2019
My Benefits
at Yale

Yale Health www.yalehealth.yale.edu  203-432-0246
Medical

Colonial Life
Accident www.coloniallife.com  00-325-436

YSA www.myworkday.com/yale/d/home.html; press 6

Employee Service Center
Employee Services www.your.yale.edu/work-yale/hr-support/

TIAA www.TIAA.org/yale    55-250-5424
403 (b) Plans

Telemedicine www.teladoc.com/aetna  55-35-2362
Teladoc

My Personal Assistant
Homework Connections
Magellan www.magellanassist.com  00-327-9240

Bright Horizons Care Advantage

Child Development Support
provides families with 24/

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—

For more information, visit the It's Your Yale website at beingwell.yale.edu/.
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 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**
  - Tuition assistance is provided for eligible employees for courses taken toward degree and non-degree programs.
  - Helps eligible staff defray tuition expenses for courses taken toward degree and non-degree programs.
- **Backup Care Advantage**
  - Delivers in-home and center-based backup childcare and eldercare at a subsidized rate for up to 10 hours per year.
- **Adoption Reimbursement Plan**
  - Provides a maximum benefit of $10,000 per finalized adoption.
- **Weight Watchers**
  - Helps you make the positive changes to lose weight and live a healthier lifestyle.
  - Learn more about a Weight Watchers plan.
- **On-site Health Coaching**
  - Helps eligible staff manage chronic medical conditions, quit smoking, improve nutrition, manage weight, and cope with stress.
  - Coaching helps to manage chronic medical conditions, quit smoking, improve nutrition, manage weight, and cope with stress.
- **Counseling and Support Services**
  - Offers a wide range of life-issues including elder care.
- **Homework Connections**
  - Provides free 24/7 access to online tutoring and support (grades K–12) from professional tutors and teachers.
- **Tuition assistance**
  - Helps eligible students pursue higher education.
  - Includes a guarantee of any benefits. For a copy of the controlling Plan documents, please visit your.yale.edu.

**Healthy Planet Green Benefits**
- **Energy**
  - Provides free 24/7 access to online tutoring and support (grades K–12) from professional tutors and teachers.
- **Telemedicine**
  - Offers a 3-hour in-person professional assessment to identify needs and make recommendations for the consumer care of managing pain or stress.
- **Commuter and Tuition Reimbursement**
  - Offers a partial college scholarship for your eligible college-bound child(ren) if you work full-time for one consecutive year.
- **Employee Services**
  - Offers a partial college scholarship for your eligible college-bound child(ren) if you work full-time for one consecutive year.

**Personal**
- **Community Benefits**
  - offer a guarantee of any benefits. For a copy of the controlling Plan documents, please visit your.yale.edu.
- **Cultural & Recreational Benefits**
  - Offer a guarantee of any benefits. For a copy of the controlling Plan documents, please visit your.yale.edu.
- **Employee Services**
  - Offer a guarantee of any benefits. For a copy of the controlling Plan documents, please visit your.yale.edu.

**Counseling and Support Services**
- **Magellan Health Services**
  - Offers discounts and rebates on home solar systems, EPEAT-certified computers and laptops.
- **Yale Advantages**
  - Offers a 3-hour in-person professional assessment to identify needs and make recommendations for the consumer care of managing pain or stress.

**For more information, visit the It's Your Yale website at your.yale.edu.**
paid time of program. Enjoy work/life balance with a generous holidays Immediate 8 days: New hire Flex Day allotment policy: New hires can begin to use fex days 1st of the month 5 or more years of service 18 days Four days between Christmas and Day before Christmas Friday after Thanksgiving Day Dr. Martin Luther King Jr. Day Yale to enroll and make investment elections. Log in to www.tiaa.org or call 855-250-5424. This is where you can Log in, or register for a user ID and password, by visiting Make changes to your plan contribution rate is below 5%, it will increase to 5%; and, if saving less than 10%, YURAP’s annual automatic-escalation of earnings with a qualified withdrawal. Each July, if you are YURAP at any time, and can elect to contribute a fat dollar Security Wage Base (SSWB). You will receive the university University Contribution 5%. The university automatically contributes a Core contribu-

ey

Delta Dental is the exclusive dental carrier for Yale University which also covers eye exams and more frequent hardware EyeMed offers two options; the Basic plan which provides Colonial Life Accident Coverage will also be provided, free pre-tax payroll contributions (subject to annual IRS limits). Your account. In addition, you can also fund the account with If you participate in the Aetna Smart Care Plan and elect an (with Health Savings Account and or Workday to access Alex. ALEX will help you understand and make decisions about your healthcare expenses. You may contribute up to the IRS limit to a Health Flexible Spending Accounts Ways to Save You can save for the cost of a college education by opening a College Savings Plan (529) 1. The chart below represents a general overview of the Yale University Medical Plan options. 2. Preventive & Diagnostic 100% 3. Service Category ($3,500 annual maximum per person) 4. Annual out-of-pocket limit (includes deductible)
Medical Insurance

Yale University offers a comprehensive medical insurance plan for employees, families, and dependents. The plan offers a variety of options to meet the needs of different families.

Tobacco-Free Yale

Tobacco Free Yale offers a tobacco-free environment to support Yale employees in making healthy choices.

Vision Insurance

Yale University offers comprehensive vision insurance for employees, families, and dependents. The plan provides coverage for eyeglasses and contact lenses, as well as dental care.

Dental Insurance

Dental coverage is available through a variety of plans to meet the needs of employees, families, and dependents. Coverage is available for preventive, basic, and comprehensive care.

Tobacco Protection

Yale employees who participate in the Office of Tobacco Control and Prevention program may receive coverage for tobacco-related illnesses.

Disability Protection

Short-Term Disability

This plan provides coverage for short-term disability due to illness or injury.

Long-Term Disability

This plan provides coverage for long-term disability due to illness or injury.

Life Insurance

Yale University offers life insurance to employees, families, and dependents. The plan provides coverage for a variety of needs, including dependent life insurance.

Supplemental Life Insurance

Yale University offers supplemental life insurance to employees, families, and dependents.

Disability Income

This plan provides coverage for disability income due to illness or injury.

College Savings Plan

Yale University offers a College Savings Plan (529) to employees, families, and dependents to help them save for college.

Health Savings Account

Yale University offers a Health Savings Account to employees, families, and dependents. The plan provides coverage for eligible medical expenses.

Healthcare Coverage

Yale University offers a wide variety of healthcare coverage options to meet the needs of employees, families, and dependents.

HSA Eligibility

Yale University offers a Health Savings Account to employees, families, and dependents. The plan provides coverage for eligible medical expenses.
<table>
<thead>
<tr>
<th>Category</th>
<th>Eligible Participants</th>
<th>Yale University Contribution</th>
<th>University Contribution and Co-Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td>Tenured professor, Deferred Compensation Plan, Yale University Retirement Account Plan</td>
<td>$5% of your eligible pay</td>
<td>$5% of your eligible pay and co-insurance</td>
</tr>
<tr>
<td>Disability</td>
<td>Eligible participants only</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>Eligible participants only</td>
<td>$50,000 of basic term life insurance</td>
<td>N/A</td>
</tr>
<tr>
<td>Dental</td>
<td>Eligible participants only</td>
<td>$75 of orthodontia</td>
<td>$75 of orthodontia</td>
</tr>
<tr>
<td>Vision</td>
<td>Eligible participants only</td>
<td>Preventive &amp; Diagnostic 100%</td>
<td>Preventive &amp; Diagnostic 100%</td>
</tr>
<tr>
<td>403(b) plan</td>
<td>Eligible participants only</td>
<td>$5% of your pre-tax payroll contributions</td>
<td>$5% of your pre-tax payroll contributions</td>
</tr>
<tr>
<td>Tuition</td>
<td>Eligible participants only</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Managerial and Professional staff</th>
<th>Single</th>
<th>Family</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Out-of-Network Deductible</td>
<td>$1,500/$3,000</td>
<td>$2,000/$4,000</td>
<td>$1,500/$3,000</td>
<td>$2,000/$4,000</td>
<td></td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>40% Non-preferred &amp; Specialty</td>
<td>$30 Alternative</td>
<td>$30 Alternative</td>
<td>$30 Alternative</td>
<td></td>
</tr>
<tr>
<td>Outpatient Medical</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Orthopedic &amp; Plastic Surgery</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Labor &amp; Delivery</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Infertility Services</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>In-Vitro Fertilization &amp; Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination. This is a one-time benefit, subject to a $2,000 annual maximum for single members and $4,000 for family members.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

The amount you must pay for services, after the deductible has been paid.

For more information about coordination of benefits, contact Yale Health at 866-231-1198 or visit http://yalehealth.yale.edu/resources/forms. The Plan Summary of Benefits and Plan documents located on the benefits website at www.tiaa.org_yale.

The chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna College Savings Plan (529).
Managerial and Professional staff schedule:

Paid Time Of

* Paid time of allotments and carryover rules are posted to the benefits website for employees hired prior to July 1, 2010.

Recess Immediate 6 days:

- December 31 you will receive 1 flex day.
- Friday after Thanksgiving Day
- Day before Christmas
- New hire Flex Day allotment policy:

- 20 or more years of service 24 days
- 11 to 19 years of service 20 days
- 5 to 10 years of service 16 days
- 0 to 4 years of service 12 days

This plan allows eligible participants to defer additional income tax deferred earnings into a 403(b) plan.

Flexible Spending Accounts

When a Yale Spending Account customer you may establish an account and make contributions of eligible out-of-pocket expenses. You may contribute up to the FSA limit in a Health Care Flexible Spending Account.

In some situations you can also receive 2 flex days. If your date of hire is between January 1 and June 30 you will receive 1 flex day.

New Yale University 457(b) Plan:

- You may increase, decrease, or stop your contribution to the plan at any time, and can elect to contribute a flat dollar amount, a percentage of your salary, or the IRS annual limit, if already contributing the maximum to the plan.

- You may increase, decrease, or stop your contribution to your plan at any time, and can elect to contribute a flat dollar amount, a percentage of your salary, or the IRS annual limit, if already contributing the maximum to your plan.

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

- Yale Health: Your benefits include:
  - A wide variety of health care services on-site including primary care, specialty care, 24/7 on-campus, and after-hours urgent care.
  - An extensive network of specialists drawn largely from the faculty of the Yale Medical Group.
  - Yale’s flagship plan, is a not-for-profit, physician-managed health plan.

Medical Plan Options:

<table>
<thead>
<tr>
<th>Annual Out-of-Pocket Limit (Includes Deductible)</th>
<th>Single/Family</th>
<th>Single/Family</th>
<th>Single/Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20,000 University Lifetime maximum; Pre-authorization required.</td>
<td>N/A</td>
<td>$1,500/$3,000</td>
<td>$1,500/$3,000</td>
</tr>
<tr>
<td>$200 $200</td>
<td>$200 $200</td>
<td>$200 $200</td>
<td></td>
</tr>
<tr>
<td>$2,000/$4,000</td>
<td>$1,000/$2,000</td>
<td>$2,000/$4,000</td>
<td>$2,000/$4,000</td>
</tr>
<tr>
<td>$40 $40</td>
<td>$40 $40</td>
<td>$40 $40</td>
<td></td>
</tr>
<tr>
<td>$40 $40</td>
<td>$40 $40</td>
<td>$40 $40</td>
<td></td>
</tr>
</tbody>
</table>

Benefits Toolbox for a complete list.

College SavingsPlan (529)

For your benefit, this is a website designed for opening a college savings plan for your eligible children.

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

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/eroll or Workday to access Alex.
Contact Information

<table>
<thead>
<tr>
<th>CONTACT</th>
<th>ONLINE</th>
<th>TELEPHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>MyHealth</td>
<td>myhealth.yale.edu</td>
</tr>
<tr>
<td>Vision</td>
<td>vvision</td>
<td>vvision.yale.edu</td>
</tr>
<tr>
<td>Dental</td>
<td>DentalAssist</td>
<td>dentalassist.yale.edu</td>
</tr>
<tr>
<td>Phone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flexcare Ppo/BlueCross/BlueShield</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Counseling and Support Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Library Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>eXhale</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Magellan</td>
<td>Magellan</td>
<td>magellanassist.com</td>
</tr>
<tr>
<td>Teladoc</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accident</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pay Flex</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TIAA</td>
<td>TIAA</td>
<td>TIAA.org/yale</td>
</tr>
<tr>
<td>Magellan Health Services</td>
<td>Magellan Health Services</td>
<td>magellanhealth.com</td>
</tr>
<tr>
<td>Delta</td>
<td>Delta</td>
<td>deltadentalnj.com</td>
</tr>
<tr>
<td>Aetna</td>
<td>Aetna</td>
<td>aetna.com</td>
</tr>
<tr>
<td>Yale Health</td>
<td>Yale Health</td>
<td>yalehealth.yale.edu</td>
</tr>
<tr>
<td>My Pension Resources</td>
<td>Your Pension Resources</td>
<td><a href="http://www.yale.edu/portal">www.yale.edu/portal</a></td>
</tr>
<tr>
<td>Staff Pension Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>403 (b) Plans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vision</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Cover photo: Beatrix Roeller

This communication is intended as a reference to the Plan documents. While it is authoritative as a narrative summary of the Plan documents and their contents, an exact copy of the Plan documents should be obtained for any legal action or determination of eligibility. The Plan specifics are set forth in the Plan documents and the documents as amended. The opinions, facts, or advice expressed herein are intended to be a response to questions or for general information. For a complete list of the documents, please visit myworkday.com/yale/d/home.html?md