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

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.

Adoption Reimbursement Plan

Home & Family

Weight Watchers helps you make the positive changes to stress. Tobacco, improve nutrition, manage weight, and cope with coaching helps to manage chronic medical conditions, quit smoking, and manage weight.

Counseling and Support Services provide resources for a wide range of life-issues including elder care. Magellan Health Care 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, are accessible, affordable, and easy to apply for caregivers.

Signature Benefits at Yale offers discounts on legal and tax services, identity theft protection, the Apple purchase program, and more. You can conveniently pay your college-bound child(ren) if you work full-time for six consecutive years.

Tuition assistance offers a partial college scholarship for up to 5 hours per month, per eligible child. (HSA)

Homework Connections provides free 24/7 access to online tutoring for courses taken toward degree and non-degree programs.

helps eligible staff defray tuition expenses for your eligible college-bound child(ren) if you work full-time for six consecutive years.

Commuter and Tuition Reimbursement offers a partial college scholarship for up to 5 hours per month, per eligible child.

Homework Connections provides free 24/7 access to online tutoring.

Pay Flex Health Savings Account offers a partial college scholarship for up to 5 hours per month, per eligible child.

TIAA 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, are accessible, affordable, and easy to apply for caregivers.

Yale's health and welfare benefits, designed to support you and your family, include impressive signature benefits—2019 My Benefits at Yale.

The university values its community members and regularly evaluates and adds benefits 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.

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.

Warmest regards,

Janet Lindner

Vice President, Human Resources and Administration

203-432-0246; 77-352-5552; press 6

(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.)
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 benefit offering at Yale.

Warmest regards,

Janet Lindauer
Vice President, Human Resources and Administration
A tough 4% of employees use this benefit per year.

Backup childcare and eldercare at a subsidized rate for up to 10 employees through Being Well at Yale. Visit beingwell.yale.edu/

Weight Watchers helps you make the positive changes to your healthy lifestyle and a healthy planet. Learn more about a new subsidy reducing the cost by more than 50% for eligible employees through payroll deductions.

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

My Personal Assistant www.magellanassist.com  00-327-9240

Healthy Planet Green Benefts www.yale.yale.edu/green-benefts for more information to support sustainability efforts.

Your.yale.edu/green-benefts

Gym membership to Yale Center for British Art admission to Cultural & Recreational Benefts include impressive signature benefts. Now is the time to take charge of your health and fnancial well-being by learning more about your full beneft offering at Yale.

Yale’s health and welfare benefts, designed to support you and your family through multiple life-stages, are among the most comprehensive and afordable in the market. The university values its community members and regularly evaluates and adds new programs to its menu of impressive signature benefts. Now is the time to take charge of your health and fnancial well-being by learning more about your full beneft offering at Yale.

Signature Benefts 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 benefts and resources to help you achieve your goals.

Education

Homeownership Assistance: provides a 3-hour in-person professional assessment to identify needs and make decisions. The interventions, based on clinical best practices, are accessible, afordable, and easy to apply for all employees.

Senior Care Management: offers a 3-hour in-person professional assessment to identify needs and make decisions. Recommendations for the concerning care including caregiver or spouse care.

Yale Health Management offers a close experience to understand needs and goals for the concerning care including caregiver or spouse care.

Commuter Benefts: offer a free or vanpool to work or if you park in an off-campus parking lot save you money if you take the bus, train, rail, or ferries.

Commuter and Tuition Reimbursement: offers discounted premiums on home, auto, and pet insurance and offers discounts on legal and tax services, identity theft protection, the Apple purchase program, and more. You can conveniently pay bills, monitor your accounts, and get your taxes done through Workday.

Flexible Spending Accounts (FSA): offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, plumbing, furniture or vanpool to work or if you park in an off-campus parking lot.

Tuition assistance: helps eligible staf defray tuition expenses of $10,000 per fnalized adoption.

Police Supervisors and command Staff

The university values its community members and regularly evaluates and adds new programs to its menu of impressive signature benefts. Now is the time to take charge of your health and fnancial well-being by learning more about your full beneft offering at Yale. Were you 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 benefts and resources to help you achieve your goals.

Signature Benefts 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 benefts and resources to help you achieve your goals.

Education

Homeownership Assistance: provides a 3-hour in-person professional assessment to identify needs and make decisions. The interventions, based on clinical best practices, are accessible, affordable, and easy to apply for all employees.

Senior Care Management: offers a 3-hour in-person professional assessment to identify needs and make decisions. Recommendations for the concerning care including caregiver or spouse care.

Yale Health Management offers a close experience to understand needs and goals for the concerning care including caregiver or spouse care.

Commuter Benefts: offer a free or vanpool to work or if you park in an off-campus parking lot save you money if you take the bus, train, rail, or ferries.

Commuter and Tuition Reimbursement: offers discounted premiums on home, auto, and pet insurance and offers discounts on legal and tax services, identity theft protection, the Apple purchase program, and more. You can conveniently pay bills, monitor your accounts, and get your taxes done through Workday.

Flexible Spending Accounts (FSA): offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, plumbing, furniture or vanpool to work or if you park in an off-campus parking lot.

Tuition assistance: helps eligible staf defray tuition expenses of $10,000 per fnalized adoption.
**1. Personal Accident Plan**

- World-wide coverage available.
- Covered through Aetna program.

**2. Medical/Reimbursement**

- A broad network of specialists drawn largely from the Yale community.
- Located in a state-of-the-art medical center.
- Yale Health, Aetna Choice, Aetna Smart Care.
- Extensive network of specialists.
- In-Vitro Fertilization (IVF), University Infertility Benefits.
- Orthodontia 50% coverage†.
- Basic Restorative* 80%
- Preventive Care 100% within $250 annual maximum.

**3. Vision Benefits**

- Contact lenses:
  - $75 Single + Spouse
  - $100 Family
- Glasses:
  - $25 Single
  - $40 Family

**4. Dental Benefits**

- Basic Restorative* 80%
- Preventive Care 100% within $1,500 annual maximum.

**5. Life Insurance**

- Amount = $25,000 or $50,000 spousal coverage.
- Amount = $40,000 survivor coverage.
- Amount = $2,000,000 AD&D.
- Amount = $50,000 burial allowance.

**6. Long-Term Disability**

- Disability Protection
- Dependent Life
- Total Disability - Full coverage at age 62.
- Partial Disability - 50% coverage.
- Retiree's Disability - 75% coverage.

**7. Education Benefits**

- College Savings Plan (529) for yourself or family members.
- 5% annual escalation.
- $100 per month for 12 months.

**8. Tobacco-Free Workplace**

- A holistic approach to support Yale community.
- Stop smoking and qualify for lower contributions on healthcare.
- Nicotine replacement therapy.
- Smoking cessation classes.
- Tobacco dependence counseling.

**9. Financial Well-being**

- Retirement: Yale University Retirement Plan for Staff Employees (Staff Pension Plan).
- 457(b) plan: 5% of pre-tax pay, or 3% of gross pay.
- 403(b) plan: 5% of gross pay.
- 401(k) plan: 3% of gross pay.
- HSA: $3,650 individual, $7,300 family.
- 529 college savings plan for yourself or family members.
- Yale Staf Pension Plan:
  - 5% automatic enrollment.
  - 12% maximum.
  - 1% increase annually.
  - Savings matched: 50% of first 3%.
- Tufts Community Bank: $100 minimum deposit.
- Every $1,000 saves $100.
- Flexible Spending Accounts (FSA):
  - Health Care FSA:
    - $5,000 Annual Limit
    - $1,500 Dependent Care FSA
    - Education FSA:
      - $5,250 Annual Limit
- Personal Accident Insurance:
  - $1 million for eligible pay.

**10. Additional Benefits**

- University Infertility Benefits
- University Employee Assistance Program (UAEP)
- Adoption Assistance
- Family Medical Leave Act (FMLA)
- Disability Leave
- Other benefits as determined by the Yale University Retirement Plan for Staff Employees (Staff Pension Plan).

**11. Federal/State Benefits**

- Federal Tax Credit: 529 college savings plan for yourself or family members.
- State Tax Credit: 529 college savings plan for yourself or family members.

**12. Additional Benefits**

- University Infertility Benefits
- University Employee Assistance Program (UAEP)
- Adoption Assistance
- Family Medical Leave Act (FMLA)
- Disability Leave
- Other benefits as determined by the Yale University Retirement Plan for Staff Employees (Staff Pension Plan).
Paid Time Of
Allotments and carryover rules are posted to the benefits website for:

- Sick Days: new hire flex day allotment policy: immediately upon hire and following date of hire.
- 3 or more years of service: 24 days
- 5 or more years of service: 18 days
- 9 days
- Friday after Thanksgiving Day
- Labor Day
- Memorial Day

Financial Benefits

- Make changes to your plan
- If your contribution rate is below 5%, it will increase to 5%; and, if saving less than 10%, YURAP’s annual automatic-escalation
- Pre-tax employee contributions and university match are maximum amount. You may choose to make all pre-tax
- You may increase, decrease, or stop your contribution to

Yale University Retirement Account Plan

- Yale University Retirement Plan
- Yale University Retirement Account Plan

Medical Insurance

- Tobacco-Free Yale
- This plan allows eligible participants to defer additional
- University offered plan.
- Tel-Ho: plan is at the federal, state, and
- The Yale University Medical Plan options.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network Deductible</th>
<th>In-Network Coinsurance</th>
<th>Out-of-Network Coinsurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual out-of-pocket limit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ambulatory Surgery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-Network:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(includes deductible)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-preferred &amp; Specialty</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preferred:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(min/max $50/$100)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical therapy:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontia:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-Vitro Fertilization &amp; Advanced Reproductive Technology (ART)</td>
<td>N/A</td>
<td>30%</td>
<td>30%</td>
</tr>
</tbody>
</table>

Disability Protection

- Short-Term Disability
- This plan will provide salary protection for up to 2 weeks for extended
- The Short-Term Disability plan, in conjunction with Sick Pay,

- Long-Term Disability
- This plan automatically enrolled in the Yale University Retirement Account Plan
- If you participate in the Aetna Smart Care Plan and elect an

Dental Insurance

- Tel-Ho is the primary dental carrier for Yale University offering

Insurance

- Coverage provided by the

Vision Insurance

- Benefits offer one option, the basic plan which provides
- If you want to learn more about ways to save,

Tobacco-Free Yale

- Tobacco-Free Yale offers a healthy approach to improving Yale’s health, locally and

Ways to Save

- College Savings Plan (529)
- If you contribute to an HSA, your use of a Healthcare
- With a Flexible Spending Account, you can reduce your

2019 My Benefits at Yale
**Paid Time Off (PTO)**

- **Eligibility:** All employees
- **Type:** Sick, Recess, Holidays, Flex Days

**PTO Allotment**
- **New Hire Flex Day Allotment Policy:**
  - 2 days
- **Immediate Allotments:**
  - 15 days for 9 or fewer years of service
  - 21 days for 10 or more years of service
- **Carryover:**
  - Maximum carryover is 15 days
  - No waiting period for using accrued PTO

**Tobacco-Free Yale**

- **Benefits:**
  - EyeMed offers two options: Basic plan provides coverage for vision services, and some hospital confinement.
  - Delta Dental is the exclusive carrier for Yale University.
  - Supplemental Life Insurance:
    - $2,000 lifetime maximum
  - College Savings Plan (529): You can contribute to an HSA, and use of a Healthcare Savings Account and Personal Account and Personal Savings Plan.

**Ways to Save**

- **For Employees:**
  - $25,000 or $50,000 spousal coverage
  - $2,000 lifetime maximum
  - Subject to yearly maximum

**Retirement Benefits**

- **Yale University Retirement Account Plan (YURAP):**
  - You are fully vested from the first day of employment.
  - Eligible participants include tenured professor, full-time and part-time Yale staff, and Yale University Police Supervisors and Command Staff.

**Healthcare Benefits**

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network Deductible</th>
<th>Outpatient Surgical</th>
<th>Inpatient Hospital</th>
<th>Physical Therapy/Rehabilitation</th>
<th>Preventive Care</th>
<th>Mental Health Specialist</th>
<th>Ambulatory Surgical Center</th>
<th>Urgent Care</th>
<th>Emergency Care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network Deductible</th>
<th>Outpatient Surgical</th>
<th>Inpatient Hospital</th>
<th>Physical Therapy/Rehabilitation</th>
<th>Preventive Care</th>
<th>Mental Health Specialist</th>
<th>Ambulatory Surgical Center</th>
<th>Urgent Care</th>
<th>Emergency Care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Health Savings Account (HSA):**

- You have the option of purchasing $5,000 or $10,000 individual coverage, $5,000 or $10,000 family coverage, or $5,000 or $10,000 single/family coverage.

**Retirement Planning:**

- You are automatically enrolled in Long-Term Disability coverage.
- You can make an irrevocable election to participate in the Yale University Retirement Accumulation Plan (YURAP). You can waive participation in the YURAP if you choose.
- You can change your contribution rate, review or update investment allocations, or call 855-250-5424. This is where you can log in, or register for a user ID and password, by visiting www.tiaa.org.
Police Supervisors and command staff are eligible for paid time off (PTO) as part of their compensation. PTO is carried over on an annual basis, with a maximum carryover of 15 days. There is no waiting period for using accrued PTO. Employees hired prior to July 1, 2010, are eligible for additional PTO.

For employees hired from January 1 to June 30, you will receive 1 flex day. If your date of hire is between July 1 and December 31, you will receive 2 flex days. If your date of hire is between January 1 and June 30, you will receive 3 flex days.

Paid Time Off (PTO)

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

In addition to PTO, employees are entitled to specific paid holidays:
- Christmas
- New Year’s Day
- Memorial Day
- Labor Day
- Thanksgiving
- Day before Christmas
- President’s Day
- MLK Day
- Independence Day
- Columbus Day

You can save for the cost of a college education by opening a Flexible Spending Account (FSA) for dependent family members or other eligible expenses.

Ways to Save

Flexible Spending Accounts

Make changes to your plan by visiting your.yale.edu/plan-documents-notices or Workday to access Alex.

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/edvis or Workday to access Alex.

Note:

- Your health plan information is current as of the date of printing and may not apply to specific services or the health plan applies.
- The amounts of deductibles, coinsurance, and co-payments are estimates and may change.
- The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.
- The amount of your pre-tax contributions and university match are pre-tax; the university will match 100% of your contributions, up to 5%.
- Coverage provides lump-sum benefits for covered accidents and provides education benefits.
- The Short-Term Disability plan, in conjunction with Sick Pay, provides short-term benefits.
- Enhanced Payroll Plus (EPP) is a tax-preferred retirement plan that provides a combination of both.
- The Yale University Retirement Account Plan (YURAP) at any time, and can elect to contribute a dollar-for-dollar match up to the university’s matching contribution.
- The Yale University 457(b) Retirement Plan pays 0% of base monthly earnings. Coverage is provided at the rate of 1% of your base earnings.
- Long-Term Disability is provided to employees who have been eligible for at least 12 months of employment prior to being eligible to collect a pension.
- This plan allows eligible participants to defer additional compensation and earn a tax advantage.
- The chart below represents a general overview of the Yale University Medical Plan options.
Yale provides many valuable benefits and resources to help you achieve your goals.

## Signature Benefits at Yale

- **Commuter and Tuition Reimbursement**
- **Flexible Spending Accounts (FSA)**
- **403(b) Plans**
- **Dental**
- **Vision**
- **Employee Stock Ownership Plan (ESOP)**
- **Employee Assistance Program (EAP)**

### Tuition Reimbursement

Eligible employees can have 100% of their tuition for courses taken toward degree and non-degree programs.

### 403(b) Plans

Helps eligible staff defray tuition expenses for your eligible, college-bound child(ren) if you work full-time for six consecutive years.

### Benefits for Approval (when you enroll in a commuter benefit)

- **Personal Transportation:** Helps you make the positive changes to tobacco, improve nutrition, manage weight, and cope with stress.
- **On-Site Health Coaching:** Counseling sessions are confidential and at no cost to you and range from Payne Whitney to work or if you park in an off-campus parking lot. Save you money if you take the bus, train, or vanpool.

### Adoption Reimbursement Plan

Provides a maximum benefit of $10,000 per child for up to 10 uses per year.

### Bright Horizons Care Advantage

Provides free 24/7 access to online counseling sessions to support parents and students navigate the college application and admission processes.

### Counseling and Support Services

Provides a range of services, including elder care. Magellan Health Care provides resources for a wide range of life-issues including elder care. Magellan Health Care provides resources for a wide range of life-issues, such as finding and arranging lawn services, and free 24/7 access to online counseling services.

### My Personal Assistant

Assists you in consuming tasks such as finding and arranging lawn services, plumbing, delivery services, or booking tickets—all with just a phone call. The service also provides price comparisons to aid you in decision making.

### Healthy Planet Green Benefits

Provides free 24/7 access to online counseling sessions to support parents and students navigate the college application and admission processes. McCombs Health Services provides resources for a wide range of life-issues, such as finding and arranging lawn services, and free 24/7 access to online counseling services. Yale's health and welfare benefits, designed to support you and your family in the nation.

### Yale Health and Aetna Plan (Trestle Tree)

The plan covers the cost of dental, vision, behavioral health, and non-behavioral health services for Yale employees and their eligible dependents. The plan covers the cost of medical services for Yale employees and their eligible dependents.

### On-Site Health Coaching

On-site health coaching helps you make the positive changes to tobacco, improve nutrition, manage weight, and cope with stress.

### Signature Benefits at Yale—

- **Commuter and Tuition Reimbursement**
- **Flexible Spending Accounts (FSA)**
- **403(b) Plans**
- **Dental**
- **Vision**
- **Employee Stock Ownership Plan (ESOP)**
- **Employee Assistance Program (EAP)**

### Contact Information

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Dental</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Vision</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Behavioral Health</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Dental</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Vision</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Employee Stock Ownership Plan (ESOP)</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Employee Assistance Program (EAP)</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Health and Wellness Benefits</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Progressive Plan</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Personal Transportation</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>On-Site Health Coaching</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Counseling and Support Services</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
<tr>
<td>Adoption Reimbursement Plan</td>
<td>Tel 692-6000, ext. 7077, or your.yale.edu.</td>
</tr>
</tbody>
</table>

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