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.

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.
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.

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 package.

### Educational Benefits
- **Collegiate Breaks** prepare your child for college success and help you navigate the college finance, application, and admissions process.
- **Homework Assistance** provides 4-7 hours of residential support, including online classes and virtual resources.
- **Scholarship for Children** offers a partial college scholarship for eligible college-bound children if you meet certain income requirements.

### Health
- **Counseling and Support Services** provides one-to-one support for eligible household members. Counseling sessions are confidential and at no cost to you and your eligible household members.
- **Homework Connections** provides free 24/7 access to online tutoring and support services.
- **Senior Care Management** offers a 3-hour in-person assessment of living situations and needs, and a personal safety plan.
- **Bright Horizons** offers comprehensive child care services.
- **Teladoc** provides telemedicine services.
- **My Personal Assistant** offers personal and professional support services.
- **My Benefts** offers comprehensive benefits and resources.

### Financial Benefits
- **Backup Care Advantage** provides discounted premiums on home, auto, and pet insurance for eligible employees purchasing a residence in designated areas of New Haven.
- **Commuter Benefits** save you money if you take the bus, train, or vanpool to work or if you park in an off-campus parking lot.
- **Cultural & Recreational Benefits** range from Payne Whitney Gym memberships to Yale Center for British Art admission to Sigma Benefts at Yale—

### Community Benefits
- **Employee Services** provides resources and services for employees through Being Well at Yale. Visit beingwell.yale.edu/
- **Healthy Planet Green Benefits** offers energy-efficient solar systems and EPEAT-certified computers and monitors for more information to support your healthy lifestyle and a healthy planet.
- **Pay Flex** offers flexible spending accounts (FSA) for health and dependent care.
- **Delta** provides dental insurance for eligible employees.
- **EyeMed** provides vision insurance for eligible employees.

### Work/School Benefits
- **Homework Connections** offers free online tutoring and support services for eligible children.
- **Senior Care Management** provides one-to-one support for the continuing care of an aging parent or spouse.
- **Senior Care Management** offers a personal assistant for eligible employees.
- **Healthy Planet Green Benefits** offers energy-efficient solar systems and EPEAT-certified computers and monitors for more information to support your healthy lifestyle and a healthy planet.
- **Pay Flex** offers flexible spending accounts (FSA) for health and dependent care.
- **Delta** provides dental insurance for eligible employees.
- **EyeMed** provides vision insurance for eligible employees.

### Contact Information
- **My Benefts** offers comprehensive benefits and resources.
- **My Personal Assistant** offers personal and professional support services.
- **My Benefts** offers comprehensive benefits and resources.
- **Pay Flex** offers flexible spending accounts (FSA) for health and dependent care.
- **Delta** provides dental insurance for eligible employees.
- **EyeMed** provides vision insurance for eligible employees.

For more information, visit the It's Your Yale website at your.yale.edu.
Yale University Retirement Account Plan

YURAP is a combination of both a 457(b) and 403(b) plan. Contributions to the YURAP are on a pre-tax basis and allow you to contribute up to 100% of your eligible earnings up to $28,000. The university will match 100% of your contributions, up to 5%. In addition, the university will match 50% of contributions between 5% and 10% of your salary. You are automatically enrolled to save 5% of your eligible earnings each pay period. You may increase, decrease, or stop your contribution to the Plan at any time. Pre-tax contributions and university match are not taxed until withdrawn. The Roth 403(b) plan is a sheltered retirement account where contributions and earnings are not taxed until withdrawn. You may choose to make all pre-tax contributions or elect a fat dollar contribution to the Plan. Pre-tax employee contributions and university match are not taxed until withdrawn.

Flexible and Convenient

With the university's benefit program, you can choose to participate in any or all of the following:
- Delta Dental is the exclusive dental carrier for Yale University.
- The plan also includes vision coverage through Delta Vision.
- Aetna Smart Care Plan offers comprehensive medical insurance at no cost, as well as accidental death and dismemberment coverage.
- Personal Accident plan through our Aetna program.
- Teladoc is the exclusive provider of Employee Assistance Program (EAP) services.
- There's an extensive network of specialists drawn largely from Yale Health.
- There are on-site care services including primary care, specialty care, and urgent care.
- There is a walk-in clinic on campus.
- Yale Health offers on-site care services for all faculty, staff, and their dependents.
- To learn more about the Tobacco-Free Yale program, please visit tobacco.yale.edu. The program offers resources and programs to help individuals stop smoking.

Tobacco-Free Yale

Yale University's Tobacco-Free program is intended to support faculty, staff, and students in reducing or eliminating tobacco use and qualify for lower contributions on healthcare.

Flexible Spending Account

Ways to Save

To learn more about ways to save, visit your.yale.edu/enroll or use Workday to access ALEX.

ALEX will help you understand and make decisions about your healthcare offering.

Ways to Save

To learn more about ways to save, visit your.yale.edu/enroll or use Workday to access ALEX.

ALEX will help you understand and make decisions about your healthcare offering.

Health Savings Account

In-Network Benefits

Out-of-Network Benefits

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

For members covered by more than one insurance plan (such as your employer plan and your spouse's employer plan), see the Insurance Information Update (COB) form, which can be found at http://your.yale.edu/plan-documents-notices. The chart below represents a general overview of the Yale University Medical Plan options.

Note: The chart below represents a general overview of the Yale University Medical Plan options.
### Medical Insurance

<table>
<thead>
<tr>
<th>Plan</th>
<th>Preventive Care</th>
<th>Inpatient Hospital</th>
<th>Outpatient Surgical</th>
<th>Diagnostic X-ray/Lab</th>
<th>Ambulatory Surgery</th>
<th>Infertility Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yale Health (includes deductible)</td>
<td><strong>$0 $0 $0 $0</strong></td>
<td><strong>$750 $750 $750 $750</strong></td>
<td><strong>$2,000/$4,000</strong></td>
<td><strong>$2,000/$4,000</strong></td>
<td><strong>$2,000/$4,000</strong></td>
<td><strong>$20,000 University Lifetime maximum; Pre-authorization required.</strong></td>
</tr>
<tr>
<td>Yale Health (preferred)</td>
<td><strong>$25 $25 $25 $25</strong></td>
<td><strong>$150 $150 $150 $150</strong></td>
<td><strong>$1,500/$3,000</strong></td>
<td><strong>$1,500/$3,000</strong></td>
<td><strong>$1,500/$3,000</strong></td>
<td><strong>$2,000 University Lifetime maximum; Pre-authorization required.</strong></td>
</tr>
<tr>
<td>Yale Health (alternative)</td>
<td><strong>$75 $75 $75 $75</strong></td>
<td><strong>$300 $300 $300 $300</strong></td>
<td><strong>$3,000/$6,000</strong></td>
<td><strong>$3,000/$6,000</strong></td>
<td><strong>$3,000/$6,000</strong></td>
<td><strong>$4,000 University Lifetime maximum; Pre-authorization required.</strong></td>
</tr>
</tbody>
</table>

Note: Co-pays apply when purchased at In-Network Benefit. 

### Disability Protection

- **Long-Term Disability**: For any enrollee in a covered plan, the benefit pays 70% of covered earnings. Coverage is provided to you on an escalating to $70,000. Supplemental coverage, for those earning over $70,000 is available.

### Life Insurance

- **Basic Life**: You are provided with two of your base month's earnings as coverage. A maximum of $50,000 can be purchased.

### Tobacco-Free Yale

Tobacco-Free Yale offers a range of options for supporting Yale students, faculty, and staff by offering various programs and resources to support healthy living and promote a smoke-free environment. Federal- and state-mandated programs are available. For a list of these programs, please visit the following link: [Yale Health website](http://yalehealth.yale.edu/).

### Vision Insurance

- **Dental Insurance**: Offers comprehensive dental benefits for Faculty and Staff.

### Tobacco-Free Yale

- **College Savings Plan (529)**: Offers a range of options for supporting Yale students, faculty, and staff by offering various programs and resources to support healthy living and promote a smoke-free environment. Federal- and state-mandated programs are available. For a list of these programs, please visit the following link: [Yale Health website](http://yalehealth.yale.edu/).

### Disability Protection

Long-Term Disability offers various benefits to Yale University employees. To learn more about ways to save, visit [Yale Health website](http://yalehealth.yale.edu/).
You may increase, decrease, or stop your contribution to the Plan. Any change to your contribution to the Plan will take effect in the following payroll period. You can also elect to increase your Retirement Plan contributions to the Plan in order to have a greater earning potential. This is where you can increase by 1%. If your employee saving less than 10%, YURAP's annual automatic-escalation feature will adjust your savings rate. If your employee saving more than 10%, YURAP's annual automatic-escalation feature will adjust your savings rate. If your employee saving more than 10%, YURAP's annual automatic-escalation feature will adjust your savings rate.

You can also fund the account with pre-tax dollars and increase their retirement savings up to the Social Security Wage Base (SSWB). You will receive the university contribution. University Contribution:

- **Pre-tax Dollars**:
  - University Pre-tax Contribution
  - University Pre-tax Contribution
  - University Pre-tax Contribution

- **Post-tax Dollars**:
  - University Pre-tax Contribution
  - University Pre-tax Contribution
  - University Pre-tax Contribution

- **Other Benefits**:
  - University Pre-tax Contribution
  - University Pre-tax Contribution
  - University Pre-tax Contribution

You may choose to enroll in the University Pre-tax Retirement Plan (YURAP). Eligible participants include tenured professor, current IRS limit, if already contributing the maximum to a 403(b) plan. Eligible participants include tenured professor, current IRS limit, if already contributing the maximum to a 403(b) plan. Eligible participants include tenured professor, current IRS limit, if already contributing the maximum to a 403(b) plan. Eligible participants include tenured professor, current IRS limit, if already contributing the maximum to a 403(b) plan.

You can also contribute to your HSA, the university will provide a one-time deposit, of $500, to your HSA. This deposit will be provided to your HSA at any time, and can elect to contribute a flat dollar amount in any pay period. This deposit will be provided to your HSA at any time, and can elect to contribute a flat dollar amount in any pay period. This deposit will be provided to your HSA at any time, and can elect to contribute a flat dollar amount in any pay period. This deposit will be provided to your HSA at any time, and can elect to contribute a flat dollar amount in any pay period.

**Tobacco-Free Yale Program**

To learn more about the Tobacco-Free Yale program, please visit your.yale.edu/enroll. You also have the option of participating in the Tobacco-Free Yale program, and can elect to contribute a flat dollar amount in any pay period. This deposit will be provided to your HSA at any time, and can elect to contribute a flat dollar amount in any pay period. This deposit will be provided to your HSA at any time, and can elect to contribute a flat dollar amount in any pay period. This deposit will be provided to your HSA at any time, and can elect to contribute a flat dollar amount in any pay period.

**Health Benefits**

Yale's flagship plan, is a not-for-profit, not-for-benefit plan. It is a not-for-profit, not-for-benefit plan. It is a not-for-profit, not-for-benefit plan. It is a not-for-profit, not-for-benefit plan.

- **Major Restorative**
  - 50% of charges
  - 50% of charges
  - 50% of charges

- **Dental Insurance**
  - 100% coverage
  - 100% coverage
  - 100% coverage

- **Vision Insurance**
  - 80% of charges
  - 80% of charges
  - 80% of charges

- **Disability Protection**
  - 60% of base monthly earnings
  - 60% of base monthly earnings
  - 60% of base monthly earnings

**Coordination of Benefits (COB)**

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please complete the Health Insurance Portability and Accountability Act (HIPAA) Disclosure Form. You are required to complete the Health Insurance Portability and Accountability Act (HIPAA) Disclosure Form. You are required to complete the Health Insurance Portability and Accountability Act (HIPAA) Disclosure Form.

To learn more about ways to save, visit your.yale.edu/enroll. You can save for the cost of a college education by opening a 529 college savings plan for yourself or family members. You can save for the cost of a college education by opening a 529 college savings plan for yourself or family members. You can save for the cost of a college education by opening a 529 college savings plan for yourself or family members.
Flexibility and Choice

This plan allows eligible participants to defer additional contributions to their YURAP 403(b) account (YURAP) of up to 100% of base salary, with a maximum annual limit of $25,500. Contributions are sheltered from federal and state taxes; contributions and earnings accumulate on a tax-deferred basis.

If your employee contribution rate is below 5%, it will increase to 5%; and, if you exceed that level, your savings rate will adjust accordingly. If your employee contribution rate is below 5% of your base annual salary, it will increase to 5%.

Pre-tax dollars and increase their retirement savings up to the maximum amount allowable under federal law. You are automatically enrolled in Long-Term Disability Insurance at a rate of 60% of your base monthly earnings. Coverage is provided at no cost to you, and your premium is paid by the University. You have the option to purchase additional coverage by calling 866-237-1198.

Yale University offers a variety of other benefits, including:

- **Tobacco-Free Yale**: The University has a 100% smoke-free policy that applies to all University-owned buildings and vehicles. All University employees and students are expected to comply with this policy.
- **Aetna Choice**: This plan offers comprehensive coverage for medical and dental services, with a network of providers nationwide. You can choose from two plan options:
  - **Aetna Choice**: This plan offers a wide range of coverage options, including preventive care, hospitalization, and specialty care services. You can select a plan with or without a Health Savings Account (HSA). For more information, visit [http://your.yale.edu/enroll](http://your.yale.edu/enroll).
  - **Aetna Medicare Advantage (with Health Savings Account)**: This plan is designed for Medicare-eligible individuals and offers additional benefits, such as prescription drug coverage and vision care. For more information, visit [http://your.yale.edu/enroll](http://your.yale.edu/enroll).

**Dental Insurance**

Delta Dental is the exclusive dental carrier for Yale University employees and their families. Delta Dental offers two plan options:

- **Delta Dental Basic Plan**: This plan covers routine dental care, including cleanings, fillings, and minor repairs. You can choose from a Preferred or Non-preferred provider network.
- **Delta Dental Premier Plan**: This plan offers an even wider range of coverage options, including more extensive dental treatments. You can choose from a Preferred or Non-preferred provider network.

**Health Savings Account (HSA)**

If you are enrolled in a Medicare Advantage plan, you may be eligible to open an HSA to help pay for eligible healthcare expenses. The HSA is subject to federal and state tax laws, and contributions are tax-deductible. For more information, visit [http://your.yale.edu/enroll](http://your.yale.edu/enroll).

**Life Insurance**

Yale University offers life insurance coverage for eligible participants, with a maximum coverage amount of $250,000. You are automatically enrolled in Long-Term Disability Insurance at a rate of 60% of your base monthly earnings. Coverage is provided at no cost to you, and your premium is paid by the University. You have the option to purchase additional coverage by calling 866-237-1198.

**Personal Accident**

Aetna offers a Personal Accident plan through our Aetna program. This plan provides coverage for injuries resulting from accidents, such as hospitalization, medical expenses, and funeral expenses. For more information, visit [http://your.yale.edu/enroll](http://your.yale.edu/enroll).

**Benefits Toolbox**

To learn more about what benefits are available and how to enroll, visit [http://your.yale.edu/benefits](http://your.yale.edu/benefits). For a complete list of benefits, visit [http://your.yale.edu/benefits](http://your.yale.edu/benefits).

**ALEX**

ALEX is a virtual benefits counselor that can help you make decisions about your healthcare coverage options. Visit [http://your.yale.edu/alex](http://your.yale.edu/alex) or [http://your.yale.edu/health](http://your.yale.edu/health) to access ALEX.

**Fees and Rates**

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](http://your.yale.edu/plan-documents-notices). This chart is a summary of the benefits provided under each option. For complete details, visit 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](http://your.yale.edu/plan-documents-notices). The applicable plan documents govern all aspects of benefits.
For more information, visit the It’s Your Yale website at your.yale.edu.

Caregivers of children with disabilities can help them gain support, through Rethink, a web-based Applied Behavior Child Development Support program to help children with developmental disabilities. The interventions, based on clinical best practices, uses per year.

Backup Care Advantage delivers in-home and center-based Backup Care Advantage. The program covers children for up to 5 hours per month, per eligible child.

Homework Connections helps children with their homework. It offers a 3-hour in-person one-to-one support for support for grades K–12 from professional tutors and teachers. The program helps parents and students navigate the college application process, helps your child for college success and offers a partial college scholarship for up to 5 hours per month, per eligible child.

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Senior Care Management offers a 3-hour in-person one-to-one support for the continuing care of an aging parent or spouse.

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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.

Signature Benefits at Yale are accessible, affordable, and easy to apply for caregivers of children with disabilities. The interventions, based on clinical best practices, uses per year.

For a copy of the controlling Plan documents, please visit your.yale.edu. 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 representation of any benefits. For a copy of the controlling Plan document, please visit your.yale.edu.