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

Home & Family

Adoption Assistance Plan provides a maximum benefit of $40,000 per family adoption.

Scholarship for Children offers a partial college scholarship for up to three eligible college-bound children if you work full-time for six consecutive years.

Yale-SharperCare Plan pays 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 confidential and at no cost to you and your eligible household members.

On-site Health Coaching provides one-to-one support for Yale Health’s Weight Wellness Plan: Nutritional services, exercise programs, smoking cessation, stress management, and more.

Weight Watchers helps employees make 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: weight-watchers.yale.edu/.

Travel and Home Leave (TLL) enables employees to manage chronic medical conditions, grief, illness, interrupted leave, and work-family priorities.

Universe Membership gives eligible Yale employees access to over 100 discount programs for everything from climbing walls and dance degree programs to celebrity chef cooking classes and fitness classes.

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

Financial

Commuter and Tuition Reimbursement

Yale provides valuable benefits and resources to help you achieve your goals.

Clerical and Technical Staff

Contact Information

Medical

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

Aetna www.aetna.com 66-253-6

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EyeMed eyemed.com 66-299-135

Dental

Delta deltadentalnj.com 00-494-413

CIGNA www.cigna.com 00-367-1037

Flexible Spending Accounts (FSA)

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YSA www.myworkday.com/yale/d/home.htmld 77-352-5552; press 6

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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

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

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

You may take off up to six months total in the following categories:

- Holiday
- Sick Time
- Family Leave
- Family or Medical Leave
- Military Leave

Immediate Family Leave

You may take off for immediate family leave to care for your spouse, child, or parent with serious health conditions. Leave can be taken in any increments of 1 day. Leave will be prorated for new hires.

Maximum leave taken per 12-month period:

- Single Parent: 60 days
- Two Parent: 120 days

Retirement

Yale University Retirement Plan for Employees (Staff Pension Plan)

Assistance Excellence

You are automatically enrolled in the University's defined benefit plan on the day of employment. After a twelve- month period of service, participation is fully vested. You may choose to contribute a dollar amount, a percentage of your salary, or any dollar amount, a percentage of earnings with a qualified withdrawal. Your contributions can be made on a pre-tax basis, a Roth basis, or after-tax basis. Contributions and earnings are deferred from federal and state taxes, and contributions and earnings are not subject to the annual maximum amount.

Yale University Matching Retirement Plan

This plan matches your employee contributions up to a certain percentage of your salary. Once you complete three years of benefit service and you are eligible, the University will match your employee contributions up to that same percentage of your salary.

Yale Health

Employee + Child(ren)

Employee + Spouse or Family coverage

- Immediate Family
- Immediate Family

Yale Health Enrollment Fees

- $10.00 20 Weeks (1st year)
- $12.50 50 Weeks (per year)
- $1,000 Lifetime maximum
- $6,350/$12,700

Flexible Spending Accounts

Overlap

- 24/7 acute care, radiology, lab, and pharmacy. When your condition requires more specialized care or a hospitalization, there's an after-hours 24/7 hospital. For more information, please visit Aetna's website.

Employee + Child(ren)

Employee + Spouse or Family coverage

- 24/7 acute care, radiology, lab, and pharmacy. When your condition requires more specialized care or a hospitalization, there's an after-hours 24/7 hospital. For more information, please visit Aetna's website.

Do you have other insurance?

To learn more about ways to save, visit your.yale.edu/enroll or call 1-800-839-8366 to speak with an insurance specialist.

If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on your.yale.edu/enroll.

The University reserves the right to cancel your enrollment if you do not provide all the required information.

Your contributions and earnings are deferred from federal and state taxes, and contributions and earnings are not subject to the annual maximum amount.

Make Changes to Your Plan

You may change your contributions at any time by logging into your enrollment system. To change your contributions, enter an online user name and password, select the options you wish to change, and complete the options you wish to select. You may also make changes to your benefits by calling Yale Health at 1-800-839-8366.
Vacation and personal time accruals, and carryover maximums for your.yale.edu

Your paid time will accrue monthly based on the following:

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

Part-time employees regularly scheduled to work 20 hours or more per week are:

- Less than 1 year: Pro rata share of 2 weeks
- Immediate: 6 days:
  - Years following 12 days per fiscal year
  - 20+ years: 5 weeks
  - 5 to 9 years: 3 weeks

Four workdays between Christmas Day before Christmas

- Labor Day
- Good Friday
- Dr. Martin Luther King Jr. Day

Your contributions can be made on a pre-tax basis, a Roth (post-tax) basis, or as a contribution of after-tax dollars. Once you complete five years of University service, the Yale University Matching Retirement Plan, a 401(k) plan, will match 100% of your employee contributions up to two percent of your eligible pay. Once you complete five years of benefit service, the university will match 100% of your employee contributions up to five percent of your eligible pay.

The Yale University Retirement Plan for Employees is a defined contribution plan. The plan is a retirement income plan that offers the opportunity to contribute to your retirement savings. Once you complete five years of benefit service, the university will match 100% of your employee contributions up to five percent of your eligible pay.

You are automatically enrolled in this University-paid defined contribution retirement plan (Staff Pension Plan) at a rate of one percent of your base monthly earnings to a maximum of $5,000 per month. You have the option of purchasing voluntary short-term disability and long-term disability coverage. As an employee, you have the option of purchasing voluntary short-term disability insurance. You have the option of purchasing voluntary long-term disability insurance.

You are provided with $5,000 of basic term life insurance at no cost, as well as optional health and dental insurance. You may also purchase additional voluntary life insurance at rates based on your years of service.

Tobacco-Free Yale

Tobacco-free policies include tobacco-free environments throughout Yale, including smoking areas, and the option of enrolling in the Tobacco-Free Yale program, please visit our site.

Dental Insurance

The Yale University Medical Plan provides comprehensive dental coverage. You have the option of enrolling in the Aetna Select Plan. The chart below represents a general overview of the Yale University Medical Plan.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Employee + Spouse or Family coverage</th>
<th>Employee Only coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>$0 $25 $25 30%</td>
<td>$0 $0 $0 30%</td>
</tr>
<tr>
<td>Routine Eye Exams</td>
<td>$0 $0 $0 Not covered</td>
<td>$0 $0 $0 30%</td>
</tr>
<tr>
<td>Mental Health</td>
<td>None None None 30%</td>
<td>None None None 30%</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>None None None 30%</td>
<td>None None None 30%</td>
</tr>
<tr>
<td>Dental Services</td>
<td>80% 100% 50% 20%</td>
<td>80% 100% 50% 20%</td>
</tr>
</tbody>
</table>

Tobacco-Free Yale

Tobacco-free policies include tobacco-free environments throughout Yale, including smoking areas, and the option of enrolling in the Tobacco-Free Yale program, please visit our site.

Vision Insurance

Realizable eye care savings, the plan plus which provides allowances for frames and lenses, and the flexible plan, which includes vision services and more frequent hard and soft contact lenses as well as other enhancement services.

Life Insurance

You are provided with $25,000 of basic term life insurance at no cost, as well as optional health and dental insurance. You may also purchase additional voluntary life insurance at rates based on your years of service.

Disability Protection

Short-Term Disability

Short-term disability coverage through CIGNA. You may elect to apply for coverage at 90 days. The benefits consist of a percentage of your base monthly earnings to a maximum of 60% of your base monthly earnings.

Long-Term Disability

You are automatically enrolled in Long-Term Disability insurance at no cost to you. In the event of an approved disability, you also receive up to 90% of your pre-disability earnings or a maximum of $5,000 per month.

Ways to Save

Flexible Spending Accounts

Flexible spending accounts allow you to set aside pre-tax dollars in various categories, including medical expenses, dependent care, and transit. You may contribute up to the limit allowed by law to your Flexible Spending Account.

College Savings Plan (529)

You have the option of sponsoring a college education by opening a 529 college savings plan.

2019 My Benefits at Yale
Vacation and personal time accruals, and carryover maximums for your Yale University schedule:

- Your paid time will accrue monthly based on the following:
  - Maximum sick time carryover is 2,752 hours.
  - Maximum vacation carryover is equivalent to 2 years worth of accruals.
  - Eligible to use vacation after six months of employment.
- Part-time employees regularly scheduled to work 20 hours or more per week are eligible to use vacation:
  - Less than 1 year: Pro rata share of 2 weeks
  - 1 to 4 years: 2 weeks
  - 4 to 8 years: 3 weeks
  - 8 to 12 years: 4 weeks
  - 13 to 19 years: 5 weeks
  - 20 years or more: 6 weeks

Enjoy work/life balance with a generous Paid Time Off.

Change your contribution rate, review or update investment allowances as well as other valuable enhancements. To learn more about the Tobacco-Free Yale program, visit http://your.yale.edu/tobacco-free.

You are automatically enrolled in this University-paid defined benefit plan.

You can save for the cost of a college education by opening a 529 plan. You may contribute up to the IRS limit to a 529 plan.

You are automatically enrolled in Long-Term Disability. Short-Term Disability will cover you in the event of a short-term illness or injury. Supplemental Life Insurance of up to five times your annual salary is available up to the IRS annual maximum amount.

You are automatically enrolled in Yale University Retirement Plan for Employees. You may change your contribution rate, review or update investment allowances as well as other valuable enhancements. To learn more about the Tobacco-Free Yale program, visit http://your.yale.edu/tobacco-free.

The Health Expectations Program (HEP), is a healthcare program that enables you to build additional tax-deferred retirement savings. Once you complete two years of benefit service, the value of contributions by you and your employer are not limited by Internal Revenue Code Section 415.

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://your.yale.edu/plan-documents-notices for more information about coordination of benefits.

Do you have other insurance? If yes, please submit information to your Benefits Office. If a Preferred drug is available and an Alternative or Non-preferred drug is dispensed, you will be charged the applicable copay plus the greater of 20% of the cost or the cost for a non-preferred drug. If a Preferred drug is available, you will be charged the applicable copay. Your plan may have a preferred cost-sharing requirement. This means that if you request an Alternative or Non-preferred drug, you may be charged the applicable copay.

You can quit tobacco use. To learn more about the Tobacco-Free Yale program, visit http://your.yale.edu/tobacco-free.

Yale Health is a not-for-profit, physician-led health insurance option exclusively for members of the Yale community. Located in a state-of-the-art medical center on campus, Yale Health offers a wide range of health care services on and off campus including primary care, specialty care, inpatient care, radiology, lab and pharmacy. While some services are not covered at 100%, drugs and services can be covered at 100% in a co-payment. There is no annual deductible and no out-of-pocket maximum for any service. Below is a table outlining the applicable fees dependent on the service category:

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Benefits &amp; Services</th>
<th>Fee Period</th>
<th>Fee</th>
<th>Out-of-pocket co-pay</th>
<th>Co-pay %</th>
<th>Service Provider</th>
<th>Co-pay</th>
<th>Medicare Part B Co-pay</th>
<th>Non-Medicare Co-pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit: Care Provider (PCP)</td>
<td>Co-pay</td>
<td>10 weeks</td>
<td>$10,00</td>
<td>$0</td>
<td>100%</td>
<td>Aetna: 1</td>
<td>Aetna: 2</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Office Visit: Specialist</td>
<td>Co-pay</td>
<td>10 weeks</td>
<td>$12,50</td>
<td>$0</td>
<td>100%</td>
<td>Aetna: 1</td>
<td>Aetna: 2</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Office Visit: Other</td>
<td>Co-pay</td>
<td>10 weeks</td>
<td>$70</td>
<td>$25</td>
<td>30%</td>
<td>Aetna: 1</td>
<td>Aetna: 2</td>
<td>Aetna: 3</td>
<td>Aetna: 4</td>
</tr>
<tr>
<td>Outpatient Surgical Care</td>
<td>Co-pay</td>
<td>10 weeks</td>
<td>$200</td>
<td>$75</td>
<td>30%</td>
<td>Aetna: 1</td>
<td>Aetna: 2</td>
<td>Aetna: 3</td>
<td>Aetna: 4</td>
</tr>
<tr>
<td>Inpatient Hospitalization</td>
<td>Co-pay</td>
<td>10 weeks</td>
<td>$1,000</td>
<td>$250</td>
<td>25%</td>
<td>Aetna: 1</td>
<td>Aetna: 2</td>
<td>Aetna: 3</td>
<td>Aetna: 4</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Co-pay</td>
<td>10 weeks</td>
<td>$0</td>
<td>$0</td>
<td>100%</td>
<td>Aetna: 1</td>
<td>Aetna: 2</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Routine 2 Year Mammogram</td>
<td>Co-pay</td>
<td>10 weeks</td>
<td>$0</td>
<td>$0</td>
<td>100%</td>
<td>Aetna: 1</td>
<td>Aetna: 2</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Routine 2 Year Colonoscopy</td>
<td>Co-pay</td>
<td>10 weeks</td>
<td>$0</td>
<td>$0</td>
<td>100%</td>
<td>Aetna: 1</td>
<td>Aetna: 2</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Out-of-pocket (Maximum)</td>
<td>Co-pay</td>
<td>10 weeks</td>
<td>$1,000</td>
<td>$250</td>
<td>25%</td>
<td>Aetna: 1</td>
<td>Aetna: 2</td>
<td>Aetna: 3</td>
<td>Aetna: 4</td>
</tr>
<tr>
<td>Non-Medicare Co-pay</td>
<td>Co-pay</td>
<td>10 weeks</td>
<td>$0</td>
<td>$0</td>
<td>100%</td>
<td>Aetna: 1</td>
<td>Aetna: 2</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Medicare Part B Co-pay</td>
<td>Co-pay</td>
<td>10 weeks</td>
<td>$0</td>
<td>$0</td>
<td>100%</td>
<td>Aetna: 1</td>
<td>Aetna: 2</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

Yale Health DAW: If a Preferred drug is available and an Alternative or Non-preferred drug is dispensed, you will be charged the applicable copay plus the greater of 20% of the cost or the cost for a non-preferred drug. Your plan may have a preferred cost-sharing requirement. This means that if you request an Alternative or Non-preferred drug, you may be charged the applicable copay. Your plan may have a preferred cost-sharing requirement. This means that if you request an Alternative or Non-preferred drug, you may be charged the applicable copay. Your plan may have a preferred cost-sharing requirement. This means that if you request an Alternative or Non-preferred drug, you may be charged the applicable copay. Your plan may have a preferred cost-sharing requirement. This means that if you request an Alternative or Non-preferred drug, you may be charged the applicable copay.

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://your.yale.edu/plan-documents-notices for more information about coordination of benefits.

CLERICAL AND TECHNICAL STAFF

Yale University Retirement Plan for Employees.
Vacation and personal time accruals, and carryover maximums for paid time of program.

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.

<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 2 weeks</td>
</tr>
<tr>
<td>Sick</td>
<td>Year of hire</td>
<td>1 day per month</td>
</tr>
<tr>
<td></td>
<td>Years following</td>
<td>12 days per fiscal year</td>
</tr>
<tr>
<td></td>
<td>5 to 9 years</td>
<td>3 weeks</td>
</tr>
<tr>
<td></td>
<td>1 to 4 years</td>
<td>2 weeks</td>
</tr>
<tr>
<td></td>
<td>10+ years</td>
<td>5 weeks</td>
</tr>
</tbody>
</table>


Contributions can be made on a pre-tax basis, a Roth basis, after-tax basis, or a combination of any of the above. You can elect to contribute a flat dollar amount, a percentage of your salary, or your eligible pay.

Your contributions can be made on a pre-tax basis, a Roth basis, after-tax basis, or a combination of any of the above. You can elect to contribute a flat dollar amount, a percentage of your salary, or your eligible pay.

Your contributions can be made on a pre-tax basis, a Roth basis, after-tax basis, or a combination of any of the above. You can elect to contribute a flat dollar amount, a percentage of your salary, or your eligible pay.

Yale University Matching Retirement Plan:
- Eligible pay.
- Your contributions can be made on a pre-tax basis, a Roth basis, after-tax basis, or a combination of any of the above. You can elect to contribute a flat dollar amount, a percentage of your salary, or your eligible pay.
- Your contributions can be made on a pre-tax basis, a Roth basis, after-tax basis, or a combination of any of the above. You can elect to contribute a flat dollar amount, a percentage of your salary, or your eligible pay.
- Your contributions can be made on a pre-tax basis, a Roth basis, after-tax basis, or a combination of any of the above. You can elect to contribute a flat dollar amount, a percentage of your salary, or your eligible pay.
- Your contributions can be made on a pre-tax basis, a Roth basis, after-tax basis, or a combination of any of the above. You can elect to contribute a flat dollar amount, a percentage of your salary, or your eligible pay.
- Your contributions can be made on a pre-tax basis, a Roth basis, after-tax basis, or a combination of any of the above. You can elect to contribute a flat dollar amount, a percentage of your salary, or your eligible pay.

Yale Health:
- Yale University offers two options for medical insurance, Yale Health and Aetna. Yale Health, Yale's flagship plan, is a comprehensive health plan designed to provide extensive network of specialists drawn largely from the faculty of Yale School of Medicine. With Yale Health, emergency care is covered anywhere in the world. Afer the completion of three years of service, you may remain a member of Yale Health or you will be automatically enrolled in Aetna.
- Members enrolled in Yale Health are subject to Yale Health Plan enrollment fees. Below is a table outlining the applicable fees dependent on plan option:

<table>
<thead>
<tr>
<th>Fee Period</th>
<th>Employee</th>
<th>Employee + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>$0</td>
<td>$10.00 30 Weeks (1st year)</td>
</tr>
<tr>
<td>$0</td>
<td>$25</td>
<td>$40 Non-preferred &amp; Specialty</td>
</tr>
<tr>
<td>$0</td>
<td>$50 (waived at preferred facilities)</td>
<td>$50 (waived at preferred facilities)</td>
</tr>
<tr>
<td>$0</td>
<td>$50</td>
<td>$40 Non-preferred &amp; Specialty</td>
</tr>
<tr>
<td>$0</td>
<td>$50(1st year)</td>
<td>$50(1st year)</td>
</tr>
</tbody>
</table>

Do you have other insurance?
- Referrals are required in order to see providers other than primary care providers.
- There is a $25 co-pay for in-network visits to facilities deemed to be an Urgent Care Facility by Aetna.
- Your plan may have a preferred cost-sharing requirement. This means that if you request an Alternative or Non-preferred substitution, you will be charged by Aetna according to the plan's in-network co-pay schedule.

Flex Spending Account:
- With a Flexible Spending Account, you can reduce your income tax liability.
- You can elect to participate in a Tax-Free Health Care and/or Dependent Care account.
- The amounts you contribute are not included in your income for federal income tax purposes.
- You can choose to contribute to a pre-tax Flexible Spending Account (FSA) or a Roth FSA.

Yale Health Enrollment Fees:
- 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 a plan outside of Yale Health, you may provide information about that plan to Yale Health as the Insurance Information Update (COB) form, which can be found at http://yalehealth.yale.edu/resources/forms.
- To learn more about ways to save, visit your.yale.edu/benefits.

1. Yale Health plan provides an out-of-pocket maximum for in-network care that is less than what you may pay at another provider.
2. The amount you contribute to your plan is not included in your income for federal income tax purposes.
3. Your employer may make contributions to your plan in the following years. The amount you contribute is not included in your income for federal income tax purposes.
4. 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.
5. Your eligibility for this benefit is determined by your employer.
6. Your employer may make contributions to your plan in the following years. The amount you contribute is not included in your income for federal income tax purposes.
7. Your eligibility for this benefit is determined by your employer.
8. Your eligibility for this benefit is determined by your employer.
9. Your eligibility for this benefit is determined by your employer.
10. Your eligibility for this benefit is determined by your employer.

This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna Flex Benefits of Benefits and Flex Coverage located on the benefits website at http://your.yale.edu/plans-menus-options. The applicable plan documents govern all questions of interpretation.
Signature Benefits 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 benefits and resources to help you achieve your goals.

Home & Family
- Adoption Reimbursement Plan provides a maximum benefit of $10,000 per finalized 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 confidential 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 Benefits save you money if you take the bus, train, or vanpool to work or if you park in an off-campus parking lot when you enroll in a commuter benefit.

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.

Healthy Planet Green Benefits
- provide discounts and rebates on home solar systems, EPEAT-certified computers and more through YaleAdvantages on Workday. Visit https://your.yale.edu/green-benefits for more information to support your healthy lifestyle and a 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 on home, auto, and pet insurance through payroll deductions.

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