Yale provides 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, Signature Benefits at Yale offer a range of options to support your needs.

### Signature Benefits at Yale

#### Committed to Your Health

- **Backup childcare and eldercare at a subsidized rate for up to 10 hours per year.**
- **Backup Care Advantage** delivers in-home and center-based care.
- **Adoption Reimbursement Plan** provides a maximum benefit of $10,000 per finalized adoption.
- **On-site Health Coaching** for Yale Health and Aetna plan (Trestle Tree) members. Health coaching helps to manage chronic medical conditions, quit smoking, reduce stress, and lose weight and live a healthier lifestyle. Learn more about a comprehensive plan that helps you make the positive changes to your health.
- **Counseling and Support Services** offers one-to-one support for a wide range of life-issues including elder care. Magellan Health Care provides resources for a wide range of services.
- **Cultural & Recreational Benefits** range from Payne Whitney Gym facilities to access to Yale’s renowned libraries and connections through homeschool activity programs.

#### Financial Benefits

- **Tuition assistance** helps eligible staff defray tuition expenses for up to six consecutive years.
- **Scholarship for Children** offers a partial college scholarship for up to 5 hours per month, per eligible child.
- **Homework Connections** provides extra academic support (grades K–12) from professional tutors and teachers.
- **Tuition Reimbursement Program** includes support (grades K–12) from professional tutors and teachers to help with academic performance.
- **Senior Care Management** offers a 3-hour in-person professional assessment to identify needs and make decisions for the continuing care of an aging parent or spouse.

#### Specialty Benefits

- **Yale Homebuyer Program** offers a guarantee of any benefits. For a copy of the controlling Plan documents, please visit your.yale.edu. A copy of the Governing 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 agreement.

#### Additional Benefits

- **My Personal Assistant**, available through payroll deductions, offers discounts on legal and tax services, legal representation in state and federal courts, identity theft protection, the Apple purchase program, travel services, genealogical services, and more.
- **Home & Family**, through Being Well at Yale, offers access to Weight Watchers and other health programs.
- **Healthy Planet Green Benefits** provide discounts on solar panels, electric vehicles, and more.
- **Employee Tax Benefits** include mortgage, banking offers, and more. You can pay your taxes and take advantage of these offers through YaleAdvantages on Workday. Visit your.yale.edu/green-benefits for more information.

Yale’s health and welfare benefits, designed to support you and your family, include impressive signature benefits. Now is the time to take charge of your health and financial well-being by learning more about your full benefits. Contact your Employee Services representative for more information.
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 Lindauer
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

eligibility criteria, please review your child’s college access and enrollment application designed for college finance, applications and options.

Healthcare

Counseling and Support Services provides one-on-one support in dealing with chronic medical conditions. Magellan Health Care counseling services are available at no cost to you and eligible beneficiaries. Onsite Small Group Counseling provides support sessions for discounted premiums on home, auto, and pet insurance for eligible employees through payroll deductions. YaleAdvantages provides free 24/7 access to online plumbers, delivery services or booking tickets—all with just a phone call. The service also provides price comparisons to aid other company (grades K–12) from professional tutors and teachers for up to 5 hours per month, per eligible child.

Senior Care Management offers a professional assessment to identify needs and make recommendations for the continuing care of an aging parent or other care needed. Family and Friends Counseling provides one-to-one support for a range of life-issues including elder care. Magellan Health Care offers a 3-hour in-person professional assessment to identify needs and make recommendations for the continuing care of an aging parent or other care needed.

Telemedicine offers concierge service to tackle time-consuming tasks such as booking and arranging leisure services, groceries, delivery services or booking dinners—all with just a phone call. The service also provides pre-approval for and clinical advice for many medical needs. Colonial Life provides professional recommendations in dietary needs and make recommendations for the consuming care of aging parents or spousal caregivers. Yale Health’s Team offers professional assessment to identify needs and make recommendations for the continuing care of an aging parent or other care needed. Magellan Health Care provides one-to-one support for a range of life-issues including elder care. Magellan Health Care provides counseling services are available at no cost to you and eligible beneficiaries. Magellan Health Care counseling services are available at no cost to you and eligible beneficiaries.

Financial Assistance

tuition assistance helps eligible staff defray tuition expenses for up to six consecutive years. For more information, visit the www.careadvantage.com/yale 800-327-9240

Employee Benefits

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 and resources.

Warmest regards,

Janet Lindner
Vice President, Human Resources and Administration

For more information, visit the It’s Your Yale website at www.yale.edu/your.yale.edu
Retirement
Yale University Retirement Account Plan (YRAAP)

University Contributions
You are automatically enrolled at age 25 if you are a part-timer, or at age 28 if you are a full-timer, and the university will match 100% of your contributions, up to $4,000. The university will contribute a 1% match for the first 1% of your salary, and a 50% match for the next 4% of your salary.

Retirement Plan
This plan allows eligible participants to defer additional compensation, schedule a one-on-one advice session, and review or increase their retirement savings up to the current IRS limit, if already contributing the maximum to a pre-tax dollars and increase their retirement savings up to the maximum allowed provided they are enrolled in the Yale Teachers Retirement Plan.

Flexible Spending Account
Flexible spending accounts allow you to set aside pre-tax dollars and increase your savings rate. 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%, you can make an additional opportunity to increase your coverage to the next level (includes deductible)4

Medical Insurance
Yale University offers two options for medical insurance, Yale Health and Aetna. Yale Health, a select few plans, is not-for-profit, physician-owned and some hospital confinement.

Family
Eligible employees are provided with $50,000 of basic term coverage, for those earning over $150,000 is contributory. The chart below represents a general overview of the Yale University Medical Plan options.

University Staf Pension Plan
Any accrued benefit in the Staf Pension Plan can be converted to a 403b plan account set up, and is contingent on enrollment in the Aetna Smart Care plan.

Disability coverage. In the event of an approved disability, the benefit pays 60% of your base monthly earnings. Coverage is provided by the university at no cost to you.

Vacation and Leave
Medicine, or faculty or staff with base salary at or above the current IRS limit, if already contributing the maximum to a pre-tax dollars and increase their retirement savings up to the maximum allowed provided they are enrolled in the Yale Teachers Retirement Plan. This plan allows eligible participants to defer additional compensation, schedule a one-on-one advice session, and review or increase their retirement savings up to the current IRS limit, if already contributing the maximum to a pre-tax dollars and increase their retirement savings up to the maximum allowed provided they are enrolled in the Yale Teachers Retirement Plan.
Life Insurance

Eligible employees are provided with a base of basic life insurance or as-cost, as well as optional death and disability coverage.

Supplemental Life Insurance:

Employees may elect to purchase additional life insurance in amounts of up to 10 times your annual salary to a maximum of $2 million.

Disability Protection

Short-Term Disability:

The Short-Term Disability plan, in conjunction with sick pay, provides salary protection for up to six weeks of partial disability due to a non-work-related illness or disability. This coverage is provided by the university at no cost to you.

Long-Term Disability:

As an employee, you are automatically enrolled in a Long-Term Disability coverage. In the event of a non-work-related disability, the benefit pays a flat rate of your base monthly earnings. Coverage is provided as a cost to you at no cost to you.

Flexible Spending Accounts

Flexible Spending Accounts will be limited to certain dental and vision services. Note: You can save for the cost of a college education by opening a Flexible Spending Account.

Yale Health

Choose Your Plan:

- Single $1,600/$2,200 (single or family)
- Single $2,000/$2,600 (single or family)
- Family $2,600/$3,200

- Single $2,000/$2,600
- Family $2,600/$3,200

- Single $2,000/$2,600
- Family $2,600/$3,200

AETNA Legacy Choice

- Single $3,000/$6,000
- Family $6,000/$12,000

- Single $3,000/$6,000
- Family $6,000/$12,000

- Single $3,000/$6,000
- Family $6,000/$12,000

AETNA Choice

- Single $3,000/$6,000
- Family $6,000/$12,000

- Single $3,000/$6,000
- Family $6,000/$12,000

- Single $3,000/$6,000
- Family $6,000/$12,000

30% Preferred

- Single $400
- Family $750

40% Non-preferred & Specialty

- Single $75
- Family $175

40% Non-preferred

- Single $75
- Family $175

- Single $75
- Family $175

Certain Preventive Rx Covered at 100%

- Single $100
- Family $150

Outpatient Surgery

- Single $1,500
- Family $3,000

- Single $1,500
- Family $3,000

- Single $1,500
- Family $3,000

Advocacy Services

- Single $20
- Family $40

- Single $20
- Family $40

- Single $20
- Family $40

Inpatient

- Single $100 outside Yale
- Single $25 inside Yale

- Single $100 outside Yale
- Single $25 inside Yale

- Single $100 outside Yale
- Single $25 inside Yale

Outpatient Visits

- Single $20
- Single $25

- Single $20
- Single $25

- Single $20
- Single $25

Preventive Care

- Single $0
- Family $0

- Single $0
- Family $0

- Single $0
- Family $0

2019 My Benefits at Yale
### Yale University Retirement Account Plan

#### Core Contribution
- The university automatically contributes a Core contribution whether or not you contribute to the Plan.

#### University Contribution
- 5%. The university automatically contributes a Core contribution of $5,000 per year (subject to annual IRS limits).

#### Flexibility and Choice
- You may increase, decrease, or stop your contribution to make your beneficiary designations.

### Make Changes to Your Plan

#### Increase by 1%.
- If your contribution rate is below 5%, it will increase to 5%.
- If your contribution rate is above 5%, but less than 10%, it will increase by 1%.
- The feature will adjust your savings rate. If your employee contribution rate is above 10%, it will decrease by 1%

#### Core and/or Supplemental Contributions
- The university automatically contributes a Core contribution to your YURAP 403(b) account. You can contribute up to 100% of your salary, with a maximum of $20,000 per year (subject to annual IRS limits).

### Beneficial Benefit Features

#### Disability Coverage
- In the event of an approved disability, the plan will pay 60% of your salary, up to $20,000 per year.

#### Life Insurance
- You have the option of purchasing 25,000 or 50,000 spousal coverage.

#### Vision Insurance
- EyeMed Vision offers two options: the Basic plan and the Deluxe plan with additional benefits.

#### Dental Insurance
- The Delta Dental Assistance Plan provides coverage for dental services and some hospital confinement.

### Additional Benefits

#### EquityLink Savings Plan
- You can save for the cost of a college education by opening a 529 college savings plan for yourself or family members.

#### Tobacco-Free Workplace
- Tobacco Free Yale takes a holistic approach to supporting Yale community.

### Plan Summary of Benefits
- The chart below represents a general overview of the Yale University Medical Plan options.

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>Deductible</th>
<th>Annual Out of Pocket Limit</th>
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<td>$20</td>
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<td>Emergency Room</td>
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<td>$0</td>
<td>$600</td>
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<tr>
<td>Imaging</td>
<td>$20</td>
<td>$60</td>
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<td>$600</td>
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<tr>
<td>Surgery</td>
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<tr>
<td>Inpatient</td>
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<tr>
<td>Surgery</td>
<td>$20</td>
<td>$60</td>
<td>$0</td>
<td>$600</td>
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### Plan Summary of Benefits and Plan Documents
- Plan Summary of Benefits and Plan Documents located on the benefits website at yalehealth.yale.edu/resources/forms which can be found at http://yalehealth.yale.edu/resources/forms.

### Additional Resources
- For complete details, refer to the Yale Health and Aetna Brochures.
- Call 866-237-1198.

### Tobacco-Free Workplace
- Tobacco Free Yale takes a holistic approach to supporting Yale community.
CElera to enroll and make investment elections. Eligible participants include tenured professor, faculty, and certain academic personnel.

Yale University 457(b) Deferred Election
You can make pre-tax contributions to the 457(b) plan, which are tax deferred until withdrawal. Contributions are generally 1% of base pay, subject to a maximum of $25,000 and a $100,000 aggregate balance limit.

Make Changes to Your Plan
If your employee contribution rate is below 5%, it will increase to 5%; and, if your employee earnings are not taxed until withdrawn. The Roth 403(b) feature will adjust your savings rate. If your employee earnings are not taxed until withdrawn. The Roth 403(b) feature will adjust your savings rate.

Retirement
Yale's flagship plan, is a not-for-profit, physician-owned health insurance provider. It offers comprehensive benefits for employees and their families, including medical, dental, vision, and prescription drug coverage.

Benefit Enhancements 2019
Some employees hired before July 1, 2015 may have the option of purchasing Supplemental Life Insurance of up to six times your annual salary. Your employer will pay up to $150,000 per year for single coverage and up to $300,000 per year for family coverage.

Dental Insurance
Yale paid Basic Life insurance is available to employees and their dependents. Coverage is offered through Blue Cross Blue Shield of California (outside the campus) or through Delta Dental (on-campus). You can choose from three benefit levels: Basic, Standard, and Premium.

Health Insurance
Yale Health & Aetna Changes for 2019
The chart below represents a general overview of the Yale University Medical Plan options. For complete details, refer to the Yale Health and Aetna Plan Summary of Benefits and Plan documents located on the benefits website at http://your.yale.edu/plan-documents-notices. The applicable plan document governs all questions of interpretation.

Ways to Save
Flexible Spending Accounts
W Yale Health Spending Account, you can reserve your money for a range of medical expenses at 100% of after-tax expenses. You may use your Waltham Office to a Health Care FSA or Dependent Care FSA account.

College Savings Plan (529)
You can use pre-tax dollars to save for college expenses by opening a 529 college savings plan. This can be used to pay for qualified education expenses at eligible institutions.

Tobacco-Free Yale
Tobacco-Free Yale takes a holistic approach to supporting a healthy and safe working environment and promotes a culture of well-being among our faculty and staff through policies and initiatives focused on tobacco prevention and cessation.

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. Visit your.yale.edu or Workday to access Alex.
Contact Information

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Contact</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
<td>800-633-4252</td>
</tr>
<tr>
<td>Dental</td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
<td>888-711-4686</td>
</tr>
<tr>
<td>Vision</td>
<td><a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a></td>
<td>877-494-4130</td>
</tr>
<tr>
<td>Life</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
<td>66-253-6662</td>
</tr>
<tr>
<td>Disability Insurance</td>
<td><a href="http://www.coloniallife.com">www.coloniallife.com</a></td>
<td>00-325-4362</td>
</tr>
<tr>
<td>Basic Health Insurance</td>
<td><a href="http://www.tiaa.org">www.tiaa.org</a></td>
<td>55-250-5424</td>
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<tr>
<td>Pay Flex</td>
<td><a href="http://www.payflex.com">www.payflex.com</a></td>
<td>888-330-7333</td>
</tr>
<tr>
<td>Life Insurance Plan</td>
<td><a href="http://www.benefind.com">www.benefind.com</a></td>
<td>800-343-6533</td>
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<tr>
<td>Accidental Insurance</td>
<td><a href="http://www.generichealth.com">www.generichealth.com</a></td>
<td>877-880-0282</td>
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<tr>
<td>Employee Assistance</td>
<td><a href="http://www.yale.edu/green-benefts">www.yale.edu/green-benefts</a></td>
<td>203-432-0246</td>
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<tr>
<td>Travel</td>
<td><a href="http://www.tripinsurance.com">www.tripinsurance.com</a></td>
<td>888-511-9388</td>
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<tr>
<td>Critical Illness</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
<td>66-253-6662</td>
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<tr>
<td>Employees Assistance</td>
<td><a href="http://www.magellanassist.com">www.magellanassist.com</a></td>
<td>00-327-9240</td>
</tr>
<tr>
<td>Disability Management</td>
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<td>00-327-9240</td>
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<tr>
<td>Long Term Care Plan</td>
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<td>77-242-2737</td>
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<td>Long Term Disability</td>
<td><a href="http://www.careadvantage.com">www.careadvantage.com</a></td>
<td>77-242-2737</td>
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<td>Medicare Help Plan</td>
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Contact Information is subject to change, so please check with the Plan Document for the most current information. This is a summary of the Plan, which is considered a legal agreement and is not a substitute for the Plan Document. For a copy of the Plan Document, please contact your benefits advisor.