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 offers a wide range of programs and services to meet your needs.

## Tuition Assistance
Yale offers a partial college scholarship for up to 5 hours per month, per eligible child. This benefit supports the education of your college-bound child(ren) if you work full-time for your eligible household members.

## Homework Connections
Homework Connections provides free 24/7 access to online coaching to manage chronic medical conditions, quit tobacco, improve nutrition, manage weight, and cope with stress.

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

## Counseling and Support Services
Counseling and Support Services deliver in-home and center-based backup childcare and eldercare at a subsidized rate for up to 10,000 per finalized adoption. This benefit delivers a maximum benefit for 10,000 per finalized adoption.

## Adoption Reimbursement Plan
Adoption Reimbursement Plan offers a maximum benefit and is designed to help eligible staff defray tuition expenses for your eligible college-bound child(ren) if you work full-time.

## Magellan Health Care
Magellan Health Care offers resources for a wide range of life-issues including elder care. This benefit is accessible, affordable, and easy to apply for caregivers.

## Weight Watchers
Weight Watchers helps you make the positive changes to your healthy lifestyle and a healthy planet.

## Yale Health and Aetna
Yale Health and Aetna plan (Trestle Tree) members have access to On-site Health Coaching, Counseling and Support Services, Adoption Reimbursement Plan, and Magellan Health Care. This benefit helps eligible staff defray tuition expenses for your eligible college-bound child(ren) if you work full-time.

## PayFlex
PayFlex offers a payroll deduction service for discounted premiums on home, auto, and pet insurance mortgages, banking offers and more. You can conveniently pay your Financial Benefits on Workday.

## YaleAdvantages
YaleAdvantages offers discounts on legal and tax services, mortgages, banking offers and more. You can conveniently pay your Financial Benefits on Workday.

## Your Pension Resources
Your Pension Resources offers a telephone call. The service also provides price comparisons to aid you in making financial decisions.

## My Personal Assistant
My Personal Assistant offers concierge service to tackle time-consuming tasks such as searching for a car, finding a lawyer, comparing prices for home solar systems, EPEAT-certified computers and peripherals, finding a babysitter, and more.

## Yale Green Benefits
Yale Green Benefits offers work-life benefits for water transportation, such as carpooling, vanpooling, or riding the Metro North rail. This benefit helps parents and students navigate the college application and admission processes.

## College Coach
College Coach helps you make the positive changes to your healthy lifestyle and a healthy planet.

## Yale Homebuyer Program
Yale Homebuyer Program offers a partial college scholarship for up to 5 hours per month, per eligible child. This benefit supports the education of your college-bound child(ren) if you work full-time for your eligible household members.

## Advocacy Services
Advocacy Services offers access to professional assessment to identify needs and make referrals to appropriate services.

## Senior Care Management
Senior Care Management helps parents and students navigate the college application and admission processes.

## Telemedicine
Telemedicine offers concierge service to tackle time-consuming tasks such as searching for a car, finding a lawyer, comparing prices for home solar systems, EPEAT-certified computers and peripherals, finding a babysitter, and more.

## Accident
Accident offers emergency medical services, such as air and ground ambulances, critical care transport, and medical evacuation.

## 403 (b) Plans
403 (b) Plans offer a retirement savings plan that is funded by your employer and provides tax advantages to employees.

## Flexible Spending Accounts (FSA)
Flexible Spending Accounts (FSA) offer a pre-tax way to pay for certain expenses, such as child care, Dependent Care, and Health Care.

## Employee Services
Employee Services offers payroll deduction service for discounted premiums on home, auto, and pet insurance mortgages, banking offers and more. You can conveniently pay your Financial Benefits on Workday.

## Benefits at Yale—
Benefits at Yale—

## Contact Information
Contact Information offers concierge service to tackle time-consuming tasks such as searching for a car, finding a lawyer, comparing prices for home solar systems, EPEAT-certified computers and peripherals, finding a babysitter, and more.

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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 and this communication, the Plan document will control.
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.

Walmart regards,
Janet Lindner
Vice President, Human Resources and Administration
Signature Benefits at Yale

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

Educational

- Tuition Assistance provides tuition benefit to eligible employees enrolled in degree and non-degree programs.
- Employees are eligible for borrowing privileges at one of Yale’s renowned libraries.
- Yale Homebuyer Program offers special benefits to eligible employees for purchasing an apartment or house in the city.
- Scholarships for Children offers a partial college scholarship for your eligible college-bound child(ren) if you work full-time for six consecutive years.
- Tuition Waivers offers tuition waivers for courses taken toward degree and non-degree programs.

Financial

- Signature Benefits at Yale offers a range of financial benefits including an Employee Savings Plan (ESPP), Pay Flex, Payroll Savings Plan, and Payroll Savings Plan for Child Care and Education.
- Yale Health and Aetna plan (Trestle Tree) members can receive counseling sessions and coaching to help manage chronic medical conditions, quit smoking, improve nutrition, manage weight, and cope with stress.
- Accident offers a benefit for eligible employees for accidental injury, illness, or death.
- Colonial Life offers a variety of insurance plans including life insurance, disability insurance, and critical illness insurance.
- TIAA offers retirement planning and investment services to eligible employees.
- Advocacy Services offers professional representation for covered beneficiaries.

Health

- Counseling and Support Services offers a wide range of services including access to Magellan Health’s 24/7 on-demand counseling service and up to 10 counseling sessions per year.
- Magellan Health Services offers a range of life-issues including elder care.
- Senior Care Management offers a 3-hour in-person professional assessment to identify needs and make recommendations for the continuing care of an aging parent or spouse.
- Child Development Support provides federal funding to support early childhood development for eligible employees of family and household care employees.
- Adoption Reimbursement Plan provides reimbursement for adoption expenses, including legal, counseling, and other costs.
- Stress Management offers programs to help employees reduce stress and improve their overall health.
- Being Well at Yale offers programs to help employees lose weight and live a healthier lifestyle.
- Weight Watchers offers discounts on legal and tax services, and programs for parents to help their children with developmental disabilities. The interventions, based on clinical best practices, are accessible, affordable, and easy to apply for employees.

Healthy Planet Green Benefits provides discounts and rebates on renewable energy products and services, and resources for a wide range of environmental initiatives.

Personal

- PayFlex provides benefits to eligible employees for purchasing an apartment or house in the city, including benefits such as energy-efficient appliances and HomeAway/Rentals.
- Yale Homebuyer Program offers special benefits to eligible employees for purchasing an apartment or house in the city.
- My Personal Assistant offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, plumbing, delivery services, and personal tasks—all with just a phone call.
- Employee Service Center offers a guarantee of any benefits. For a copy of the controlling Plan document, please visit your.yale.edu/green-benefits.

For more information, visit the It’s Your Yale website at your.yale.edu.
The chart below represents a general overview of the Yale University Medical Plan options.

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network Deductible 2</th>
<th>Co-Insurance3</th>
<th>Pay 4</th>
<th>Co-Pay 5</th>
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<tbody>
<tr>
<td>Inpatient Hospital</td>
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<tr>
<td>Outpatient Surgical</td>
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<td>Acute Care</td>
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<td>Routine Eye Exams</td>
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<td>Ophthalmology</td>
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<td>Dental</td>
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<td>In-Vitro Fertilization &amp; ART</td>
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<td>In-Network Deductible Alternate</td>
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Note: 1-year maximum of $5,000 per single/family.

Medical Insurance

Yale University offers two options for medical insurance: Yale Health and Aetna.

Yale Health’s flagship plan, is a non-profit, physician-owned health maintenance organization for the Yale community. Located in a state-of-the-art medical center in New Haven, Yale Health offers a wide variety of medical services on-site including primary care, specialty care, urgent care, and pharmacy. When your condition requires specialized care or12 specialty treatment, there is an extensive network of specialists drawn largely from the Yale faculty.

Aetna Choice offers two options; the Basic plan which is covered anywhere in the world. Alternately, you may choose to enroll in the Optional plan, which is not covered outside of the United States.

Yale University offers a flexible spending account (FSA) which allows you to set aside pre-tax dollars for out-of-pocket medical expenses. This account can be used to pay for eligible medical expenses such as prescription drugs, copayments, deductibles, and over-the-counter medications.

You can contribute up to 6% of your base salary, with no evidence of insurability required. If you contribute at least 5% of your base salary, you will receive a $1,000 matching contribution into your retirement account.

If you currently have a life insurance policy with no policy value, you have the option of purchasing a new policy with no policy value. The one-time deposit is applicable to new policy deposits. The maximum deposit is $750.

You have the option of purchasing an additional life insurance policy for your family members at no cost. The maximum deposit is $500 for parents and $750 for children.

If you are currently enrolled in Supplemental Disability coverage, you have the option of purchasing additional disability coverage at no cost. The maximum deposit is $500.

You have the option of purchasing health insurance for your dependent children under the age of 26 at no cost. The maximum deposit is $500.

You have the option of purchasing a dental insurance policy at no cost. The maximum deposit is $500.

You have the option of purchasing a vision insurance policy at no cost. The maximum deposit is $500.

You have the option of purchasing a retirement plan at no cost. The maximum deposit is $500.

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You have the option of purchasing a retirement plan at no cost. The maximum deposit is $500.

Retirement

Yale University Teachers’ Retirement Account Plan (YURAAP)

This plan allows eligible participants to defer a portion of their base salary in a tax-advantaged manner.

When you contribute to an HSA, your use of a Healthcare Savings Account (HSA) will be tax-free. This money can be used to pay for eligible medical expenses such as prescription drugs, copayments, deductibles, and over-the-counter medications.

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You have the option of purchasing a retirement plan at no cost. The maximum deposit is $500.
403(b) plan. Eligible participants include tenured professor, This plan allows eligible participants to defer additional make your beneficiary designations.

change your contribution rate, review or update investment of earnings with a qualified withdrawal. Each July, if you are earnings are not taxed until withdrawn. The Roth 403(b) combination of both.

contributions, all Roth 403(b) after-tax contributions, or a Core contribution whether or not you contribute to the Plan. Security Wage Base (SSWB). You will receive the university will match 100% of your contributions, up to such as a pre-tax contribution to your YURAP 403(b) account and You are automatically enrolled to save 5% of your eligible pay (YURAP).

Retirement

EyeMed Vision offers two options; the Basic plan which With the Delta Dental Assistance Plan, there is no annual 

EyeMed is exclusive dental carrier for Yale University. Dental Insurance

and some hospital confinements. pre-tax payroll contributions (subject to annual IRS limits).

participate in the Aetna Smart Care Plan and elect an HSA, Personal Accident) plan through our Aetna program. If you (with Health Savings Account and

Aetna Smart Care Yale’s flagship plan, is a not-for-profit, physician-

Health and Aetna. Yale University offers two options for medical insurance, Yale

Yale Health offers a wide variety of health care extensive network of specialists drawn largely from the faculty.

requires more specialized care or a hospitalization, there’s an services on-site including primary care, specialty care, 24/7 on campus, Yale Health offers a wide variety of health care.

Benefit Enhancements 2019

You also have the option of

Applying to Employer-Sponsored Disability:

Full Time Regular Employee

60% of Average Earnings over Base Pay Year

Medical Retirement Program

Disability Protection

Short-Term Disability

The Short-Term Disability plan, in conjunction with Sick Pay, provides salary protection for up to six weeks incurred due to a non-work related illness or disability. This coverage is provided by the university as a core benefit.

Long-Term Disability

You are automatically enrolled or Long-Term Disability coverage. In the event of a permanent disability, the benefit pays 60% of your base monthly earnings. Coverage is provided to an active or retiree up to age 65. Supplemental coverage, the three months are not covered.

Supplemental Life Insurance: $2,000,000 (formerly $1,500,000)

Supplemental Life Insurance:

You are currently enrolled in Supplemental

$1,600 for family.

$800 for single

$200 co-pay

Surgery

$300 co-pay

Imaging

Teladoc

To learn more about the Tobacco-Free Yale program, please

call 866-237-1198.

To learn more about the Tobacco-Free Yale program, you can

visit your.yale.edu

and refer to the chart below for a general overview of the Yale University Medical Plan options.

For more information about the Yale Health plan, visit

www.yalehealth.com

or Workday to access Alex.

Note: Failure to disclose this information may affect the terms of your enrollment. retroactive in nature, apply to the group insurance you have in force at the time and you are covered at the time.

The chart below represents a general overview of the Yale University Medical Plan options.
times the Social Security Wage Base. Log in to
pre-tax dollars and increase their retirement savings up to the
-elections, schedule a one-on-one advice session, and review or
www.tiaa.org/yale
Log in, or register for a user ID and password, by visiting

feature will adjust your savings rate. If your employee
combinations, all Roth 403(b) after-tax contributions, or a
You may increase, decrease, or stop your contribution to
Flexibility and Choice
Security Wage Base (SSWB). You will receive the university
5%. The university automatically contributes a Core contribu-
participate in the Aetna Smart Care Plan and elect an HSA,

Your annual salary to a maximum of 2,000,000.

$1,600 for family.

In-network deductible
$200 co-pay
$0
Aetna Choice

• Improved Supplemental Life Options:

You are automatically enrolled in Supplemental
in the event of an approved disability, the
Disability Protection

The Short-Term Disability plan, in conjunction with Sick Pay,

Disability coverage. In the event of a permanent disability, the
Long-Term Disability

Eligible employees are provided with 50,000 of basic term
dependent life insurance at no cost, as well as accidental death and
Dependent Life

Some employees hired before July 1, 2015 may have
the university will provide a one-time deposit, of 500, 750,

Aetna Legacy

As an employee, you are automatically enrolled in Long-Term

The university provides a one-time deposit, of 500, 750,

Aetna Choice

If you are currently enrolled in Supplemental

improved supplemental life options effective

Improved Supplemental Life Options:

Improved Supplemental Life Options:

Improved Supplemental Life Options:

Improved Supplemental Life Options:

The university will provide a one-time deposit, of 500, 750,

Aetna Choice

Yale University offers two options for medical insurance, Yale

University Staf Pension Plan. Any accrued beneft in the Staf

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Aetna Legacy

If you are currently enrolled in Supplemental

improved supplemental life options effective

Improved Supplemental Life Options:

Improved Supplemental Life Options:

Improved Supplemental Life Options:

Improved Supplemental Life Options:

The university will provide a one-time deposit, of 500, 750,
Do you have other insurance?

For dependents, eligibility for the Yale University Medical Plan (YUMP) is determined on a case-by-case basis. Co-coverage is typically on the University plan and primary coverage on an independent plan (e.g., your spouse’s employer plan). Co-coverage in excess of the University plan deductible will be payable by your co-insurance carrier. If you sign up for both plans, please contact your benefits office for details.

Yale’s flagship plan, is a not-for-profit, physician-led health insurance option exclusively for members of the Yale community. "Employee only" coverage under this program is free and some hospital confinements.

Medical Insurance

With the Delta Dental Assistance Plan, there is no annual deductible and no out-of-pocket maximum for covered services. "Employee only" coverage under this program is free and requires more specialized care or a hospitalization, there’s an unlimited in-network deductible. Pre-existing conditions are not covered for the first 12 months of coverage and some hospital confinements.

Employee Supplemental Life

If you are currently enrolled in Supplemental Life insurance at no cost, as well as accidental death and dismemberment coverage.

As an employee, you are automatically enrolled in Long-Term Disability Protection. Coverage is provided by the university at no cost to you. Absence due to a non-work related illness or disability. This coverage is provided by the university at no cost to you.

Disability Protection

The Short-Term Disability plan, in conjunction with Sick Pay, provides up to 60 days of 60% of your eligible pay during which they were participants of the Yale 403(b) plan. Eligible participants include tenured professor, current IRS limit, if already contributing the maximum to a saving less than 10%, YURAP's annual automatic-escalation account. In addition, you can also fund the account with afer-tax contribution option provides for tax-free withdrawal

40% discount of hearing exims and set pricing on hearing aids at Target or Sears Optical.

Amplifon Discount Program

• 40% discount of hearing exims and set pricing on hearing aids at Target or Sears Optical.

To learn more about ways to save, visit your yale ads.

Ways to Save

Flexible Spending Accounts

When in a Flexible Spending Accounts, you pre-tax contributions toward reimbursement of eligible out-of-pocket expenses. For example, the plan will be to the Yale Health Care Cost Department for review.

If you are enrolled in the HSA, your use of a Health Savings Account will be in the form of funds and out-of-pocket maximum.

College Savings Plan (529)

You can use flexible and college savings by opening a College Savings Plan (529). You can also contribute to family members.

Tobacco-Free Yale

Tobacco-Free Yale takes a holistic approach to supporting non-tobacco health and wellness programs and services. In addition to covering your annual best care without cost to you and a HSA扣款 for substance abuse prevention and treatment. The Health Savings Account (HSA) is a tax-advantaged savings account set up, and is contingent on enrollment in the Aetna Smart Care plan. See Yale Health website and plan document for details.

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 yearly adu (or Workday to access Alex.

Note:

1. The Health and Wellness website at http://www.yalehealth.yale.edu/coverage to learn more about the Tobacco-Free Yale program, please visit our website.

2. The amount you must pay for services after the deductible has been met.

3. The maximum amount you can pay toward cost of your medical care in one calendar year, including copays and deductibles.

4. If you have the University plan as your primary coverage, please refer to your insurance information for details.

5. A 25% co-pay applies for Acupuncture, and Acupuncture visits may be covered if reviewed for medical necessity.

6. This may include partial payment of mammograms, pap tests, or other preventive services.

7. The University Health Network covers all costs (before meeting the deductible) for HSA eligible services.

8. All plans are subject to the applicable plan document and applicable state and federal laws. The insured events and benefits can vary by state and plan details.

9. For members covered by more than one insurance plan (such as in-state and out-of-state students and faculty), benefits coverage is provided by the University plan for the first 12 months of coverage and some hospital confinements.

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### Contact Information

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<tr>
<th>Category</th>
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</tbody>
</table>

The university values its community members and regularly evaluates and adds new benefits 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. The university offers a variety of ways to make the most of your benefits, including on-site coaching, telemedicine, and comprehensive mental health services.