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 66-253-66

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

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

Whether you begin to buy, save, house, send your children to college, or simply develop a healthier lifestyle for you and your family, Yale provides remarkable benefits and resources to help you achieve your goals.

Home & Family

Adoptive Stipend Plan provides a minimum benefit of $5,000 per adopted child.

Affording the Children offers a full college scholarship for an eligible college-bound student if you work full-time for six consecutive years.

Yale-SharperCare Program pays maximum/minimum amounts for eligible employees for purchasing prenatals in designated areas of New Haven.

Health & Education

Counseling and Support Services provide resources for a wide range of issues including stress, grief, Yale Health Care counseling sessions are confidential and at no cost to you and your eligible household members.

On-site Health Coaching provides one-on-one support for Yale Health Blue & Blue Plus members to manage chronic medical conditions, quit tobacco, improve nutrition, manage weight, and cope with stress.

Wealth Management helps employees with different retirement options for customized retirement plans and degree programs.

Weight Management helps employees make the positive changes to lose weight and feel healthier. Learn more about a new workshop called your life to be more than that you help eligible employees through Being Well at Yale. Visit: www.yale.edu/weight-watchers.

Personal

Commuter Benefits save you money if you take the bus, train, or required to work or if you park in an off-campus parking lot where you work on a commute basis.

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

Flexible Plan Benefits provide the convenience and flexibility in plan options, benefits, and choices through Workday. Visit: https://www.yale.edu/green-benefits for more information to support your healthy lifestyle and healthy planet.

YaleAdvantages offers discounts on legal and tax services, identity theft protection, the Apple purchase program, mortgages, and banking offers. You can conveniently pay for discounted premiums or plans, and get reimbursement through payroll deductions.

For more information, visit www.yale.edu/enroll
Paid Time Off

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

90 days of unpaid leave per year due to the following:

- Serious personal or family health care needs
- Bereavement
- Family and medical leave
- Parental leave
- Jury duty
- Military service
- Religious observance

Vacation and personal time accruals, and carryover maximums for your.yale.edu

- Maximum sick time carryover is 2,752 hours.
- Eligible to use sick time after three months of employment.
- Maximum vacation carryover is equivalent to 2 years worth of accruals.
- Eligible to use vacation after six months of employment.

Recess

Holidays

Immediate

Immediate

20+ years 5 weeks

10 to 19 years 4 weeks

1 to 4 years 2 weeks

1 day per month

Four workdays between Christmas and New Year's Day

Memorial Day

Good Friday

Dr. Martin Luther King Jr. Day

Yale University Matching Retirement Plan

The Yale University Matching Retirement Plan is a qualified plan that enables you to build additional retirement savings. You automatically contribute one percent of your base compensation, which will be matched by the University up to a maximum of four percent of your base pay. Once you have completed two years of benefit service, you become fully vested. Vested gives you the right to continue your benefit plan on your first day of employment. After just five years of service, you are fully vested in the benefit plan.

College Savings Plan (529)

You can contribute up to the IRS annual maximum amount. You can make contributions to the College Savings Plan on either an after-tax basis, or a combination of both. Pre-tax contributions are not eligible for the matching benefit. You can make contributions to the College Savings Plan on either an after-tax basis, or a combination of both. Pre-tax contributions are not eligible for the matching benefit.

Disability Protection

The Disability Protection program pays up to 60% of your base monthly earnings to a maximum of $5,000 per month.

Yale Health and Aetna healthcare plans

You and your spouse have the option of electing the Aetna Select Plan. The chart below represents a general overview of the Yale University Medical Plan benefits and services.

Delta Dental is the exclusive dental carrier for Yale University. Opt out of HEP on a quarterly basis. A $25 fee per week will be applied to your paycheck. Below is a table outlining the applicable fees dependent upon the level of coverage:

Employee + Spouse or Family coverage

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Single/Family</th>
<th>Annual Deductible</th>
<th>Copay</th>
<th>Annual Maximum</th>
<th>Out-of-Pocket Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive &amp; Diagnostic</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>30%</td>
<td>None</td>
</tr>
<tr>
<td>Mental Health</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>30%</td>
<td>None</td>
</tr>
<tr>
<td>Chiropractic: Up to 12 visits</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>30%</td>
<td>None</td>
</tr>
<tr>
<td>Eye Exams</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>30%</td>
<td>None</td>
</tr>
</tbody>
</table>

Yale Health Enrollment Fees

Employee

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Fee</th>
<th>Duration</th>
</tr>
</thead>
</table>
| Preventive & Diagnostic | $0 | 24/7 acute care, radiology, lab, and pharmacy. When your condition requires more specialized care or a hospitalization, there's an inpatient hospital stay. Once your condition is resolved, your healthcare provider will determine your care needs.

In-vitro Fertilization and Advanced Reproductive Technology (ART)

This benefit covers four cycles of ovulation induction and artificial insemination. This benefit is available to employees who are married or in a committed relationship. You can request additional cycles if you are not satisfied with the outcome of your ART process. The cost of each cycle is covered by Yale Health or the University of Connecticut. See the applicable plan documents for more information.

Make Changes to Your Plan

You can change your plan coverage at any time. This is where you can change your coverage, save on employer contributions, schedule a tax-free savings account, and receive or make contributions to your benefits program.
Vacation and personal time accruals, and carryover maximums for your paid time of program.

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 eligible to use vacation time, less than 1 year:

- Pro rata share of 2 weeks

Holidays:
- Immediate: 8 days
- 10 to 19 years: 4 weeks
- 5 to 9 years: 3 weeks

Vacation Insurance

- EyeMed offers two options; the Basic plan which provides dental coverage
- Other options available through various programs

Dental Insurance

College Savings Plan

Life Insurance

Disability Protection

Long-Term Disability

Ways to Save

Flexible Spending Accounts

Ways to Save

With a Flexible Spending Account, you can reduce your taxes.

You can save for the cost of a college education by opening a College Savings Plan (529).
Vacation and personal time accruals, and carryover maximums for
paid time of program.

1 Part-time employees regularly scheduled to work 20 hours or more per week are
titled to vacation, sick time, holidays, and recess on a pro rated basis.

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

Vacation, sick time, holidays, and recess

Medical Insurance

Yale provided health plan. Yale Health, is available during each of the three years of employment in a year, and an eligible family
members. Yale University offers two types of health insurance. Yale Health and Aetna. Yale Health, Yale's flagship plan, is a
the preferred provider network health insurance option available for members of the Yale community. It is not one of the
medical centers on campus. Yale Health offers a wide variety of health care services on and excluding primary care, specialty care,
inpatient care, and hospital care. Yale University Matching Retirement Plan

Yale Health Enrollment Fees

- Employee + Spouse or Family coverage
- Employee + Child(ren)
- Employee

a. Spouse
b. Spouse
or

24/7 acute care, radiology, lab, and pharmacy. When your condition requires more specialized care or a hospitalization, there's an

Employees with access to but

<table>
<thead>
<tr>
<th>Benefit &amp; Service</th>
<th>Yale Health</th>
<th>Aetna Select</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs</td>
<td>50%*</td>
<td>50%*</td>
<td>Not covered</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50%*</td>
<td>50%*</td>
<td></td>
</tr>
</tbody>
</table>
Clerical and Technical Staff

Paid time off program.

Immediate 8 days:
- Christmas Day
- New Year’s Day
- Labor Day
- Good Friday
- Day before Christmas
- 1-4 years: 2 weeks

www.tiaa.org/yale, or call 855-250-5424. This is where you can make contributions on a pre-tax basis, a Roth match your employee contributions up to four percent of your years of benefit service and attain age 45, the university will offer a health coaching program to support you when serious tobacco use. To learn more about the Tobacco-Free Yale program, please call 866-271-1198.

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Vision Insurance

3. Yale Health provides vision insurance for emergent and urgent care. If you have coverage or are a Yale student you can also choose to obtain vision insurance.

Dental Insurance

Yale University Matching Retirement Plan, a 401(k) plan, which can be found at http://yalehealth.yale.edu/resources/forms. Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://yalehealth.yale.edu/resources/forms for more information about coordination of benefits.

5. The chart below represents a general overview of the Yale University Medical Plan. The insurance plan applies to all employees and spouses enrolled in the Yale Health plan are subject to Yale Health Plan enrollment fees. The plan applies to all employees and spouses enrolled in the Yale Health plan are subject to Yale Health Plan enrollment fees. The plan applies to all employees and spouses enrolled in the Yale Health plan are subject to Yale Health Plan enrollment fees.

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Flexible Spending Accounts

You are provided with $5,000 of basic term life insurance coverage. **If a dependent is enrolled in healthcare, they must be enrolled in healthcare.**

Life Insurance

Medical Plan

- The University Medical Plan is a group insurance plan that is available to all employees and their eligible dependents. It is administered by Aetna and is offered as a benefit to employees and their eligible dependents.

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

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Cover photo: Beatrix Roeller

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