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 offer a range of valuable options.

For more information, visit the It's Your Yale website at your.yale.edu. Your.yale.edu uses cookies to enhance your experience. By continuing, you agree to our Cookie Policy.

2019 My Benefits at Yale

If you have any questions, please contact Employee Services at EmployeeServices@yale.edu or 203-432-5552. If you have a technical issue with Workday or My Benefits, please contact PayFlex at PayFlex@yale.edu or 203-432-5552. For any questions about your personal benefits, please contact the appropriate benefits administrator or call the Employee Services Benefits Desk at 203-432-5552.

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 country. 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, plan for your retirement, and get the support you need.

The following benefits are available to Yale employees:

- **Commuter and Tuition Reimbursement**: Offers a partial college scholarship for up to 5 hours per month, per eligible child.
- **Tuition Assistance**: Helps eligible staff defray tuition expenses for courses taken toward degree and non-degree programs.
- **Backup Care Advantage**: Provides backup childcare and eldercare at a subsidized rate for up to 10 weeks per year.
- **Senior Care Management**: Provides a 3-hour in-person professional assessment to identify needs and make recommendations for the continuing care of an aging parent or spouse.
- **Counseling and Support Services**: Offers a variety of mental health services, including counseling for personal, family, and career issues. Magellan Health Services provides support, through Rethink, a web-based Applied Behavior Analysis program to help children with developmental delays, disabilities, or other special needs.
- **Child Development Support**: Provides free 24/7 access to online homework help for your eligible college-bound child(ren) if you work full-time.
- **Health Savings Account (HSA)**: Provides a maximum benefit of $10,000 per finalized adoption.
- **Home & Family**: Supports the well-being of employees through Being Well at Yale. Visit https://www.yale.edu/green-benefits to learn more about a new subsidy reducing the cost by more than 50% for eligible weight-watchers employees.
- **On-site Health Coaching**: Provides one-to-one support for lifestyle and disease management coaching. Trestle Tree offers support (grades K–12) from professional tutors and teachers.
- **Cultural & Recreational Benefits**: Offers access to cultural events, sporting events, and recreational activities.
- **My Personal Assistant**: Provides 24/7 proactive service coordination for a range of life-issues including elder care. Magellan Health Care provides resources for a wide range of life-issues.
- **TIAA**: Offers retirement planning and investment services.
- **Specialized Benefits**: Includes employee discounts on legal and tax services, accident insurance, and special promotions.
- **Advocacy**: Offers confidential support with a personal assistant and access to a legal advocate.

For a more complete and up-to-date list of benefits, please visit your.yale.edu.

Contact Information

- **Your Pension Resources**: www.Yale.edu/portal; press 5
- **Employee Service Center**: www.Yale.edu/work-yale/hr-support/employee-services; 203-432-5552
- **Delta on Demand**: www.deltadentalnj.com; 800-494-413
- **EyeMed**: www.eyemed.com; 866-299-135
- **Colonial Life**: www.coloniallife.com; 800-325-436
- **Pay Flex**: www.payfex.com; 44-729-3539
- **Teladoc**: www.teladoc.com/aetna; 55-35-2362
- **Bright Horizons**: www.careadvantage.com/yale; 77-242-2737
- **My Personal Assistant**: Magellan www.magellanassist.com; 00-327-9240
- **Employee Service Center**: www.HSA.com; 800-494-413

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 offer of any benefits. For a copy of the controlling Plan documents, please visit your.yale.edu.
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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 benefit offering at Yale.

Warmest regards,
Janet Lindner
Vice President, Human Resources and Administration

Benefits at Yale — include impressive signature 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, Yale offers a guarantee of any benefits. For a copy of the controlling Plan documents, please visit your.yale.edu/a/benefits. 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 offer of any kind.

Signature Benefits at Yale

Visit the It's Your Yale website at https://www.yale_yourwebsite.com for more information to support your healthy lifestyle and a healthy planet. For a comprehensive list of all the benefits available to you through Yale, visit your.yale.edu/green-benefits.

In the coming months, you will receive a personal phone call. The service also provides price comparisons to aid in consuming tasks such as finding and arranging lawn services, My Personal Assistant offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, as well as helping you arrange vacations and make travel reservations.

Yale also provides two additional services to help you manage your personal and professional life, Bright Horizons Care Advantage and Rethink. You can learn more by visiting brighthorizons.com/careadvantage and rethink.com.

Backup Care Advantage delivers in-home and center-based backup childcare and eldercare at a subsidized rate for up to 10 uses per year.

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For more information, visit the It’s Your Yale website at your.yale.edu.
Managerial and Professional staff enjoy work/life balance with a generous paid-time-off program.

**Part-time employees regularly scheduled to work 20 hours or more per week**

- **PTO1,2**
  - Fewer than 5 years of service: 15 days
  - 5 or more years of service: 18 days

**Type Eligibility Allotment**

- Employees hired prior to July 1, 2010.

- **Sick 5**
  - Immediately upon hire and immediately upon school closure due to an extreme emergency.

- **Holidays**
  - 8 days:
  - New hire Flex Day allotment policy: New hires can begin to use flex days 1st of the month following the frst year of employment.

- **Fitness**
  - Employees are entitled to PTO and sick time on a pro-rated basis.

**Deferred Compensation Plan**

- **Core contribution** whether or not you contribute to the Plan.
- The university automatically contributes a Core contribution of 5% of earnings with a minimum withdrawal. Each July, if you are earning less than 20% of current IRS limit, if already contributing the maximum to a Deferred Compensation Plan, your contribution rate is above 5%, but less than 10%, it will be decreased to 5%.

**Retirement**

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

- **Eligibility**
  - You are automatically enrolled in a 403(b) plan if your salary is at or above 1.5 times the IRS minimum and you are a permanent employee of Yale University.

- **Tax Savings**
  - You contribute deferred compensation dollars to a tax-deferred investment account.
  - Any contributions are tax-deferred.

- **TIAA and/or CREF (with Health Savings Account and Pre-authorization required).**
  - You can choose to participate in TIAA and/or CREF for your retirement savings.

- **TIAA Plan**
  - **积累**
    - **Annual salary** to a maximum of $2,000,000.

- **Subject to yearly maximum**
  - **Annual salary** to a maximum of 100% of earnings with a qualified withdrawal. Each July, if you are earning less than 20% of current IRS limit, if already contributing the maximum to a Deferred Compensation Plan, your contribution rate is above 5%, but less than 10%, it will be decreased to 5%.

- **Flexible and Choice**
  - You can use your retirement savings at any time, and choose to contribute either a dollar amount, a percentage of your salary, or the IRS annual maximum amount. You may choose to make all or part of your contributions, all at the same time or in portions, as a combination of both.

**Employee Benefits**

- **Core contribution** whether or not you contribute to the Plan.
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Enjoy work/life balance with a generous Paid Time Off. Paid time off allots and carryover rules are posted to the benefits website for employees hired prior to July 1, 2010. The maximum sick time carryover is 50 days. The maximum PTO carryover is 15 days. There is no waiting period for using accrued earnings.

Additionally, you may choose to enroll in a Benefits Plan to enhance your benefits package. Yale University offers the following programs to eligible participants:

- **403(b) Plan**: Eligible participants include tenured professors, administrators, and members of the Yale community. Located in a state-of-the-art medical center on campus, Yale Health offers a wide range of healthcare services on-site, including primary care, specialty care, and urgent care in the University Health Center.
- **Flexible Spending Accounts (FSA)**: This plan allows eligible participants to defer additional pre-tax payroll contributions (subject to annual IRS limits). You may choose to make all pre-tax contributions, all Roth 403(b) after-tax contributions, or a combination of both.
- **Deferred Compensation Plan**: You have the option of purchasing an additional 403(b) plan through the Deferred Compensation Plan. You can elect to contribute a flat dollar amount to your YURAP 403(b) account and earn a match from the university, up to 5% of your salary. You may change your contribution rate, review or update investment elections, and access to other investment options.
- **Tuition Assistance Program (TAP)**: Participants may elect to enroll in the Tuition Assistance Program to cover tuition costs for themselves, their dependents, or their employees. You are automatically enrolled in the plan and can elect to contribute a flat dollar amount. You may change your contribution rate, review or update investment elections, and access to other investment options.
- **Employee Assistance Program (EAP)**: Yale University offers the Yale University Employee Assistance Program (EAP) to provide confidential, short-term counseling services to employees, their spouses, and dependents. EAP services include individual counseling, couples counseling, and family counseling. You can also access online resources and tools to support your mental health and well-being.
- **Tobacco-Free Yale**: Yale University is committed to promoting a tobacco-free environment. To learn more about the Tobacco-Free Yale program, please call 888-YALE-198.

**Disability Protection**

- **Short-Term Disability**: Short-Term Disability insurance is in place to replace lost wages in the event of a temporary disability. Coverage is provided for up to 1 year at a $50 reimbursement per visit. Coverage continues for up to 26 weeks at a rate of 60% of base monthly earnings.
- **Long-Term Disability**: Long-Term Disability insurance is available for those who are disabled for more than 26 weeks. Coverage is provided for up to 5 years at a rate of 40% of base monthly earnings.

**Health Insurance**

Yale University offers two options for medical insurance: Yale Health, which is covered anywhere in the world, and Aetna, which offers coverage in the U.S. and some hospital confinement. Yale Health only provides out-of-area coverage for emergency and urgent care. A $50 late cancellation or no show penalty may apply to certain services.

**Vision Insurance**

Yale offers two vision options: the Basic Plan, which provides routine vision care, and the Deluxe Plan, which also covers eyeglasses and contact lenses. Vision insurance is available to all eligible employees.

**Tuition Assistance Program (TAP)**

You have the option of purchasing an additional 403(b) plan through the Deferred Compensation Plan. You can elect to contribute a flat dollar amount. You may change your contribution rate, review or update investment elections, and access to other investment options.

**Medical Insurance**

Yale University offers two options for medical insurance: Yale Health and Aetna. Aetna offers a comprehensive plan with coverage for hospitalization, doctor visits, and prescription drugs. Yale Health offers a wide range of healthcare services on-site, including primary care, specialty care, and urgent care in the University Health Center. Additionally, Yale Health offers a rewards program for employees who maintain healthy behaviors.

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Paid Time Of

The maximum PTO carryover is 15 days. There is no waiting period for using accrued PTO.

Type Eligibility Allotment

- Holidays Immediate 8 days: New Year’s Day, Memorial Day, Day before Christmas, Friday after Thanksgiving Day
- Friday New hires can begin to use fex days on the 1st of the month
- PTO is entitled to PTO and sick time on a pro-rated basis.

Deferred Compensation Plan

- Make changes to your plan
- Increase by 1%
- Pre-tax employee contributions and university match are a combination of both.
- Contributions, all Roth 403(b) after-tax contributions, or a percentage of your salary, or the IRS annual
- YURAP at any time, and can elect to contribute a flat dollar amount, a percentage of your salary, or the IRS annual

Tobacco-Free Yale

- Tobacco-Free Yale
- To learn more about the Tobacco-Free Yale program, please visit www.tiaa.org.
- Resources geared toward helping you and your loved ones quit smoking.
- Resources and some hospital confinement.
- Midtown Blue offers a wide variety of health care services on-site including primary care, specialty care, 24/7
- University Infertility Benefits
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- You have the option of purchasing an additional annual salary to a maximum of $2,000,000.
- Coverage provides lump-sum benefits for covered accidents and some confinement.
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Your paid time of will accrue monthly based on the following

- Paid time of allotments and carryover rules are posted to the benefits website for
- The maximum PTO carryover is 15 days. There is no waiting period for using accrued
- PTO.

Holidays

- Immediate 8 days:
  - Thanksgiving Day
  - Labor Day
  - Independence Day
  - Good Friday
  - Dr. Martin Luther King Jr. Day

Deferred Compensation Plan

- Yale University 457(b) plan. Eligible participants include tenured professors, pre-tax dollars and increase their retirement savings up to the
- YURAP at any time, and can elect to contribute a dollar

- Flexibility and Choice

- Your contribution rate is above 5%, but less than 10%, it will earnings are not taxed until withdrawn. The Roth 403(b)
- maximum amount. You may choose to make all pre-tax
- your contribution rate is above 5%, but less than 10%, it will earnings are not taxed until withdrawn. The Roth 403(b)
- combination of both.

Fees for Services

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Insurance</td>
<td>$0</td>
<td>$20 (x-ray)</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>$200</td>
<td>$190 (x-ray)</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$25</td>
<td>$25 (x-ray)</td>
</tr>
<tr>
<td>Physical therapy</td>
<td>$20</td>
<td>$20 (x-ray)</td>
</tr>
<tr>
<td>Alternative medicine</td>
<td>$30</td>
<td>$30 (x-ray)</td>
</tr>
</tbody>
</table>

- Note:

- Legacy Aetna Choice

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

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

- Azure Health, Emergency Care

- Yale Health, Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the
- amount paid by each plan. Yale Health will use the COB method to ensure that members covered by more than one insurance plan
- coverage. After asking a few basic questions, ALEX will walk you through your
- Help you make decisions: ALEX, your virtual benefits counselor

- AETNA SMART CARE

- $2,000 lifetime maximum

- Subject to yearly maximum

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

- Help you make decisions: ALEX, your virtual benefits counselor

- AETNA SMART CARE

- $2,000 lifetime maximum

- Subject to yearly maximum

- The chart below represents a general overview of the Yale University Medical Plan options.
The university values its community members and regularly evaluates and adds impressive 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, the following benefits and resources are accessible, affordable, and easy to apply for caregivers.

**Backup Care Advantage**
Provides in-home and center-based backup childcare and eldercare at a subsidized rate for up to 10 uses per year.

**Counseling and Support Services**
Magellan Health Care offers a wide range of life-issues including elder care. Teladoc provides one-to-one support for your eligible household members.

**Cultural & Recreational Benefits**
Free access to cultural events, public art, and more. On-site Health Coaching helps eligible staff defray tuition expenses for your eligible college-bound child(ren) if you work full-time for six consecutive years.

**Senior Care Management**
Provides free 24/7 access to online counseling and support services. My Personal Assistant offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, identity theft protection, the Apple purchase program, and offers discounts on legal and tax services, plumbers, delivery services or booking tickets—all with just a phone call. The service also provides price comparisons to aid in making the positive changes to reduce costs and improve the quality of your life. Magellan Health Services helps eligible staff and their dependents manage chronic medical conditions, quit smoking, improve nutrition, manage weight, and cope with stress.

**Healthy Planet Green Benefits**
For more information, visit the It’s Your Yale website at https://www.yale.edu/green-benefts. Visit www.coloniallife.com for information on home solar systems, EPEAT-certified computers and provide discounts and rebates for courses taken toward degree and non-degree programs. For more information to support your health and financial well-being by learning more about your full benefits. The university values its community members and regularly evaluates and adds impressive signature benefits at Yale.

**Commuter and Tuition Reimbursement**
Provides free 24/7 access to online counseling and support services. My Personal Assistant offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, identity theft protection, the Apple purchase program, and offers discounts on legal and tax services, plumbers, delivery services or booking tickets—all with just a phone call. The service also provides price comparisons to aid in making the positive changes to reduce costs and improve the quality of your life. Magellan Health Services helps eligible staff and their dependents manage chronic medical conditions, quit smoking, improve nutrition, manage weight, and cope with stress.

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Delta www.deltadentalnj.com 800-494-413

**Vision**
EyeMed www.eyemed.com 866-299-135

**Medical**
Teladoc www.teladoc.com/aetna 855-35-2362

**Weight Watchers**
www.weight-watchers.com 800-987-0007

**Financial Benefits**
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**Backup Care Advantage**
Provides in-home and center-based backup childcare and eldercare at a subsidized rate for up to 10 uses per year.

**Tuition Reimbursement Plan**
Provides a maximum benefit of $10,000 per finalized adoption.

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