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

**Home & Family**

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

- **Weight Watchers** offers a new subsidy reducing the cost by more than 50% for eligible employees. Learn more about a membership that helps eligible staff lose weight and live a healthier lifestyle. Visit weight-watchers.com.

**Health**

- **On-site Health Coaching** provides one-to-one support for coaching sessions that help to manage chronic medical conditions, quit smoking, and maintain a healthy weight. Visit teladoc.com/aetna for more information.

**On-site Services**

- **Counseling and Support Services** provide resources for a wide range of needs, including assistance with care planning, stress management, and financial planning.

**Employee Resources**

- **Commuter and Tuition Reimbursement** offers discounts on legal and tax services, insurance products, and more. You can conveniently pay for home, auto, and pet insurance and other benefits through YaleAdvantages on Workday. Visit https://www.yaleadvantages.com for more information to support your healthy lifestyle and a healthy planet.

**Financial Benefits**

- **Scholarship for Children** offers a partial college scholarship for up to 5 hours per month, per eligible child.

**Education**

- **Tuition Reimbursement Plan** offers a maximum benefit of $10,000 per family for finalized adoption. Visit tuitionreimbursement.yale.edu for more information.

**Work-Related Benefits**

- **Signature Benefits at Yale** includes 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, you can take advantage of the following programs:
  - **Yale Homebuyer Program** offers a 3-hour in-person counseling session to help eligible employees defray tuition expenses for your college-bound child(ren).
  - **Yale Homebuyer Program** offers a 3-hour in-person counseling session to help eligible employees purchase a residence in designated areas of New Haven.

**Additional Benefits**

- **Healthy Planet Green Benefits** offers discounts and rebates on solar systems, laptops, and other environmentally friendly products.

**Contact Information**

- **Yale Health** for courses taken toward degree and non-degree programs.
- **Yale Police** for its menu of impressive signature benefits.

**2019 My Benefits at Yale**

Warmest regards,

[Signature]

Janet Lindner
Vice President, Human Resources and Administration

Yale Police Supervisors and Command Staff
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 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 Trust pays your child’s college tuition for courses taken toward degree and non-degree programs. These plans provide a substantial financial help to students from families with limited income. Apply for a Student Loan and Grant Assistance, or develop a financial aid package designed for your college tuition, room, board, and other expenses.

Employee Assistance Program provides a confidential private support (24/7) for you at an affordable rate and provides resources for every stage of your personal or professional life.

Scholarships

Yale provides scholarships to cover your eligible child’s college education costs. Whether you are applying for the first or last time, we encourage you to apply. Visit our website for more information.

Career

Yale offers a range of career opportunities across all departments and units.

Home & Family

On-line Health Coaching offers a 3-hour in-person professional assessment to identify needs and develop plans for problems needing further professional assessment.

Energy

Yale’s green benefits provide a discount on home solar systems, EPEAT-certified computers and electronics, and more. Visit our website for more information.

Financial

PayFlex offers a 3-hour in-person professional assessment to identify needs and make recommendations for the surrounding area of your upcoming career or home.

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.

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.

Covered Separately

For more information, visit the It’s Your Yale website at yale.edu.
**Paid Time Off**

Enjoy work/life balance with a generous paid time-off program.

Your pay may vary if you receive annual and biennial leave, depending on the following variables:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Pay Rate Variation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hours worked</td>
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</tr>
<tr>
<td>Weekly pay per hour</td>
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<tr>
<td>Biweekly pay per hour</td>
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<tr>
<td>Monthly pay per month</td>
<td></td>
</tr>
<tr>
<td>Annual pay per year</td>
<td></td>
</tr>
</tbody>
</table>

**Leave**

- **Annual Leave:** Available for use at your discretion, annually.
- **Sick Leave:** Immediate upon hire and immediately after a 30-day waiting period.
- **Sick Time:** Immediate.
- **Family and Medical Leave:** Immediate.
- **Paid Time Off (PTO):** Available as soon as you have earned it.
- **Parental Leave:** Immediate.
- **Recess:** Immediate.
- **Vacation:** Immediate.
- **Flex Days:** Immediate.
- **Immediate sick time carryover:** 50 days.
- **Immediate PTO carryover:** 15 days.
- **Maximum sick time carryover:** 50 days.
- **Maximum PTO carryover:** 15 days.
- **Immediately after 4 years of service:** 20 days.
- **Immediately after 10 years of service:** 24 days.
- **Immediately after 20 or more years of service:** 24 days.

**Healthy Living**

- **Family Health Plan:** Covered through the University.
- **Health Insurance:** Available through Aetna.
- **Dental Insurance:** Available through Aetna.
- **Vision Insurance:** Available through EyeMed.
- **Pharmacy Insurance:** Available through Aetna.

**Retirement**

The Yale University Retirement Plan is a 403(b) plan for eligible employees.

- **Contributions:** Contributions are made to your account as a part of your compensation.
- **Company Match:** The university will match 100% of your contributions, up to 5%.
- **Core Contribution:** The university automatically contributes a Core contribution whether or not you contribute to the Plan.
- **Total Contributions:** Contributions are not subject to state or federal taxes.
- **Pre-Tax Contributions:** Contributions are not taxed until withdrawn.
- **Roth Contributions:** Contributions are not taxable and are not subject to state or federal taxes.
- **Automatic Escalation:** Contributions will automatically increase annually.
- **Tax Shelter:** Contributions are sheltered from federal and state taxes.
- **Early Withdrawal:** Contributions are subject to penalties if withdrawn before age 59.5.

**Flexible Spending Accounts**

- **Health Savings Account (HSA):** Available to participants.
- **Healthcare Benefits:** Available to participants.
- **Dependent Care Benefits:** Available to participants.
- **Flexible Spending Accounts (FSA):** Available to participants.
- **Deductible and coinsurance apply:**
  - **Out-of-Network:** $20 $20
  - **In-Network:** $0 $0

**Benefit Plan Options**

- **Yale University Retirement Account Plan**
- **University Contributions:** The university contributes a Core contribution whether or not you contribute to the Plan.
- **Total Contributions:** Contributions are not subject to state or federal taxes.
- **Pre-Tax Contributions:** Contributions are not taxed until withdrawn.
- **Roth Contributions:** Contributions are not taxable and are not subject to state or federal taxes.
- **Automatic Escalation:** Contributions will automatically increase annually.
- **Tax Shelter:** Contributions are sheltered from federal and state taxes.
- **Early Withdrawal:** Contributions are subject to penalties if withdrawn before age 59.5.

**TIAA Retirement Plan**

- **Company Match:** The university will match 100% of your contributions, up to 5%.
- **Total Contributions:** Contributions are not subject to state or federal taxes.
- **Pre-Tax Contributions:** Contributions are not taxed until withdrawn.
- **Roth Contributions:** Contributions are not taxable and are not subject to state or federal taxes.
- **Automatic Escalation:** Contributions will automatically increase annually.
- **Tax Shelter:** Contributions are sheltered from federal and state taxes.
- **Early Withdrawal:** Contributions are subject to penalties if withdrawn before age 59.5.

**Yale University Health Plan**

- **In-Network Benefits:** Available to participants.
- **Out-of-Network Benefits:** Available to participants.
- **Amount Covered:**
  - **In-Network:** $0 $0
  - **Out-of-Network:** $20 $20

**Health Savings Account (HSA)**

- **Employer Contribution:** Available to participants.
- **Employee Contribution:** Available to participants.
- **Minimum Contribution:** Available to participants.
- **Maximum Contribution:** Available to participants.
- **Deductible and coinsurance apply:**
  - **Out-of-Network:** $20 $20
  - **In-Network:** $0 $0

**Employee Supplemental Life Insurance**

- **Basic Life Insurance:** Available to participants.
- **Extended Life Insurance:** Available to participants.
- **Benefits Provided:** Available to participants.
- **Benefits Covered:** Available to participants.
- **Benefits Available:** Available to participants.

**Long-Term Disability Protection**

- **Coverage Provided:** Available to participants.
- **Benefits Paid:** Available to participants.
- **Benefits Available:** Available to participants.
- **Benefits Provided:** Available to participants.
- **Benefits Covered:** Available to participants.

**Short-Term Disability**

- **Coverage Provided:** Available to participants.
- **Benefits Paid:** Available to participants.
- **Benefits Available:** Available to participants.
- **Benefits Provided:** Available to participants.
- **Benefits Covered:** Available to participants.

**Disability Protection**

- **Coverage Provided:** Available to participants.
- **Benefits Paid:** Available to participants.
- **Benefits Available:** Available to participants.
- **Benefits Provided:** Available to participants.
- **Benefits Covered:** Available to participants.

**Employee Health Insurance**

- **Coverage Provided:** Available to participants.
- **Benefits Paid:** Available to participants.
- **Benefits Available:** Available to participants.
- **Benefits Provided:** Available to participants.
- **Benefits Covered:** Available to participants.

**University Infertility Benefits**

- **Coverage Provided:** Available to participants.
- **Benefits Paid:** Available to participants.
- **Benefits Available:** Available to participants.
- **Benefits Provided:** Available to participants.
- **Benefits Covered:** Available to participants.

**University Education Benefits**

- **Coverage Provided:** Available to participants.
- **Benefits Paid:** Available to participants.
- **Benefits Available:** Available to participants.
- **Benefits Provided:** Available to participants.
- **Benefits Covered:** Available to participants.

**Financial Assistance**

- **Coverage Provided:** Available to participants.
- **Benefits Paid:** Available to participants.
- **Benefits Available:** Available to participants.
- **Benefits Provided:** Available to participants.
- **Benefits Covered:** Available to participants.

**TIAA Retirement Plan**

- **Company Match:** The university will match 100% of your contributions, up to 5%.
- **Total Contributions:** Contributions are not subject to state or federal taxes.
- **Pre-Tax Contributions:** Contributions are not taxed until withdrawn.
- **Roth Contributions:** Contributions are not taxable and are not subject to state or federal taxes.
- **Automatic Escalation:** Contributions will automatically increase annually.
- **Tax Shelter:** Contributions are sheltered from federal and state taxes.
- **Early Withdrawal:** Contributions are subject to penalties if withdrawn before age 59.5.
Your paid time off will accrue monthly based on the following:

- Enjoy work/life balance with a generous Paid Time Off program.

New hire Flex Day allotment policy:

- If your date of hire is between July 1 and Labor Day, you will receive two (2) immediate Flex Days.
- Your maximum sick time carryover is 50 days.

Life Insurance:

- Employees can purchase up to six times their salary, for no cost on salaries up to $150,000. Supplemental coverage is also provided by the university at no cost to you.

Supplemental Life Insurance:

- If you participate in the Aetna Smart Care Plan and elect an Accident Plan, you will receive a free Employee Supplemental Life Insurance plan at no cost, as well as accidental death and dismemberment coverage. Additional “line of duty” accidental death and dismemberment coverage is also provided by the university at no cost to you.

Disability Protection:

- Short-Term Disability: Your employer plan is in place to pay benefits. Supplemental Insurance of up to $1,000 per week (subject to a maximum of 26 weeks) is available to you upon enrollment.

Supplemental Disability:

- If you have other insurance, you can make an election to fund the account with pre-tax payroll contributions (subject to IRS limits). Contributions can only be made once per calendar year. The maximum contribution is $4,000 per calendar year.

Disability Protection:

- Short-Term Disability: Your employer plan is in place to pay benefits. Supplemental Insurance of up to $1,000 per week (subject to a maximum of 26 weeks) is available to you upon enrollment.

- Long-Term Disability: The plan is an additional plan to provide benefits in the event that you are unable to work due to a non-work-related illness or injury.

Dental Insurance:

- Enroll in Dental in the indicate dental carrier for Yale University offerings.

Flexible Spending Accounts (FSA):

- Medical
- Dependent Care
- Adoption Assistance

YU Retirement Arrangement Plan (YURAP):

- If you are under the age of 59 1/2 and your earnings are not taxed until withdrawn. The Roth 403(b) plan is the recommended option for employees who expect their income to increase as they age.

Tobacco-Free Yale:

- Tobacco-free Yale offers tobacco users a comprehensive supportive approach to quitting smoking, locally and nationally, by offering various programs and resource partnerships toward helping you quit and stay free from any tobacco use and to help you quit for good by offering nicotine replacement therapies, including: Nicorette gum, patches, lozenges, inhalers, nasal sprays, and prescription medications. For help with quitting smoking, please visit your local pharmacist, call the戒联戒烟热线 at 855-250-5424, or visit the website www.tiaa.org/yale, which can be found at http://yalehealth.yale.edu/resources/forms.

Vision Insurance:

- Eyefred—offered as an employee self-pay plan. Visit http://yalehealth.yale.edu/resources/forms to view the chart below representing a general overview of the Yale University Medical Plan options.

Financial Conservation Plan:

- The Financial Conservation Plan is available to employees who earn less than 10%, YURAP's annual automatic-escalation of earnings with a qualified withdrawal. Each July, if you are automatically enrolled to save 5% of your eligible pay as a pre-tax dollar and increase their retirement savings up to the IRS annual contribution limit. You can also enroll at any time, and can elect to contribute up to 100% of your salary, or the IRS annual contribution limit, to your plan.

Helping you make decisions: ALEX, your virtual benefits counselor.

- Saving more on Tufts University offerings.

- Yale University 43503)
- Deferred Compensation Plan

- The plan is a tax-deferred plan available to eligible employees. It permits contributions that are not subject to current income tax, and offers attractive incentives for encouraging investments in pre-tax plans. Eligible participants include enrolled professors, professors emeriti, and staff employed in the offices of the President, Provost, or Vice President for Student Affairs. This plan also offers the benefits of investment growth opportunity and the opportunity to defer income tax into the future.
### Paid Time Off

- **Allotments and carryover rules** are posted to the benefits website for:
  - Type Eligibility: Allotment
  - Recess Immediate: 6 days
  - Holidays Immediate: 8 days

  **Dec 31** you will receive 2 flex days. If your date of hire is between **Jan 1**, New hires can begin to use flex days **1st of the month**.

### New hire Flex Day eligibility:

- **Annually each July 1st**.

### Yale University Retirement Plan

- The **Yale University Retirement Plan** is a tax-qualified retirement savings plan. New employees are automatically enrolled to save 5% of your eligible pay as a **University Contribution**.

  - **Pre-tax employee contributions and university match** are automatically enrolled to save 5% of your eligible pay as a University Contribution, up to the Social Security Wage Base (SSWB). You will receive the university match of 5% on the first 5% contributed by you.

  - The university automatically enrolls you to save 5% of your eligible pay as a University Contribution, up to the Social Security Wage Base. You have the option to adjust your savings rate once per year during the open enrollment period. The university also offers annual automatic-escalation when you save less than 10%, which will adjust your savings rate.

  - University Contribution:
    - **Max amount**: 12% of your eligible pay (up to the Social Security Wage Base or your maximum amount).

### Personal Financial Planning

- **Income Tax-purposes**:
  - **Federal**: Estimated withholding from your pay stub is applied to your 2023 estimated federal taxes.
  - **State**: Estimated withholding from your pay stub is applied to your 2023 estimated state taxes.
  - **Local**: Estimated withholding from your pay stub is applied to your 2023 estimated local taxes.

### Work Life

- **Health Insurance**:

  - Yale Health, the university’s flagship plan, is a not-for-profit, physician-owned health plan.

  - Colonial Life Accident Coverage and Yale’s discount program are provided by the university at no cost to you.

  - Dental coverage includes Orthodontia (50% coverage) and Major Restorative (50% coverage).

### Disability Protection

- **Short-Term Disability**:
  - Coverage is provided by the university at no cost to you.
  - **60-day maximum**.

- **Long-Term Disability**:
  - Coverage is provided by the university at no cost to you.
  - **24-month maximum**.

### Electives

- **University 403(b) Retirement Plan**:
  - Eligible employees can save an additional pre-tax dollars and increase their retirement savings up to the current IRS limit, if already contributing the maximum to a retirement plan.

- **Yale University 457(b) Retirement Plan**:
  - Eligible employees can save an additional pre-tax dollars and increase their retirement savings up to the maximum amount. You may choose to make all pre-tax dollars and increase your retirement savings up to the current IRS limit, if already contributing the maximum to a retirement plan.

###Other Benefits

- **Tobacco-Free Yale**

###Yale University Retirement Plan

- **_enrolled to save 5% of your eligible pay as a University Contribution, up to the Social Security Wage Base. You will receive the university match of 5% on the first 5% contributed by you.

  - The university automatically enrolls you to save 5% of your eligible pay as a University Contribution, up to the Social Security Wage Base. You have the option to adjust your savings rate once per year during the open enrollment period. The university also offers annual automatic-escalation when you save less than 10%, which will adjust your savings rate.

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    - **Max amount**: 12% of your eligible pay (up to the Social Security Wage Base or your maximum amount).

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- **Income Tax-purposes**:

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  - **Local**: Estimated withholding from your pay stub is applied to your 2023 estimated local taxes.

###Work Life

- **Health Insurance**:

  - Yale Health, the university’s flagship plan, is a not-for-profit, physician-owned health plan.

  - Colonial Life Accident Coverage and Yale’s discount program are provided by the university at no cost to you.

###Disability Protection

- **Short-Term Disability**:
  - Coverage is provided by the university at no cost to you.
  - **60-day maximum**.

- **Long-Term Disability**:
  - Coverage is provided by the university at no cost to you.
  - **24-month maximum**.

###Electives

- **University 403(b) Retirement Plan**:
  - Eligible employees can save an additional pre-tax dollars and increase their retirement savings up to the current IRS limit, if already contributing the maximum to a retirement plan.

- **Yale University 457(b) Retirement Plan**:
  - Eligible employees can save an additional pre-tax dollars and increase your retirement savings up to the maximum amount. You may choose to make all pre-tax dollars and increase your retirement savings up to the current IRS limit, if already contributing the maximum to a retirement plan.

###Other Benefits

- **Tobacco-Free Yale**

###Yale University Retirement Plan

- **_enrolled to save 5% of your eligible pay as a University Contribution, up to the Social Security Wage Base. You will receive the university match of 5% on the first 5% contributed by you._**

  - The university automatically enrolls you to save 5% of your eligible pay as a University Contribution, up to the Social Security Wage Base. You have the option to adjust your savings rate once per year during the open enrollment period. The university also offers annual automatic-escalation when you save less than 10%, which will adjust your savings rate.

  - **University Contribution**:
    - **Max amount**: 12% of your eligible pay (up to the Social Security Wage Base or your maximum amount).
Paid time of allotments and carryover rules are posted to the benefits website for:

- **PTO1:**
  - Fewer than 5 years of service: 15 days
  - 5 or more years of service: 17 days

- **Flex Days:**
  - Immediate: 2 days
  - February 28: 1 day
  - April 30: 1 day
  - December 31: 2 days

- **Recess:**
  - Immediate: 6 days
  - February 28: 1 day

New hires can begin to use flex days on their date of hire or the 1st of the month, whichever comes later.

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### Benefits and Covered Services

#### Yale University Retirement Account Plan (YURAP) 403(b)

- **Pre-tax contribution** to your YURAP 403(b) account and the university match are automatically enrolled to save 5% of your eligible pay as a core contribution whether or not you contribute to the plan.

- You can either choose to:
  - Fully participate in YURAP 403(b)
  - Partially participate in YURAP 403(b) and receive an automatic match up to 5%
  - Waive future participation in the Staff Pension Plan and be vested after five years of service.

- Yale University contributes 1% of your eligible pay as a university contribution to YURAP 403(b) and waives 5% of your contributions. This means you’re contributing 10% of your eligible pay and Yale University is matching that contribution at 10%.

#### Coverage

- Yale University offers two options for medical insurance, Yale Health and Aetna Choice:
  - **Yale Health:**
    - Provides comprehensive coverage for in- and out-of-network providers.
    - Includes covered services such as primary care, specialty care, hospitalization, and more.
    - Requires pre-authorization for some services.
  - **Aetna Choice:**
    - Offers a more limited network of providers.
    - Coverage includes preventive care and some specialty services.

#### Accidental Death and Dismemberment Insurance

- Provides protection for accidental death and dismemberment benefits.

#### Short-Term Disability

- Covers income replacement for a limited period due to short-term disability.

#### Life Insurance

- Provides $50,000 of basic term life insurance.

#### Dental Insurance

- Delta Dental is the exclusive dental carrier for Yale University.

#### Vision Insurance

- Offers comprehensive vision coverage for frames and lenses.

#### Prescription Drug Coverage

- Covers medications with in-network and out-of-network options.

#### Flexible Spending Accounts (FSAs)

- Allows you to set aside pretax dollars for certain eligible expenses such as healthcare, dependent care, and transit costs.

#### Pre-tax and 403(b) Contributions

- Contributions are pretax and eligible for the 1% university match.

#### Website Resources

- Visit the Workday Benefits worklet to learn more about your benefits.

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### Additional Information

1. Visit the website for more details on the benefits available.
2. Contact your Benefits Advisor for any questions.
3. Access the Workday Benefits worklet for detailed information on all benefits.
4. For questions about pre-tax contributions, contact your Benefits Advisor.

---

### Flexible Spending Accounts

- Flexible Spending Accounts (FSAs) allow you to set aside pretax dollars for certain eligible expenses such as healthcare, dependent care, and transit costs.

#### FlexMed

- Covers medical expenses.

#### FlexDep

- Covers dependent care expenses.

#### FlexTrans

- Covers public transit expenses.

---

### Coverage Summary

- **Pre-tax employee contributions and university match** are a combination of both.

---

### How to Enroll

- Visit the Workday Benefits worklet to enroll in benefits.

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### Contact Information

- For help with your enrollment, contact your Benefits Advisor.

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### Additional Resources

- Visit the Yale Benefits website for more information.

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### Financial Planning

- Consider financial planning strategies to maximize your benefits.

---

### Website Resources

- Visit the Workday Benefits worklet to learn more about your benefits.

---

### Contact Information

- For help with your enrollment, contact your Benefits Advisor.

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### Additional Resources

- Visit the Yale Benefits website for more information.

---

### Website Resources

- Visit the Workday Benefits worklet to learn more about your benefits.

---

### Contact Information

- For help with your enrollment, contact your Benefits Advisor.

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### Additional Resources

- Visit the Yale Benefits website for more information.
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’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.

To its menu of impressive signature benefits, the university—

Contact Information

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Website</th>
<th>Phone</th>
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</thead>
<tbody>
<tr>
<td>Medical</td>
<td><a href="http://www.yale.edu/health/medical">www.yale.edu/health/medical</a></td>
<td>203-432-5552</td>
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<td>Dental</td>
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<td>Weight Watchers</td>
<td><a href="http://www.weight-watchers.com">www.weight-watchers.com</a></td>
<td>1-800-966-3511</td>
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<td>Counseling and Support Services</td>
<td><a href="http://www.yale.edu/health/counseling">www.yale.edu/health/counseling</a></td>
<td>203-432-5552</td>
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<td>Magellan Health Care</td>
<td><a href="http://www.magenthealth.com">www.magenthealth.com</a></td>
<td>1-800-966-3511</td>
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<td>Colonial Life</td>
<td>www殖民iallife.com</td>
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<td>1-800-966-3511</td>
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<td>Payflex</td>
<td>www殖民iallife.com</td>
<td>1-800-966-3511</td>
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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.