Warmest regards,

[Contact information]

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Yale University's health and welfare benefits, designed to support you and your family through multiple life-stages, are among the most comprehensive and affordable available. These benefits include impressive signature benefits that offer a wide range of services 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 provides many valuable benefits and resources to help you achieve your goals. Whether you are looking to take charge of your health, plan for your retirement, or make the most of your time at Yale, our benefits are designed to meet your needs at every stage of your life.

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 as a contract or guarantee of any benefits. For a copy of the controlling Plan documents, please visit your.yale.edu.

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[Contact 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 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**

A Collegereek program prepares your child for college success and offers a wide range of enrichment programs designed for college theme, applications and admission processes.

**Health**

**Counseling and Support Services** provide resources to help with stress, sleep issues including the care. Magellan Health care counseling resources are available at no cost to you and your eligible household.

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**Homework Connections** offers a personal tutor to help with homework. Bethel tutors provide free 24/7 access to online-based instruction with one-on-one support for your eligible college-bound child(ren).

**Counseling and Support Services** provide resources for a wide range of issues such as substance abuse, legal, tax, financial, and more.

**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, and physical activity.

**Telephone and Online counseling** sessions are confidential and at no cost to you and your eligible household.

**Senior Care Management** helps parents and legal guardians navigate the continuing care of an aging parent or the continuing care of an aging parent or the legal guardianship process. The service also provides resources for those who care for an aging family member.

**Vice President, Human Resources and Administration**

Janet Lindner
Retirement

Yale University Retirement Account Plan (YURA/Plan)

Contribution Information
You are automatically enrolled at 3% of your eligible pay as your pre-tax contribution. You may change your contribution percentage at any time.

If your contribution rate is below 5%, it will increase to 5%; and, if your employee contribution rate is above 5%, but less than 10%, it will increase by 1%.

The university automatically contributes a flat benefit of 5% of eligible earnings below 10% of base salary and 5% above the Social Security Wage Base (SSWB).

You will receive the university Cost of Living adjustment to your 5% employee contribution at year-end.

Flexibility and Choice
You may increase, decrease, or stop your contribution to the Plan.

You may choose to make all pre-tax
Contributions and some hospital confinement.

Colonial Life Accident Coverage will also be provided, free of cost.

If you participate in the Aetna Smart Care Plan and elect an
Personal Accident (SA) plan through our Aetna program.

Aetna Choice

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

Tobacco-Free Yale takes a holistic approach to supporting Yale
students, faculty, and staff by offering various programs and

There are several programs and

You have the option of purchasing an additional
benefit.

You are provided with $50,000 of basic term life
insurance. In the event of an approved disability, the benefit
amount will be reduced by the amount of Social Security Disability Income.

You are automatically enrolled in Long-Term Disability Protection

You can withdraw or reduce your contribution to the Plan at any time.

The Plan offers a 100% match of your contribution up to a maximum amount. You may choose to make all pre-tax
Contributions and increase your retirement savings up to the
maximum amount.

You may choose to make a
Conservation Account (RITA) contribution if you meet IRS limits.

Retirement

Tobacco-Free Yale offers

2019 My Benefits at Yale

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

Annual out-of-pocket limit

In-Network Deductible

Out-of-Network Deductible

Preventive & Diagnostic 100%

Co-pay prior to plan deductible. See

Legacy Aetna Choice

Out-of-Network Benefits

In-Network

Co-Insurance

Out-of-Network

Co-pays apply when purchased at

Inpatient Hospital

Outpatient Surgical

Prescription Drugs

Day and Outpatient Care

Urgent Care

Mental Health Specialist

Inpatient Behavioral Health

Physical therapy: $20

Chiropractic: up to 12 visits per year,

Out-of-Network

N/A 30% 30% 30%

Preferred drug is the same chemical entity/active ingredient as the Non-preferred drug.

College Savings Plan (529)

529 college savings plan for yourself or family members.
Medical Insurance
Yale University offers a variety of options for medical insurance. Yale Health and Aetna.
Yale Health: Yale offers a drug plan and a supplemental vision plan. You can also review your choices for coverage at your own discretion.
Yale University Retirement Account Plan: Yale Health offers a wide variety of health care options, including primary care, specialty care, and hospital care. For more information, visit the Yale Health website or contact the Plan office.

Tobacco-Free Yale
Yale University offers a variety of options for supporting Tobacco-free policies. Choosing a Tobacco-Free Environment makes Yale Health a more healthy place for all employees, and the benefits are well worth it for everyone.

Disability Protection
Long-Term Disability
This is automatically included in Long-Term Disability coverage. In the event of a temporary disability, the benefits pay out of base monthly salary. Coverage is provided in the event of a disability resulting in a loss of income.

Life Insurance
Basic Life: You are provided with $40,000 of basic term life insurance, at no cost to you, as well as accidental death and dismemberment insurance.

Supplemental Life Insurance: Employee Supplemental Life: The employee has the option of purchasing Supplemental Life Insurance at a lower cost, to a maximum of $200,000.

Supplemental Disability Insurance: Employee Long-Term Disability: The employee has the option of purchasing Long-Term Disability Insurance at an additional cost, to a maximum of $200,000.

Dependent Life: You have the option of purchasing $50,000 or $100,000 of coverage for your spouse or children.

Vision Insurance
EyeMed offers two options: the Basic plan, which provides basic vision coverage, and the Enhanced plan, which also covers eye exams and more frequent eyewear purchases in addition to other valuable enhancements.

Dental Insurance
Enroll in Dental to receive comprehensive dental care at the University of Iowa.
The chart below represents a general overview of the Yale University Medical Plan options.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Yale Health 1</th>
<th>Aetna Choice</th>
<th>Aetna Choice</th>
<th>Aetna Choice</th>
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<tbody>
<tr>
<td>In-Network Deductible</td>
<td>$0</td>
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<td>$20</td>
<td>$20</td>
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<tr>
<td>Out-of-Network Deductible</td>
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<td>$1,500</td>
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<td>Prescription Drugs</td>
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<td>Preventive Care</td>
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<td>Diagnostic X-ray/Lab</td>
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<td>Urgent Care</td>
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<td>Included</td>
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<td>Chiropractic</td>
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<td>Included</td>
<td>Included</td>
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<tr>
<td>Teladoc</td>
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<td>Vision Insurance</td>
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<tr>
<td>Life Insurance</td>
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<td>Long-Term Disability</td>
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<tr>
<td>Tobacco-Free Yale</td>
<td>N/A</td>
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<td>Included</td>
<td>Included</td>
</tr>
</tbody>
</table>

**Dependent Life Insurance**
- $25,000 or $50,000 spousal coverage
- Employee Supplemental Life Insurance of up to six times your salary

**College Savings Plan (529)**
- Features lifetime maximums of $2,000
- Subject to yearly maximums

**Delta Dental**
- Exclusive dental carrier for Yale University
- Offers many optional dental plan options
- Includes comprehensive services for adults, children, and dependents

**Vision Insurance**
- Covers a variety of vision-related services
- Includes annual exams, eyeglasses, and contact lenses

**Teladoc**
- Offers on-demand, in-home medical care
- Provides virtual visits with licensed physicians

**Chiropractic**
- Covers routine and emergency care
- Includes annual exams, treatments, and consultations

**Vision Insurance**
- Covers routine and emergency care
- Includes annual exams, treatments, and consultations

**Life Insurance**
- Provides financial protection for your loved ones
- Includes optional rider options for additional coverage

**Long-Term Disability**
- Offers comprehensive coverage for extended absences due to illness or injury
- Provides a percentage of your salary during the disability period

**Tobacco-Free Yale**
- Offers comprehensive support for tobacco cessation
- Includes smoking cessation programs and resources

**Coordination of Benefits (COB)**
- Ensures that you receive the appropriate coverage
- Helps you understand your healthcare choices

**Flexible Spending Account**
- Allows you to save on healthcare costs
- Helps you avoid overpayment by either plan

**Access to Resources**
- Access to Workday to manage your benefits
- Online access to ALEX
- Help you understand and make decisions about your healthcare

**Ways to Save**
- Reduce your taxable income
- Improve your financial health

**For More Information**
- Visit the Yale Health website
- Review your plan documents and notices

**Closed to New Employees**
- Effective July 1, 2023

**For Further Assistance**
- Contact the Benefits Department
- Visit the Benefits website

**ALEX**
- Provides personalized advice based on your health status
- Helps you make informed decisions about your healthcare
Do you have other insurance? If you’re enrolled in a health plan other than Yale’s University Medical Plan, you may have a primary payer. If you have another plan, you must provide information about that plan to receive benefits. For members covered by more than one insurance plan, applicable plan documents govern all questions of interpretation.

Flexible Spending Accounts

Flexible Spending Accounts are pre-tax accounts that you can use to pay for qualified medical and dependent care expenses. You may contribute up to the IRS limit to a Health Savings Account, which provides tax-free earnings and tax-free withdrawals for qualified expenses. You may also contribute pre-tax dollars and increase their retirement savings up to the IRS maximum.

YURAP (Years of Urban Retiree and Palo Alto Plan)

Yale University 403(b) Retirement Plan

This 403(b) plan is a tax-deferred option to save for retirement. To learn more about the Tobacco-Free Yale program, please visit your.yale.edu. To learn more about ways to save, visit your.yale.edu.

Ways to Save

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For more information, visit the It’s Your Yale website at your.yale.edu

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 variety of options to meet your needs.

Backup Care Advantage delivers in-home and center-based backup childcare and eldercare at a subsidized rate for up to 10 eligible household members.

Child Development Support provides families with 24/7 counseling sessions are confidential and at no cost to you and your eligible household members.

YaleHomebuyer Program offers a 3-hour in-person professional assessment to identify needs and make recommendations for the continuing care of an aging parent or spouse.

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.

The interventions, based on clinical best practices, provide a maximum benefit of $10,000 per finalized adoption.

Yale offers a partial college scholarship to help children with developmental disabilities. The interventions, based on clinical best practices, provide a maximum benefit of $10,000 per finalized adoption.

The Adoption Reimbursement Plan provides one-to-one support for parents and students navigating the college application and admission processes.

There is no cost to you and your eligible college-bound child(ren) if you work full-time for your eligible household members.

The Family Surgery Assistance Program (FSA) offers a partial college scholarship to help parents and students navigate the college application and admission processes.

The Tuition Reimbursement Plan offers a $10,000 annual benefit to help parents and students navigate the college application and admission processes.

Counseling and Support Services provides resources for a wide range of impairments to support (grades K–12) from professional tutors and teachers.

Homework Connections provides free 24/7 access to online tutoring, homework help, and other educational resources.

The Yale Health and Aetna plan (Trestle Tree) members to manage weight, and cope with stress.

Teladoc telemedicine through Workday offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, home improvements, or home security.

My Personal Assistant offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, home improvements, or home security.

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