The difference between the cost of the Preferred drug and an Alternative or Non-preferred drug is charged to you. You will be charged the applicable copay on the Preferred drug and the Alternative or Non-preferred drug.

9. If a Preferred drug is available and an Alternative or Non-preferred drug is dispensed, you will be charged the applicable copay on the Preferred drug and the Alternative or Non-preferred drug. You will be charged the applicable copay on the Preferred drug and the Alternative or Non-preferred drug.

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11. Local pharmacies may dispense either the Preferred drug or the Non-preferred drug.

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