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 ofers 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
Signature Benefits at Yale

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Home & Family
- Adoption Reimbursement Plan provides a maximum benefit of $10,000 per finalized adoption.
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- Yale Homebuyer Program grants monetary assistance to eligible employees for purchasing a residence in designated areas of New Haven.

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- 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.

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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.

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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 many valuable benefits and resources to help you achieve your goals.

Home & Family

Adaptive Transportation Plan provides a maximum benefit of $50 per standard adoption

Scholarship for Children offers a partial college scholarship for eligible children (ages 18-23) if you work full-time for five consecutive years.

Staff Health Care Program grants monetary assistance to eligible employees for purchasing one-to-one care 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 services are available for some life issues and eligible household members.

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

Yale University offers a range of health benefits for active full-time employees, family members, and retirees.

Personal

Commuter Benefit plans cover the cost of your commute to work or from the park to an on-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 deduction.

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

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

You get paid time off every month based on the following schedule:

- Immediate
  - 0 to 9 months: 2 weeks
  - 10 to 19 years: 4 weeks
  - 20+ years: 5 weeks

Yearly

- Immediate
  - 0 to 9 months: 2 weeks
  - 10 to 19 years: 4 weeks
  - 20+ years: 5 weeks

You are automatically enrolled in the University paid defined benefit plan on your day of employment. After one year of service, you are fully vested. You may use your paid time off to care for a sick or injured family member or to attend a family event.

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

- Immediate
  - 0 to 9 months: 15 days
  - 10 to 19 years: 30 days
  - 20+ years: 45 days

Yale University Employees Retirement Plan

You are automatically enrolled in the University paid defined benefit plan on your day of employment. After one year of service, you are fully vested. You may use your paid time off to care for a sick or injured family member or to attend a family event.

You are eligible to use sick time after three months of employment.

<table>
<thead>
<tr>
<th>Service Year</th>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
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</thead>
<tbody>
<tr>
<td>Immediate</td>
<td>All</td>
<td>All</td>
<td>10 days</td>
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<tr>
<td>10 to 19 years</td>
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<td>All</td>
<td>20 days</td>
</tr>
<tr>
<td>20+ years</td>
<td>All</td>
<td>All</td>
<td>30 days</td>
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</table>

Colleges

Yale University Retirement Plan

The Yale University Retirement Plan is a 401(k) plan that matches the first 4% of your salary, up to 100% of your paycheck. You are eligible to use eligible pay after three months of employment.

You can save for the cost of a college education by opening a College Savings Plan (529)

You are automatically enrolled in this University-paid defined benefit plan on your day of employment. After one year of service, you are fully vested. You may use your paid time off to care for a sick or injured family member or to attend a family event.

You are eligible to use sick time after three months of employment.

<table>
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<th>Allotment</th>
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<td>All</td>
<td>All</td>
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</tr>
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For more information about coordination of benefits, please call 866-27-1198.

Tobacco-Free Yale takes a holistic approach to supporting your health and well-being. We offer a comprehensive benefits program designed to encourage you and your eligible family members to participate in a tobacco-free lifestyle.

You can make changes to your plan through a one-on-one advice session, and review or update your contribution rate, review or update investment options, and elect to take your target savings amount (if any) out of your account at the beginning of the next plan year.

To learn more about ways to save, visit your.yale.edu/enroll for more information about coordination of benefits.

This chart is a summary of the benefits provided under each plan. For complete details, refer to the Yale Health and Aetna websites. The amount of out-of-pocket expenses per calendar year you must pay for services before the plan pays any expenses.

1. Yale Health plan only provides out-of-area coverage for emergency and urgent care. A $25 late cancellation or no-show penalty may apply to certain cases.
2. Referrals are required in order to see providers other than primary care providers.
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5. The amount of out-of-pocket expenses per calendar year you must pay for services before the plan pays any expenses.
6. Unlimited service for up to 12 visits per year.
7. Yale Health plan only provides out-of-area coverage for emergency and urgent care. A $25 late cancellation or no-show penalty may apply to certain cases.

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To learn more about ways to save, visit your.yale.edu/enroll for more information about coordination of benefits.
Vacation and personal time accruals, and carryover maximums for schedule:

Enjoy work/life balance with a generous 3 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

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<th>Type</th>
<th>Eligibility</th>
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<td>Sick</td>
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<td>Recess</td>
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<td>Years following</td>
<td>12 days per fiscal year</td>
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<td>20+ years</td>
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| make your beneficiary designations.

change your contribution rate, review or update investment

www.tiaa.org/yale, Log in, or register for a user ID and password, by visiting

contribute a flat dollar amount, a percentage of your salary, or

employee contributions and university match are sheltered

eligible pay.

years of benefit service and attain age 45, the university will

right to a pension at age 65 (or as early as age 55, when your

Automatic Enrollment (Staff Pension Plan)

EyeMed offers two options; the Basic plan which provides

quit tobacco use. To learn more about the Tobacco-Free Yale

Tobacco-Free Yale takes a holistic approach to supporting

Tobacco-Free Yale includes wellness, support to stopping

empire Health provides extensive network of specialists drawn largely from the faculty of Yale School of Medicine. With Yale Health, emergency care is

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

medical center on campus, Yale Health offers a wide variety of health care services on-site including primary care, specialty care,

and resources geared toward helping you and your loved ones

or chronic health conditions arise.

Tobacco-Free Yale offers a health coaching program to support you when serious

Life Insurance

You are provided with $5,000 of basic term life insurance

as well as paid death and disability insurance.

Supplemental Life Insurance of $5,000 to the more you named

Disability Protection

Short-Term Disability

List of preferred facilities can be found on the Aetna member services website.

Long-Term Disability

You are automatically enrolled in Long-Term Disability coverage at an cursory to you. In the event of any approved disability, this benefit pays 60% of your annual monthly earnings as a maximum of $5,000 per month.

Ways to Save

Flexible Spending Accounts

Make a Health Spending Account, you can order into:

College Savings Plan (529)

You can use the cash from a college education to open a 529 college savings plan.

2019 My Benefits at Yale
Medical Insurance
Yale provides health plans, Yale Health, to eligible employees. Yale Health offers one plan to medical assistance: Yale Health and Aetna. Yale Health, Yale’s health plan, is a tax-preferred, fully funded health insurance option available for members of the Yale community. In addition to the university’s medical centers on campus, Yale Health offers a wide range of health care services to you and your eligible dependents. These medical centers offer a variety of services, including primary care, specialty care, non-permanent care, and pharmaceutical services. When your condition is not or is not eligible for a prescription drug plan, you may be required to pay the cost of services.

Yale Health plan only provides out-of-area coverage for emergency and urgent care. A $25 late cancellation or no-show penalty may apply to certain services. Please refer to the appropriate plan document for details on this issue.

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit the Insurance Information Update (COB) form, which can be found at www.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 document. The amount you must pay for services, after the deductible has been paid.

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Vacation and sick time vary for those hired prior to July 1, 2009. Visit your.yale.edu for more information. Your contributions can be made on a pre-tax basis, a Roth match your employee contributions up to four percent of your eligible pay. Once you complete five years of benefit service and attain age 45, the university will contribute up to two percent of your eligible pay. Once you complete five years of service, you become fully vested. Vesting gives you the right to receive benefits in the event of a qualified separation from service.

You can save for the cost of a college education by opening a College Savings Plan (529) Health Care and/or Dependent Care account. Flexible Spending Accounts (FSA) allow you to set aside tax-free dollars in a pre-tax account and use these funds to pay qualified otherwise taxable expenses. This can reduce your federal and state taxes and help you manage medical and dependent care costs. You must enroll during open enrollment to participate in the FSA plan for the next plan year.

Life Insurance

The university offers a basic amount of life insurance. The basic amount of life insurance is equal to the employee’s base earnings rate (up to $50,000) and is four times the employee’s base earnings rate (up to $100,000) on the employee’s date of hire. You have the opportunity to purchase additional coverage. This coverage is available at no cost to you. In the event of an approved death claim, the university will pay the death benefit to your beneficiaries.

Long-Term Disability

You have the option of purchasing voluntary short-term disability coverage through AFLAC. In the event of an approved death claim, this coverage provides a benefit if you are unable to work due to an accident or a non-disabling illness. The coverage provides a benefit to you if you are unable to work due to a non-disabling illness.

Tobacco-Free Yale

Quit tobacco use. To learn more about the Tobacco-Free Yale policy, visit your.yale.edu/enroll.

Flexible Spending Accounts (FSA)

Yale offers FSA programs to help you save on healthcare costs. The FSA programs are: Dependent Care FSA, Dependent Care Reimbursement Account, Health Care FSA, Long-Term Disability Reimbursement Account, Short-Term Disability Reimbursement Account, and Tuition Reimbursement. These accounts allow you to set aside tax-free dollars in a pre-tax account and use these funds to pay qualified otherwise taxable expenses. This can reduce your federal and state taxes and help you manage healthcare costs.

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

The following chart provides a summary of the benefits provided under each option. For complete details, visit your.yale.edu/enroll.

1. Yale Health is Yale University Matching Retirement Plan, a 401(k) plan. Contributions are tax-deferred or tax-free, depending on the option you have made.
2. Aetna DAW: Aetna DAW is a preferred provider organization (PPO) plan and Yale Health is an Aetna DAW member plan.
3. Aetna DAW: Yale Health is an Aetna DAW member plan.
4. 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.
5. The annual deductible per person, per plan.
6. The maximum amount you can contribute to an account in one calendar year.
7. The annual deductible per person.
8. The annual deductible per person.
9. In-vitro Fertilization and Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination. This is a benefit available at no cost, as well as accidental death and dismemberment coverage through AFLAC. In the event of an approved death claim, the university will pay the death benefit to your beneficiaries.

This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health Enrollment Fees page at your.yale.edu/enroll.

Do you have other insurance?

If you have other insurance, you may provide information to show the benefits you will receive while avoiding overpayment by either plan. Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the amount each plan will pay. This chart reflects the level of benefits covered by your current insurance plan and will convey the benefits they are entitled to while avoiding overpayment by other plans.

The chart below 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 Document located on the benefits website at your.yale.edu/bsl-plan-benefit-summary. The applicable plan documents govern all questions of interpretation.
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Vice President, Human Resources and Administration

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**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.
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