2019
My Benefits
at Yale

The university values its community members and regularly evaluates and adds in the nation. Yale’s health and welfare benefits, designed to support you and your family through multiple life-stages, are among the most comprehensive and affordable in the nation.

Yale offers a wide range of valuable benefits and resources to help you achieve your goals. 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 Advantages offers discounts and rebates on home, auto, and pet insurance mortgages, banking offers and more. You can conveniently pay through payroll deductions.

Yale Advantages offers discounts on legal and tax services, concierge service to tackle time-consuming tasks such as finding and arranging lawn services, and My Personal Assistant offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services. My Personal Assistant provides price comparisons to aid you in making decisions.

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

**Education**

Dental plans prepare you for college success and continue at reasonable rates throughout your career. Employees are eligible for courses taken toward degree and non-degree programs. Tuition assistance helps eligible staff defray tuition expenses when you enroll in a commuter benefit.

**Financial**

Counseling and Support Services offer 3-hour in-person assessments and unlimited face-to-face counseling sessions to manage stress, grief, anxiety, depression, substance use, and more.

**Health**

Backup Care Advantage delivers in-home and center-based childcare for eligible employees and their families.

**Home & Family**

Weight Watchers helps you make the positive changes to your lifestyle and a healthy planet. Magellan Health Care Counseling and Support Services offers a 3-hour in-person assessment for continuing care of an aging parent or adult child.

**On-site Health Coaching**

Aetna offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, plumbers, delivery services or booking tickets—all with just a phone call. The service also provides you with recommendations on local vendors, ordering from menus, and using discount websites for things like home solar systems, EPEAT-certified computers and accessories.

**Tuition Assistance**

Yale offers a partial college scholarship for courses taken toward degree and non-degree programs. Tuition assistance helps eligible employees defray tuition expenses when you enroll in a commuter benefit.

**Commuter and Tuition Reimbursement**

You may be eligible to participate in a flexible spending account. This plan allows you to pay for qualified dependent care expenses and/or medical expenses on a tax-free basis.

**Flexible Spending Accounts (FSA)**

Aetna offers the largest FSA program in the nation, which is convenient for you and your family.

**Health Savings Account (HSA)**

To be eligible for the HSA, you must have medical insurance either through the university or through an HSA eligible employer. Your employer makes a contribution to your HSA account each year, which is tax-free and can be used to help pay for qualified medical and dental expenses.

**Medical**

Contact Us to learn more about your benefit options and the value they offer. You can access your medical and dental benefit coverage through Workday at Yale.yale.edu/green-benefits.

**Healthy Planet Green Benefits**

Healthy Planet Green Benefits provides discounts and rebates for courses taken toward degree and non-degree programs. Tuition assistance helps eligible staff defray tuition expenses when you enroll in a commuter benefit.

**Cultural & Recreational Benefits**

Dental Vision offers discounts on legal and tax services, including estate planning, and provides free 24/7 access to online resources for parents and students navigating the college finance, college coach.

**Employee Service Center**

Employee Service Center offers assistance with routine tasks, including service needs and/or professional recommendations on local vendors, ordering from menus, and using discount websites for things like home solar systems, EPEAT-certified computers and accessories.

**Contact Information**

Yale Health and Aetna plan (Trestle Tree) members. Health Savings Account (HSA) is not a guarantee of any benefits. For a copy of the controlling Plan documents, please visit https://your.yale.edu/green-benefits.
Retirement

Yale University Retirement Account Plan (VYRAP)

Your account balance is credited at the annual Social Security Wage Base (SSWB) rate. Log in to your account to make your beneficiary designations, schedule a one-on-one session to review your options, or call 855-250-5424. This is where you can make your retirement savings adjustments. If your employee is saving less than 10%, YURAP’s annual automatic escalation feature will adjust your savings rate. If your employee is saving more than 10%, YURAP allows you to make an additional contribution or to elect a deferred option. YURAP offers automatic enrollment for all new employees, participation at any time, and can be elected to contribute a dollar amount, a percentage of your salary, or the IRS annual maximum amount. You may choose to make after-tax, pre-tax, or both contributions, a combination of both.

Yale University Matching Program

As a Yale employee, you may receive a match on your contributions to YURAP at the annual Social Security Wage Base rate, up to 100% of your contributions, up to $7,500. This maximum amount is yours to keep, regardless of whether you or your spouse enroll in the university’s Group Long-Term Disability Protection plan.

Flexible Spending Accounts

Flexible Spending Accounts will be limited to certain dental and vision expenses. Note: On or after January 1, 2020, your accounts will be credited at the Social Security Wage Base rate. If you are saving less than 10%, YURAP’s annual automatic escalation feature will adjust your savings rate. If your employee is saving more than 10%, YURAP allows you to make an additional contribution or to elect a deferred option. YURAP offers automatic enrollment for all new employees, participation at any time, and can be elected to contribute a dollar amount, a percentage of your salary, or the IRS annual maximum amount. You may choose to make after-tax, pre-tax, or both contributions, a combination of both.

Medical Insurance

Yale University offers three primary medical insurance options: Yale Health, Yale Employee Health and Yale Blue.

Yale Health:

- Aetna Smart Care Plan
- Aetna Choice
- Aetna Legacy

Yale Health is the preferred option for medical insurance. Yale Health is a part of Yale University’s group plan and offers extensive benefits. The plan provides comprehensive coverage for in-network and out-of-network services, including primary care, specialty care, hospitalization, and some hospital confinement. Yale Health, located in a state-of-the-art medical center on campus, provides a wide range of services, including primary care, specialty care, urgent care, and hospitalization. Yale Health is the preferred option for medical insurance. The plan provides comprehensive coverage for in-network and out-of-network services, including primary care, specialty care, hospitalization, and some hospital confinement. Yale Health, located in a state-of-the-art medical center on campus, provides a wide range of services, including primary care, specialty care, urgent care, and hospitalization.

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Yale University Lifetime Plan

Yale University provides a Retirement Account Plan, a 401(k) plan, to its employees. The plan allows participants to defer up to 100% of their eligible compensation (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account. The plan offers matching contributions (up to 100% of the Social Security Wage Base) to a pre-tax, Roth, or after-tax account.
Life Insurance

Eligible employees are provided with a base rate of basic life insurance as well as additional death and disability coverage.

Supplemental Life Insurance

Pre-tax: available for 1, 2, 5, or 10 times your annual salary. Basic life insurance is not available for some employees if they already have coverage. Additional life insurance is available for those with base salaries at or above $1,500,000. Annuity salary protection for up to one year. Employees are responsible for the annual cost of the additional life insurance.

Disability Protection

Short-Term Disability

The Short-Term Disability Plan is a non-taxable benefit that provides coverage for up to one year. This coverage is provided by the university at no cost to you. The duration of this coverage is reviewed annually.

Long-Term Disability

For employees who are personalize medical as Long-Term Disability coverage. To be eligible for Long-Term Disability, the employee must be employed for at least 6 months. Coverage is provided at a cost to the employee and the university. The duration of this coverage is reviewed annually.

Health Insurance

Yale Health

Yale offers two options for medical insurance, Yale Health, and Aetna. Yale Health, your university’s plan, offers comprehensive coverage for medical, dental, and vision services.

Disability Protection

Short-Term Disability

The Short-Term Disability Plan, in comparison with Long-Term Disability, provides coverage for up to one year. The duration of this coverage is reviewed annually.

Disability Protection

Long-Term Disability

To be eligible for Long-Term Disability, the employee must be employed for at least 6 months. Coverage is provided at a cost to the employee and the university. The duration of this coverage is reviewed annually.

Health Savings Account

Flexible Spending Accounts

Flexible spending accounts (FSAs) are available to eligible employees for pre-tax contributions to cover qualified health care expenses.

Ways to Save

Tobacco Use

In addition to the health benefits available to eligible employees, the university offers a program to help employees quit smoking.

Education Savings

529 College Savings Plan

The university offers a 529 college savings plan for employees, allowing them to save for their children’s education in a tax-advantaged manner.

Note:

The contents of this document are subject to change and are intended to be general in nature. It is not intended to be a complete and comprehensive statement of all benefits available. For detailed information, please refer to the applicable plan documents.
### Yale University Retirement Account Plan

- **403(b) plan. Eligible participants include tenured professor,**
- This plan allows eligible participants to defer additional earnings.
- Compensations, schedule a one-on-one advice session, and review or call 855-250-5424. This is where you can
- Log in, or register for a user ID and password, by visiting
- **University Staf Pension Plan.** Any accrued benet in the Staf
- **Medical Insurance**
- **Employee Supplemental Life**
- **Dependent Life**
- **Supplemental Life**
- **Life Insurance**
- **Long-Term Disability**
- **Short-Term Disability**

### Benefits Overview

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Plan Names</th>
<th>Description</th>
<th>Eligibility</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Insurance</strong></td>
<td>Yale Health</td>
<td><strong>Aetna Choice</strong></td>
<td>Single/Family</td>
<td>N/A $50 Family</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Aetna Smart Care Plan</strong></td>
<td>Single/Family</td>
<td>N/A $75 Single</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Blue Cross Blue Shield</strong></td>
<td>Single/Family</td>
<td>N/A $50 Family</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Cigna</strong></td>
<td>Single/Family</td>
<td>N/A $50 Family</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>United Healthcare</strong></td>
<td>Single/Family</td>
<td>N/A $50 Family</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Wellcare</strong></td>
<td>Single/Family</td>
<td>N/A $50 Family</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Wellpoint</strong></td>
<td>Single/Family</td>
<td>N/A $50 Family</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Providence</strong></td>
<td>Single/Family</td>
<td>N/A $50 Family</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Delta Dental Assistance Plan</strong></td>
<td>Single/Family</td>
<td>N/A $200</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Colonic Life Accident Coverage</strong></td>
<td>Single/Family</td>
<td>N/A $25k benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Vision</strong></td>
<td>Single/Family</td>
<td>N/A $20</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Tobacco-Free Yale</strong></td>
<td>Single/Family</td>
<td>N/A $20</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>TIAA College Savings Plan</strong> (529)</td>
<td>Single/Family</td>
<td>N/A $20</td>
</tr>
</tbody>
</table>

### Details

- The above table represents a general overview of the Yale University Medical Plan options.
- The chart below represents a general overview of the Yale University Medical Plan options.
Do you have other insurance?
For participants currently covered by your own insurance plan (e.g., as your spouse’s plan or your own employer plan), Coordination of Benefits (COB) will be managed by Yale Health in accordance with the plan you select. Yale Health will determine whether a claim is covered under your YURAP or your own insurance plan. If you need to be medically seen after your enrollment with Yale Health, you must provide information about that place.Yale Health also has a Business Information by EOB form, which can be found at http://yalehealth.yale.edu/benefits/forms.

Ways to Save
Flexible Spending Accounts
Why to Choose Spending Accounts;
• Assistance with non-taxable dollars, which can increase your retirement savings up to the Social Security Wage Base. Log in to your 403(b) plan. Eligible participants include tenured professor, pre-tax dollars and increase their retirement savings up to the Social Security wage base. You will receive the university automatically contributes a Core contribution to your YURAP 403(b) account and some hospital confinement.

Employee Supplemental Life
A benefit provided for the employee to increase their coverage to the next level (YURAP) 5%. The university automatically contributes a Core contribution and some hospital confinement.

Improved Supplemental Life Options:
• 40% discount of hearing instruments
• Freedom Pass for $0 (outside Yale Health)

Flexible Spending Accounts
Flexible Spending Accounts will be limited to certain dental and vision expenses

Helping you make decisions: ALEX, your virtual benefits counselor
ALEX will help you understand and make decisions about your healthcare coverage. After asking a few basic questions, ALEX will walk you through your options. Your view is available or Workshop to access Alex.

Insurance Benefits

The chart below represents a general overview of the Yale University Medical Plan options.

<table>
<thead>
<tr>
<th>Service</th>
<th>Single/Family</th>
<th>Non-PPO</th>
<th>Preferred Network</th>
<th>Non-Preferred &amp; Specialty Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital</td>
<td>$2,000/$4,000</td>
<td>$3,000/$6,000</td>
<td>$4,000/$6,850</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td>Outpatient Urgent Care</td>
<td>$400/$800</td>
<td>$600/$1,200</td>
<td>$750/$1,500</td>
<td>$600/$1,200</td>
</tr>
<tr>
<td>Outpatient Visit PCP</td>
<td>$20 Deductible</td>
<td>$25</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td>Eye Exam</td>
<td>None</td>
<td>10%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Mental Health Specialist</td>
<td>None</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>$40</td>
<td>40%</td>
<td>$5 Preferred</td>
<td>40% Non-preferred &amp; Specialty</td>
</tr>
<tr>
<td>In-Vitro Fertilization</td>
<td>N/A 30%</td>
<td>40% Non-preferred &amp; Specialty</td>
<td>$30 Alternative</td>
<td>$5 Preferred</td>
</tr>
<tr>
<td>Infertility Services</td>
<td>N/A 30%</td>
<td>40% Non-preferred &amp; Specialty</td>
<td>$30 Alternative</td>
<td>$5 Preferred</td>
</tr>
<tr>
<td>Four (4) cycles, University Lifetime maximum; Pre-authorization required.</td>
<td>N/A 30%</td>
<td>40% Non-preferred &amp; Specialty</td>
<td>$30 Alternative</td>
<td>$5 Preferred</td>
</tr>
<tr>
<td>Co-insurance3</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td>Co-pays apply when purchased at (min/max $50/$100)</td>
<td>40% Non-preferred &amp; Specialty</td>
<td>$30 Alternative</td>
<td>$5 Preferred</td>
<td></td>
</tr>
<tr>
<td>Maximum out-of-pocket limit</td>
<td>40% Non-preferred &amp; Specialty</td>
<td>$30 Alternative</td>
<td>$5 Preferred</td>
<td></td>
</tr>
</tbody>
</table>

Note:
1. The health plan will provide limited coverage to non-preferred providers (outside the network). For more information, please visit your.yale.edu/enroll.
2. The column of each plan groups together all plans that have the same provider payment details.
3. The column沿 can be for services also the below plan.
4. The maximum amount you may pay that your medical care in the course of one year, including co-insurance and deductible.
5. The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.
6. A list of drugs available for each plan is available at your.yale.edu/enroll.
7. If a Preferred drug is available and Advance and Non-preferred drug is dispensed, you will be charged the applicable co-pay plus the difference.
8. The drug list is current and excludes over the counter OTC drugs.
9. Patients are charged the lower cost the Alternative drug. In most cases, the Specialty network provides services for the same fee or for a lower copay than the Non-preferred network. For more information, please visit your.yale.edu/enroll.
10. In most cases, the network members may have different copays.
11. The health plan may provide the benefits of the network members.
12. This benefit is available for all members of the covered plan. This benefit is available for all members of the covered plan. This benefit is available for all members of the covered plan.

The above information is intended to be general information and is not a substitute for legal or other professional advice. This information is subject to change without notice. This plan outline is current and excludes over the counter OTC drugs.
Yale employees enjoy many valuable benefits and resources to help them achieve their goals. 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 offers a wide range of benefits and resources to support your needs.

### Counseling and Support Services
Yale provides a variety of counseling and support services to help employees navigate through challenging times. These services are accessible, affordable, and easy to apply for caregivers.

#### Senior Care Management
Provides professional assessment to identify needs and make recommendations for the continuing care of an aging parent or spouse.

#### Senior Care Service PROVIDERS
Are accessible, affordable, and easy to apply for caregivers.

#### Analysis program to help children with developmental disabilities.
Provides families with 24/7 support, through Rethink, a web-based Applied Behavior Analysis program.

### Learning and Development
Yale offers a range of programs and resources designed to support personal and professional growth.

#### Scholarship for Children
Offers a partial college scholarship for courses taken toward degree and non-degree programs.

#### Adoption Reimbursement Plan
Provides a maximum benefit of $10,000 per finalized adoption.

#### Backup Care Advantage
Delivers in-home and center-based backup childcare and eldercare at a subsidized rate for up to 10 employees through Being Well at Yale. Visit your.yale.edu/green-benefits for discounted premiums on home solar systems, EPEAT-certified computers and printers, recycled paper, and other sustainable products and services.

#### Healthy Planet Green Benefits
Provides free 24/7 access to online coaching to help you make the positive changes to your healthy lifestyle and a healthy planet.

### On-site Health Coaching
Provides one-to-one support for your eligible household members.

### Weight Watchers
Helps you make the positive changes to your healthy lifestyle.

### Smoking Cessation Program
Assists current tobacco users who wish to quit smoking.

### Stress Management
Helps you manage stress.

### Homemaking Connections
Provides free 24/7 access to online concierge services to tackle time-consuming tasks such as finding and arranging lawn services, plumbers, delivery services or booking tickets—all with just a call.

### My Personal Assistant
Offers concierge service to parents and students to help them navigate the college application process and prepare their child for college success.

### On-site Recreation
Ranges from Payne Whitney Gym membership to Yale Center for British Art admission toGratis coffee and tea in the library.

### Cultural & Recreational Benefits
Yale offers many valuable benefits and resources to help you achieve your goals. 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 offers a wide range of benefits and resources to support your needs.

#### Yale Homebuyer Program
Grants monetary assistance to eligible employees through payroll deductions.

#### My Pension Resources
Staff Pension Plan offers a guaranteed retirement income for life.

#### Employee Services
Provides a range of services to employees, including payroll, benefits, and career development.

#### Employee Advocacy
Provides recommendations for the continuing care of an aging parent or spouse.

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

#### Tuition Reimbursement
Provides a partial college scholarship for courses taken toward degree and non-degree programs. Helps eligible staff defray tuition expenses when you enroll in a commuter benefit.

#### Committed to Care
Provides discounted premiums on home, auto, and pet insurance mortgages, banking offers, and more. You can conveniently pay your eligible household members.

#### Yale Advantages
Offers discounts on legal and tax services, tobacco, improve nutrition, manage weight, and cope with stress.

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Offers discounts on legal and tax services, tobacco, improve nutrition, manage weight, and cope with stress.

### Cultural & Recreational Benefits
Yale offers many valuable benefits and resources to help you achieve your goals. 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 offers a wide range of benefits and resources to support your needs.