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

Backup Care Advantage delivers in-home and center-based of $10,000 per fnalized adoption.

Adoption Reimbursement Plan provides a maximum beneft

Home & Family

weight-watchers www.beingwell.yale.edu/employees through Being Well at Yale. Visit new subsidy reducing the cost by more than 50% for eligible lose weight and live a healthier lifestyle. Learn more about a helps you make the positive changes to Weight Watchers stress.

Yale Health and Aetna plan (Trestle Tree) members. Health provides one-to-one support for your eligible household members.

range of life-issues including elder care. Magellan Health Care provide resources for a wide Health

Tuition assistance helps eligible staf defray tuition expenses for courses taken toward degree and non-degree programs.

Scholarship for Children offers a partial college scholarship for your eligible college-bound child(ren) if you work full-
ofers a 3-hour in-person Senior Care Management support (grades K–12) from professional tutors and teachers Homework Connections provides free 24/7 access to online consuming tasks such as fn ding and arranging lawn services, My Personal Assistant

Yale provides many valuable benefts 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 Benefts at Yale—

through payroll deductions.

mortgages, banking ofers and more. You can conveniently pay identity thef protection, the Apple purchase program, YaleAdvantages ofers discounts on legal and tax services,

decision making.

plumbers, delivery services or booking tickets—all with just a consuming tasks such as fn ding and arranging lawn services,

My Personal Assistant

Contact Information

www.payfex.com 44-729-3539

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

www.coloniallife.com 00-325-4360

www.TIAA.org/yale 55-250-5424

http://alight.com/advocacy 66-537-361

Magellan www.magellanassist.com 00-327-9240

Counseling and Support Services

Magellan Health Services www.Magellanhealth.com 00-327-9240

Senior Care Management offers a 3-hour in-person

disabilities. The interventions, based on clinical best practices,

Analysis program to help children with developmental

Child Development Support provides families with 24/7

provides families with 24/7

Telemedicine

403 (b) Plans

401 (k) Plans

203-432-0246

203-432-5552; press 6

www.myworkday.com/yale/d/home.htmld 77-352-5552; press 6

www.yalehealth.yale.edu 203-432-5552

Medical

Yale Health

www.yalehealth.yale.edu 203-432-0246

Delta www.deltadentalnj.com 00-494-4130

Delta

Vision

Dental

www.deltadentalnj.com 00-494-4130

www.deltadentalnj.com 00-494-4130

Yale Advantage

ofers a partial college scholarship

Yale's health and welfare benefts, designed to support you and your family

include impressive signature benefts

The university values its community members and regularly evaluates and adds

to its menu of impressive signature benefts. Now is the time to take charge of

in the nation.

through multiple life-stages, are among the most comprehensive and afordable

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in the nation.
Benefits at Yale — include impressive signature benefits

Yale’s health and wellness benefits, designed to support you and your family through multiple life-stages, are among the most comprehensive and affordable in the nation.

The university values its community members and regularly evaluates and adds to its menu of impressive signature benefits. Now is the time to take charge of your health and financial well-being by learning more about your full benefits offering at Yale.

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

Cover photo: Robert DeSanto
Signature Benefits at Yale

Yale provides many valuable benefits and resources to help you achieve your goals.

**Education**
- A College Tuition program pays your full college course and activity costs for eligible employees enrolled in approved degree and non-degree programs.
- Counseling and Support Services provides counseling services at no cost to you and your eligible household members.
- Employee Service Center offers free advice and assistance on a wide range of personal matters.

**Commuter and Tuition Reimbursement**
- Provides a maximum benefit of $10,000 per finalized adoption.
- Offers various discounts and rebates on home solar systems, EPEAT-certified computers and accessories, and other green products.

**Health**
- On-site Health Coaching provides one-to-one support for chronic medical conditions, such as tobacco, improve nutrition, manage weight, and cope with stress.
- Counseling and Support Services provides professional counseling and support for a wide range of issues.

**Cultural & Recreational Benefits**
- Offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, pet sitting, and more.

**Senior Care Management**
- Provides a 3-hour in-person assessment at no or nominal cost.

**On-Site Health Coaching** provides coaching for courses taken toward degree and non-degree programs.
- Counseling and Support Services provides free 24/7 access to online coaching to help parents and students navigate the college process.
- College Coach prepares your child for college success and offers online counseling.

**Flexible Spending Accounts (FSA)**
- Colonial Life offers discounts and rebates on legal and tax services, identity theft protection, and more.
- Magellan Health Services provides free 24/7 access to online coaching to help parents and students navigate the college process.

**YaleAdvantages**
- Offers free credit monitoring, the Apple purchase program, and more.
- Telemedicine www.teladoc.com/aetna  55-250-2362
- Accident www.coloniallife.com  00-325-4364
- Delta www.deltadentalnj.com  00-494-413

**Employee Services**
- Your Pension Resources offers information on retirement planning, including 403(b) Plans, TIAA www.TIAA.org/yale  55-250-5424
- Health Management offers telephone access to Magellan Health Services www.Magellanhealth.com  00-327-9240

**Telemedicine**
- Magellan Health Services www.Magellanhealth.com  00-327-9240
- Bright Horizons www.careadvantage.com/yale  77-242-2737
- Homework Connections
- My Personal Assistant

**Contact Information**
- Employee Service Center
- 203-432-5552; press 6
- 404-201-7552
- www.yalehealth.yale.edu  203-432-0246
- Your.yale.edu/green-benefits

**Healthy Planet Green Benefits**
- Provides grants 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 and your child is attending an eligible institution.
- Provides free 24/7 access to online coaching to help parents and students navigate the college process.

**Yale Homebuyer Program**
- Provides one-to-one support for chronic medical conditions, such as tobacco, improve nutrition, manage weight, and cope with stress.
- Counseling and Support Services provides professional counseling and support for a wide range of issues.

**Yale Health**
- Provides free 24/7 access to online coaching to help parents and students navigate the college process.
- Counseling and Support Services provides professional counseling and support for a wide range of issues.

**Green Benefits**
- Provides grants 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 and your child is attending an eligible institution.
- Provides one-to-one support for chronic medical conditions, such as tobacco, improve nutrition, manage weight, and cope with stress.
- Counseling and Support Services provides professional counseling and support for a wide range of issues.

**Senior Care Management**
- Provides a 3-hour in-person assessment at no or nominal cost.

**Commuter Benefits**
- Helps eligible employees with commuting costs, including on-site parking, vanpooling, or biking.

**Signature Benefits at Yale**
- For more information, visit the It's Your Yale website at your.yale.edu
### Police Supervisors and Command Staff

Paid time off is generous and paid as follows:

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<thead>
<tr>
<th>Type</th>
<th>Days</th>
<th>Description</th>
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<tr>
<td>PTO</td>
<td></td>
<td>murderer/on-duty pay</td>
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<tr>
<td></td>
<td></td>
<td>bereavement</td>
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<td></td>
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<td>court attendance</td>
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<tr>
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<td></td>
<td>leave for funeral</td>
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<tr>
<td></td>
<td></td>
<td>leave due to accident</td>
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</tbody>
</table>

The maximum sick time carryover is 50 days less than 5 years of service. 15 days immediately upon hire and sick 4.

- **Immediate 8 days:**
  - New Year's Day
  - Memorial Day
  - Independence Day
  - Labor Day
  - Thanksgiving
  - Christmas Day

- **Immediate 2 days:**
  - February 15
  - September 1
  - Veterans Day
  - Good Friday
  - Easter Sunday

- **Immediate 1 day:**
  - New Year's Eve
  - December 31

- **Flex Days**
  - 2, 3

New hires can begin to use flex days 1st of the month following date of hire. If your date of hire is between January 1 and December 31 you will receive 2 flex days. If your date of hire is January 1 or later you will receive 3 flex days. If your date of hire is between December 1 and December 31 you will receive 1 flex day.

### Retirement

#### The Yale University Retirement Plan for Staff Employees (Staff Pension Plan)

You are automatically enrolled in the university's paid defined benefit plan on your first day of employment. You are fully vested after each year of service. You may choose to make all pre-tax contributions or contribute a portion of your salary. Your contributions are made on a pre-tax basis and increase your retirement savings up to the IRS annual limits.

- **YURAP at any time, and can elect to contribute a fatal dollar contribution whether or not you contribute to the Plan.**
- **Security Wage Base (SSWB).**
  - You will receive the university pension plan on your first day of employment.
  - You are fully vested after each year of service.
  - If you leave Yale employment prior to being eligible to collect a pension, your age plus your years of service must equal 70, even if you leave Yale employment prior to being eligible to collect a pension.

#### Tobacco-Free Yale

Tobacco-Free Yale takes a holistic approach to supporting Yale students, faculty, and staff by offering various programs and resources geared toward helping you and your loved ones quit tobacco use and qualify for lower contributions on healthcare.

#### Delta Dental

Delta Dental is the exclusive dental carrier for Yale University employees. They offer two options:

- **Basic plan:**
  - Coverage provides lump-sum benefits for covered accidents.
- **Major Restorative**:
  - 50% co-payment
- **Basic Restorative**:
  - 80% co-payment

#### Medical Insurance

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Co-pay prior to plan deductible</th>
<th>Deductible and coinsurance apply</th>
<th>Inpatient Hospital 40% Non-preferred &amp; Specialty</th>
<th>Inpatient Hospital 50% Preferred</th>
<th>Inpatient Hospital 0% University Lifetime maximum; Pre-authorization required.</th>
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<tr>
<td>Advocacy Services</td>
<td>$0</td>
<td>$40</td>
<td>$200</td>
<td>$200</td>
<td>$800/$1,600</td>
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<td>$0</td>
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<td>$50 Single + Child(ren)</td>
<td>$100</td>
<td>$800/$1,600</td>
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#### Life Insurance

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Co-insurance</th>
<th>Deductible and coinsurance apply</th>
<th>Inpatient Hospital 40% Non-preferred &amp; Specialty</th>
<th>Inpatient Hospital 50% Preferred</th>
<th>Inpatient Hospital 0% University Lifetime maximum; Pre-authorization required.</th>
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</thead>
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<td>Single Life</td>
<td>10%</td>
<td>$1,500</td>
<td>$500</td>
<td>$1,500</td>
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<tr>
<td>Child (under 18)</td>
<td>10%</td>
<td>$500</td>
<td>$100</td>
<td>$500</td>
<td>$800/$1,600</td>
</tr>
</tbody>
</table>

#### Disability Insurance

- **Short-Term Disability**
  - Coverage for absence due to a non-work related illness or disability. This coverage is limited to 12 weeks.
  - In the event of an approved disability, the benefit will be limited to 100% of eligible earnings. If you leave Yale employment prior to being eligible to collect a pension, your age plus your years of service must equal 70, even if you leave Yale employment prior to being eligible to collect a pension.

- **Long-Term Disability**
  - Coverage for absence due to a non-work related illness or disability. This coverage will continue until you reach retirement age or the plan maximum limit of 240 months. You will receive 60% of your eligible earnings, subject to a maximum amount. You may choose to make all pre-tax contributions (subject to annual IRS limits).

### Health Savings Account (HSA)

The Yale University Retirement Plan Your account.

The chart below represents a general overview of the Yale University Medical Plan options. For complete details, refer to the Yale Health and Aetna Health Plan documents. This chart is a summary of the benefits provided under each option.

#### Ways to Save

- **Health Savings Account (HSA)**
  - With a Flexible Spending Account, you can reduce your taxable income and save tax-free dollars for health-related expenses.

To learn more about ways to save, visit [yale.edu/coverage](http://yale.edu/coverage).
**Paid Time Off (PTO)**

Employees hired prior to July 1, 2010, are eligible to receive the following:

- **Fewer than 5 years of service:** 15 days
- **5 to 10 years of service:** 20 days
- **11 to 15 years of service:** 24 days
- **16 to 20 years of service:** 28 days
- **20 or more years of service:** 32 days

**Sick Day Policy**

Employees hired prior to July 1, 2010, are eligible to receive 9 days of sick days.

**New Hire Flex Day Eligibility**

- PTO
- Flex Days

**Medical Insurance**

Yale University offers two options for medical insurance: Yale Health and Aetna.

- **Yale Health**
  - Eligible participants include tenured professors, professors in consumer affairs and in the School of Law, and medical students.
  - Access to on-campus primary and specialty care.
  - Coverage includes benefits such as primary care, specialist care, and acute care.

- **Aetna**
  - Coverage includes benefits such as primary care, specialist care, and acute care.

**Disability Protection**

**Short-Term Disability**

Eligible Faculty, Staff, and Clinics only can use this plan. It provides income replacement for up to 90 days if you are unable to work due to a covered disability.

**Long-Term Disability**

This plan provides income replacement for up to 5 years if you are unable to work due to a covered disability.
Enjoy work/life balance with a generous Paid Time Off (PTO) system. Paid time off allotments and carryover rules are posted to the benefits website for employees hired prior to July 1, 2010. Sick days are immediately available, and new hires can begin to use flex days on their first day of employment. New hire flex day eligibility includes:

- Christmas Day
- Thanksgiving Day
- Independence Day

You can make your beneficiary designations or call 855-250-5424. This is where you can make changes to your plan contribution rate.

The retirement plan is the Yale University Retirement Plan (YUPAP), which provides for automatic enrollment to save 5% of your eligible pay as a combination of both pre-tax employee contributions and university match up to 5%. If your contribution rate is below 5%, it will increase to 5%; and, if your age plus your years of service equal 70, even if you leave Yale, you are vested after just five years of service. Vesting gives you the right to continue contributing to the retirement plan.

Tobacco-Free Yale takes a holistic approach to supporting the Yale community. Located in a state-of-the-art medical center, Yale Health provides a range of benefits for employees and their covered dependents. These benefits include:

- Delta Dental: Exclusive dental carrier for Yale University employees.
- Yale University 457(b) Plan: Pre-tax dollars and increase their retirement savings up to the maximum permitted by the IRS.
- Disability Protection: Salary protection for up to 2 weeks for extended absence due to a non-work related illness or disability.
- Life Insurance: Coverage provides lump-sum benefits for covered accidents or accidental death.
- Preventive & Diagnostic: 100% coverage for preventive care.
- Infertility Services: Four (4) cycles, University Lifetime maximum; Pre-authorization required.
- Disability Protection: $10,000 in child life coverage.
- Spouse Life: $2,000 lifetime maximum.

To learn more about the Tobacco-Free Yale program, please visit http://yalehealth.yale.edu/resources/forms. For complete details, refer to the Yale Health and Aetna Benefits Toolbox for a complete list.
Police Supervisors and command Staff

The maximum sick time carryover is 50 days. Sick days are pro-rated during annually each July 1st.

New hire Flex Day allotment policy:
- 20 or more years of service: 24 days
- 15 to 19 years of service: 20 days
- 5 or more years of service: 18 days

New hire Flex Day eligibility:
- 20 or more years of service
- 15 to 19 years of service
- 5 or more years of service

In the event of an approved disability, the benefit is paid for 26 weeks for any work-related disability and 52 weeks for a non-work related disability. This benefit is paid for 26 weeks for any work-related disability and 52 weeks for a non-work related disability.

You have the option of purchasing an additional $10,000 in child life coverage.

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

Ways to Save

Flexible Spending Accounts

When a Flexible Spending Account is offered, you may reduce your taxable earnings and save for expenses that are not tax-exempt.

If you are enrolled in the FSA, your use of a Health Savings Account will be tracked in accordance with federal and state regulations.

 supremely

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/alex or Workday to access ALEX.
Contact Information

<table>
<thead>
<tr>
<th>Medical</th>
<th>Colonial Life</th>
<th>Dental</th>
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<tr>
<td>860 432 5000</td>
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