The university values its community members and regularly evaluates and adds new subsidy reducing the cost by more than 50% for eligible caregivers of disabilities. The interventions, based on clinical best practices, provides families with 24/7 backup childcare and eldercare at a subsidized rate for up to 10 deliveries in-home and center-based Backup Care Advantage of $10,000 per finalized adoption. Additionally, it offers a maximum benefit Adoption Reimbursement Plan Home & Family.

Yale also 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 include:

- **Financial Planning**: YaleAdvantages offers discounts and rebates for discounted premiums on home, auto, and pet insurance through payroll deductions. It also offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, My Personal Assistant.

- **Health Benefits**: 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 include:

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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

A College Degree prepares you for college success and a rewarding career through education designed for college finance, applications and admission processes. However, education provides for your educational needs and resources for career transition or any degree skill.

Scholarships for Children offers a partial scholarship to your college-bound children if they are full-time for any consecutive years.

Backup Care Advantage delivers in-home and center-based care for eligible employees purchasing this service. The service also provides price comparison and 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 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 price comparison to aid in choosing the best service.

Home & Family

Adoption Support provides a maximum benefit of $10,000 per finalized adoption. Adoption Reimbursement Plan provides a maximum benefit for your eligible college-bound child if you work full-time for any consecutive years.

Health

Counseling and Support Services provide resources for work-life balance challenges. Magellan Health Care counseling resources are available on an as-needed basis and your eligible household members.

On The Health Guarantee provides resources to support your health and living plans (your choices) to manage chronic medical conditions, quit tobacco, improve nutrition, manage weight, and cope with stress. Weight Watchers helps you make the positive changes to your healthy lifestyle and a healthy planet.

Yale’s health and welfare benefits, designed to support you and your family, include impressive signature benefits for your employees purchasing this service. The service also provides price comparison to aid in choosing the best service.

Commuter and Tuition Reimbursement

Flexible Spending Accounts (FSA) offers a 3-hour in-person professional assessment to identify needs and make recommendations for the continuing care of an aging parent or senior. Senior Care Management provides free 24/7 access to online counseling services.

Family Advocacy Services

Telemedicine offers a secure, professional and confidential experience for you and your family.

Scholarship for Children

In-Home & Family

On The Health Guarantee offers a 3-hour in-person professional assessment to identify needs and make recommendations for the continuing care of an aging parent or senior.

Senior Care Management offers a secure, professional and confidential experience for you and your family.

My Personal Assistant


Coverage for Children and Adults

Vision

EyeMed provides discount on legal and tax services, and provides access to Yale's renowned libraries. On-site and off-site programs are affordable, accessible, and easy to apply for complete.

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

**Yale University Retirement Account Plan (YU-RAP)**

- **Voluntary Contribution**
  - You can annually contribute up to 100% of your eligible pay or up to the IRS limit, whichever is lower.
  - The maximum amount is 20% of eligible earnings, up to the IRS limit.

- **Pre-tax Employee Contributions and University Match**
  - Pre-tax employee contributions and university match are capped at a maximum amount. You may choose to make all pre-tax contributions, all Roth 403(b) after-tax contributions, or a combination of both.

- **Increase in 5% of Eligible Earnings**
  - If your contribution rate is below 5%, it will increase to 5%; and, if it's below 10%, it will increase to 10%.

- **Stop Your Contribution**
  - You can increase, decrease, or stop your contribution to your account.

- **Flexibility and Choice**
  - Contributions can be made at any time, even after your appointment in the School of Medicine or School of Nursing.

**Yale University 457(b) Deferred Compensation Plan**

- **Overview**
  - This plan allows eligible participants to defer additional pre-tax dollars and any after-tax retirement savings up to the current IRS limits. It enables efficient retirement savings in a 457(b) plan.

**Pre-tax Contributions and University Match**

- Maximum amount is set by IRS, currently $2,000 lifetime maximum.

- Contributions can be made at any time.

- Contributions can be made even after your appointment in the School of Medicine or School of Nursing.

**Delta Dental**

- **Exclusive Dental Carrier**
  - Delta Dental is the exclusive dental carrier for Yale University employees.

- **Coverage Options**
  - Benefits include allowances for frames and lenses, and the Enhanced plan, which includes services not covered by Medicare or Medicaid.

- **Tobacco-Free Yale**
  - Tobacco use and qualify for lower contributions on healthcare.

- **Flexible Spending Accounts**
  - Contributions can be made at any time, even after your appointment in the School of Medicine or School of Nursing.

**Medical Insurance**

- **Yale University Health Plan**
  - Yale University offers two options for medical insurance, Yale Health and Aetna Smart Care Plan.

- **Overview**
  - Includes two tiers of coverage: Preferred and Non-preferred.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Service Description</th>
<th>Preferred</th>
<th>Non-preferred</th>
<th>Specialty</th>
<th>Alternative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital</td>
<td>Single/family</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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</tr>
<tr>
<td>Outpatient Surgical</td>
<td>Single/family</td>
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<td>Preventive Care</td>
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<td>$25</td>
<td>$25</td>
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<tr>
<td>Prescription Drugs</td>
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<td>$25</td>
</tr>
<tr>
<td>Diagnostic X-ray/Lab</td>
<td>Single/family</td>
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<td>$20</td>
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<td>Physical therapy</td>
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<td>Chiropractic</td>
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<tr>
<td>Surgery</td>
<td>Single/family</td>
<td>$150</td>
<td>$150</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td>Network</td>
<td>Single/family</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**In-Network Deductible**

Single/family

- Preferred: $3,000/$6,000
- Non-preferred: $4,000/$6,850
- Specialty: $5,000/$8,000

**Preferred Drug**

- $5 Preferred

**Non-preferred Drug**

- $5 Non-preferred

**Alternative Drug**

- $30 Alternative

**Out-of-Pocket Limit**

- Single/family
  - Preferred: $2,000/$4,000
  - Non-preferred: $2,000/$4,000
  - Specialty: $2,000/$4,000

**Colony Life Accident Coverage**

- **Coverage**
  - Provides coverage for accidental death and dismemberment.

**University Infertility Benefits**

- **Coverage**
  - Covers four (4) cycles of ovulation induction and artificial insemination.

**Plan Summary of Benefits**

- **Coordination of Benefits (COB)**
  - Yale Health uses the COB method to determine which plan pays first, which pays second, and the amounts paid by each plan.

- **Insurance Information Update (COB)**
  - Failure to disclose information may affect the terms of your coverage or denial of claims.

**ALEX**

- **Insurance Advisor**
  - ALEX will help you understand and make decisions about your healthcare and/or Dependent Care account.

**Enrollment**

- **Deadline to Enroll**
  - Enroll by the deadline to ensure full coverage.

**Access to ALEX**

- **Log in to Workday to access ALEX.**

**University Health**

- **Coverage**
  - Includes services not covered by Medicare or Medicaid.

**Benevolent Fund**

- **Coverage**
  - Provides coverage for certain expenses not covered by Medicare or Medicaid.

**Insurance Information Update (COB)**

- **Failure to Disclose Information**
  - Failure to disclose information may affect the terms of your coverage or denial of claims.

**Combined Benefits Protection**

- **Coverage**
  - Provides combined benefits protection.

**Flexible Spending Accounts**

- **Overview**
  - Contributions can be made at any time, even after your appointment in the School of Medicine or School of Nursing.

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To learn more about ways to save, visit [http://yalehealth.yale.edu/](http://yalehealth.yale.edu/).
Medical Insurance

Yale University offers two options for medical insurance:
Yale Health and Yale Health HMO.
Yale Health—offers a wide variety of health care services at a nominal copayment. Your medical expenses are covered as long as you continue to work for the university. The plan provides comprehensive coverage with no deductibles or co-insurance, except for a $50 deductible for prescription drugs.

Yale Health HMO—offers a network of providers including primary care doctors, specialists, and hospitals in the Greater New Haven area. You must use these providers to receive the benefit. There are deductibles and co-insurance.

Eligible participants include tenured professors, current retirees, and their dependent spouses.

Disability Protection

Long-Term Disability

You are automatically enrolled in Long-Term Disability coverage. In the event of a prolonged disability, the benefits pays 60% of base monthly earnings. Coverage is provided up to an annual salary to a maximum of $2,000,000.

Supplemental Life Insurance

You may have the option of purchasing Supplemental Life Insurance to cover your annual salary at a minimum of 10%.

Income Life

You may have the option of purchasing income life to cover your annual salary at a maximum of 10%.

Tobacco-Free Yale

Tobacco-fee Yale eliminates options for supporting Yale students, faculty, and staff by offering various programs and resources around helping you avoid and reduce tobacco use.

529 college savings plan for yourself or family members.

You can save for the cost of a college education by opening a College Savings Plan (529) and investing in the plan of your choice.

Dental Insurance

BellBenefits provides dental insurance for Yale University faculty.
Log in, or register for a user ID and password, by visiting www.tiaa.org/yale.

Increase your retirement savings by 1%. Your earnings are not taxed until withdrawn. The Roth 403(b) plan provides your account contributions and earnings are sheltered from federal and state taxes; contributions and earnings are not taxed until withdrawn.

**Flexibility and Choice**

Eligible employees can participate in the Yale University Retirement Account Plan (YURAP) and the Yale University 403(b) Plan.

**Yale University Retirement Account Plan (YURAP)**

- Yale University offers two options for medical insurance, Yale Health and Delta Dental.
- This plan allows eligible participants to defer additional pre-tax dollars and increase their retirement savings up to the Social Security Wage Base (SSWB).

**Delta Dental**

- Delta Dental is the exclusive dental carrier for Yale University.
- Coverage includes a variety of options, such as basic, basic plus, and Enhanced coverage.

**Tobacco-Free Yale**

- The Tobacco-Free Yale program is explained in more detail to learn more about ways to save.

**Flexible Spending Accounts**

- Flexible Spending Accounts (FSAs) are available to help with the cost of dependent care and healthcare.
- The chart below represents a general overview of the Yale University Medical Plan options.

<table>
<thead>
<tr>
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<th>Out-of-Network Deductible</th>
<th>Co-Pay</th>
<th>Co-Pay</th>
<th>Co-Pay</th>
<th>Co-Pay</th>
<th>Co-Pay</th>
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<tr>
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<td>$300 $600</td>
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<td>$4,000/$6,850</td>
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<td>$9,500/$17,000</td>
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<tr>
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<td>$14,500/$22,000</td>
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<td>$40 $40</td>
<td>$40 $40</td>
<td>$40 $40</td>
<td>$40 $40</td>
<td>$40 $40</td>
</tr>
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**In-Network Benefits**

- Mental Health Specialist
- Office Visit PCP
- Preventive & Diagnostic
- Orthodontia
- Routine Eye Exams
- Infertility Services
- Physical Therapy
- Outpatient Specialty
- Outpatient Urgent Care
- Outpatient Emergency
- Acute Hospital Stay
- Infusion & Observation
- Inpatient Hospital
- Inpatient Surgery
- Complex Imaging
- Procedural
- Dental

**Out of Network Benefits**

- Mental Health Specialist
- Office Visit PCP
- Preventive & Diagnostic
- Orthodontia
- Routine Eye Exams
- Infertility Services
- Physical Therapy
- Outpatient Specialty
- Outpatient Urgent Care
- Outpatient Emergency
- Acute Hospital Stay
- Infusion & Observation
- Inpatient Hospital
- Inpatient Surgery
- Complex Imaging
- Procedural
- Dental

**In-Network Reimbursement**

- $10,000 in child life coverage
- $25,000 or $50,000 spousal coverage
- You can save for the cost of a college education by opening a 529 college savings plan for yourself or family members.

**Flexible Spending Accounts**

- Flexible Spending Accounts (FSAs) are available to help with the cost of dependent care and healthcare.
- The chart below represents a general overview of the Yale University Medical Plan options.

**Medical and Dental Coverage**

- Delta Dental is the exclusive dental carrier for Yale University.
- Coverage includes a variety of options, such as basic, basic plus, and Enhanced coverage.

**Tobacco-Free Yale**

- The Tobacco-Free Yale program is explained in more detail to learn more about ways to save.

**Flexible Spending Accounts**

- Flexible Spending Accounts (FSAs) are available to help with the cost of dependent care and healthcare.
- The chart below represents a general overview of the Yale University Medical Plan options.
**Flexibility and Choice**

Yale University Retirement Account Plan (YURAP) offers employees a variety of flexible saving options to help them meet their retirement goals.

**Pre-tax Employee Contributions and University Match**

Unmarried employees are eligible to be matched on their contribution of 5% of eligible earnings below and 7.5% above 5%. Married employees can contribute 100% of their pay as a pre-tax contribution to their YURAP 403(b) account.

**Employee Contributions**

Employees can increase, decrease, or stop their contribution to YURAP at any time, and can elect to contribute a dollar for dollar match of the university Core contribution whether or not they contribute to a 401(k) plan.

**Automatic Escalation**

If your employee contribution rate is above 5%, but less than 10%, it will adjust your savings rate. If your employee contribution rate is less than 10%, YURAP’s annual automatic-escalation feature will adjust your savings rate.

**Beneficiary Designations**

Employees can make their beneficiary designations. This allows them to change their contribution rate, review or update investment options, or call 855-250-5424. This is where you can log in, or register for a user ID and password, by visiting www.yale.yale.edu/yureap.

**Tobacco-Free Yale**

Tobacco-Free Yale takes a holistic approach to supporting Yale employees who wish to stop smoking. It offers resources geared toward helping you and your loved ones quit smoking.

**Delta Dental**

Delta Dental is the exclusive dental carrier for Yale University. Dental Insurance offers a range of coverage options, including orthodontia, basic restorative, and some hospital confinement benefits.

**Aetna Smart Care**

Aetna Smart Care offers a network of specialists who can treat a wide range of common health issues, including acute care, radiology, lab, and pharmacy. When your urgent care is covered anywhere in the world.

**Yale Health**

Yale Health’s flagship plan, is a not-for-profit, non-profit medical center on campus. It offers a wide variety of health services for the Yale community, located in a state-of-the-art medical facility. Access to Yale Health can be found at yale.yale.edu/health.

**Flexible Spending Accounts**

Flexible Spending Accounts will be limited to certain dental and vision expenses. You may contribute up to the IRS limit to a Health Savings Account and/or Dependent Care account.

**Tuition Assistance/Varies**

You may be eligible for the referral of college assistance for opening a plan college savings plan for your own or family members.

**College Savings Plans**

To learn more about ways to save, visit yale.yale.edu.

**Tobacco-Free Yale**

To learn more about the Tobacco-Free Yale program, please visit yale.yale.edu.

**Preventive Care**

Preventive care is covered at minimum expenses. Co-pay prior to plan deductible. See Preventive Care Co-Insurance for a complete list.

**In-Network Benefits**

In-Network Deductible: $20,000 University Lifetime maximum; Pre-authorization required.

**Out-of-Network Benefits**

Preferred drug is the same chemical entity/active ingredient as the Non-preferred drug. For more details, refer to the Yale Health and Aetna Insurance Information Update (COB) form, which can be found at http://yale.yale.edu/insurance.

**Pharmacy**

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

**In-Network Deductible**

20 (x-ray) outside Yale Health $20 (x-ray)

**In-Network Benefits**

In-Network Deductible: $20,000 University Lifetime maximum; Pre-authorization required.

**Out-of-Network Benefits**

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

**In-Network Benefits**

In-Network Deductible: $20,000 University Lifetime maximum; Pre-authorization required.

**Out-of-Network Benefits**

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

**In-Network Benefits**

In-Network Deductible: $20,000 University Lifetime maximum; Pre-authorization required.

**Out-of-Network Benefits**

Preferred drug is the same chemical entity/active ingredient as the Non-preferred drug.
For more information, visit the It's Your Yale website at your.yale.edu.

Disabilities. The interventions, based on clinical best practices, are delivered through Rethink, a web-based Applied Behavior Analysis program to help children with developmental disabilities. Child Development Support provides families with 24/7 backup childcare and eldercare at a subsidized rate for up to 10 hours of service per month. Backup Care Advantage delivers in-home and center-based care and is available to all eligible employees.

Home & Family Adoption Reimbursement Plan provides a maximum benefit of $10,000 per finalized adoption. Adoption Reimbursement Plan offers reimbursement for adoption expenses such as legal fees, home studies, and other adoption-related costs. This benefit is available to all eligible employees who are adopting a child from foster care, public agency adoption, or private adoption.

Weight Watchers helps you make the positive changes to your diet and lifestyle. Learn more about a new subsidy reducing the cost by more than 50% for eligible employees through Being Well at Yale. Visit beingwell.yale.edu/employees for more information.

On-site Health Coaching provides one-to-one support for eligible employees to manage weight, and cope with stress. My Personal Assistant helps you manage time for six consecutive years. On-site Health Coaching offers a comprehensive program to help employees develop healthy habits and maintain a healthy lifestyle.

Counseling and Support Services provide resources for a wide range of life-issues including elder care. Magellan Health Care Counseling and Support Services offer support and counseling at no cost to the employee and their eligible household members. Counseling sessions are confidential and cover a wide range of life-issues including elder care.

Scholarship for Children provides an opportunity for eligible college-bound children of employees to receive financial assistance towards the cost of college education. This benefit is available to all eligible employees with college-bound children.

Gym membership to Yale Center for British Art offers a 3-hour in-person workout session, or access to the fitness center. The service also provides price comparisons to aid in decision making.

My Personal Assistant offers a range of services including identity theft protection, the Apple purchase program, discounts on legal and tax services, and more. You can conveniently pay your bills and manage your expenses through YaleAdvantages on Workday. Visit your.yale.edu/green-benefits for more information on sustainable options.

Signature Benefits at Yale offer a wide range of benefits including health and dental insurance, flexible spending accounts (FSA), commuter benefits, and more. These benefits save you money if you take the bus, train, or vanpool to work or if you park in an off-campus parking lot. Commuter Benefits provide free 24/7 access to online telemedicine services through Teladoc, and health savings accounts (HSA) for discounted premiums on home, auto, and pet insurance.

Yale Alumni Association offers a range of benefits including college coaching services, college preparation services, and more. College Coach prepares your child for college success and helps parents and students navigate the application and admission processes.

College Coach helps parents and students navigate the college application and admission processes. This benefit is available to all eligible employees.

Contact Information

<table>
<thead>
<tr>
<th>CONTACT</th>
<th>URL</th>
<th>TELEPHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>203-432-0246</td>
<td><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a></td>
</tr>
<tr>
<td>Medical</td>
<td>203-432-0246</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
</tr>
<tr>
<td>Dental</td>
<td>1-800-494-413</td>
<td><a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a></td>
</tr>
<tr>
<td>Vision</td>
<td>1-866-299-135</td>
<td><a href="http://www.eyemed.com">www.eyemed.com</a></td>
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<tr>
<td>Life</td>
<td>1-800-494-413</td>
<td><a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a></td>
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<td>STD &amp; STD</td>
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