2019 My Benefits at Yale

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, Yale has added

- Commuter and Tuition Reimbursement
- Flexible Spending Accounts (FSA)
- Medicare, Medicaid, and most other insurance programs
- Tuition assistance for college-bound children
- Adoption Reimbursement Plan

Yale can also help you save money on insurance:

- Accident
- Dental
- Health
- Vision

And help you manage your stress:

- On-site Health Coaching
- Weight Watchers
- Tobacco, nutrition, and stress management coaching

Free concierge services are also available for eligible employees:

- Home & Family Counseling and Support Services
- Senior Care Management
- Child Development Support

Yale also offers many more benefits:

- Employee Service Center
- Employee Advocacy Services
- Advocacy
- Magellan Health Services
- Complimentary Work/Life Services

Fees for services vary, as do eligibility requirements. For more information, visit the It’s Your Yale website at your.yale.edu.

For more information, visit the It’s Your Yale website at 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 benefits offering at Yale.

Warmest regards,
Janet Lindauer
Vice President, Human Resources and Administration
Signature Benefits at Yale

Whether you plan 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

Backup Care Advantage offers a variety of programs that provide backup childcare and eldercare at a subsidized rate for up to 10 uses per year.

- Adoption Reimbursement Plan provides a maximum benefit of $10,000 per finalized adoption.
- Counseling and Support Services offers computer and internet access, as well as consultation sessions with qualified counselors.
- Weight Watchers helps you make the positive changes to lose weight and live a healthier lifestyle. Learn more about a program that works for you.

Home & Family

- Counseling and Support Services offers various resources for counseling services such as grief counseling, gap assistance, support groups, and support groups.
- My Personal Assistant offers 24/7 access to online identity theft protection, the Apple purchase program, and offers discounts on legal and tax services.
- Homework Connections provides free advice to families of children with special needs. The service also provides price comparisons to aid decision making.
- My Personal Assistant offers discounts on legal and tax services.

Child Development Support provides family with 

- Senior Care Management offers 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 professional assessment to identify needs and make recommendations for the continuing care of an aging parent or spouse.

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

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

You will have 24 paid vacation days available based on the following schedule:

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<thead>
<tr>
<th>Month</th>
<th>Paid Vacation Days</th>
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<td>January</td>
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<td>February</td>
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<td>October</td>
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<tr>
<td>November</td>
<td>2</td>
</tr>
<tr>
<td>December</td>
<td>2</td>
</tr>
</tbody>
</table>

Your paid time off will accrue monthly based on the following paid time off program.

Type Eligibility Allotment

- **Sick**: Immediately upon hire and June 30 you will receive 1 flex day. December 31 you will receive 2 flex days. If your date of hire is between January 1 and 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.
- **Vacation**: Annually each July 1st.

Flexibility and Choice

You may increase, decrease, or stop your contribution to your Yale University Retirement Plan. To make your beneficiary designations, change your contribution rate, review or update investment options, visit www.yaleplan.com. If your contribution rate is above 5%, but less than 10%, it will save less than 10% on your contributions, all Roth 403(b) after-tax contributions, or a combination of both.

Eligible for enrollment:

- **U.S. Government employees hired on or after July 1, 2019.**
- **State employees hired on or after July 1, 2019.**
- **Yale University employees hired on or after July 1, 2019.**

**Note:** To enroll in the Yale University Retirement Plan, you must complete your enrollment within 90 days of your date of hire or the eligibility date.

Yale University Retirement Plan Accounts

- **Plan Overview**: Contributions are tax-deferred, and Yale will match 100% of your contributions, up to 5%.
- **Plan Features**: Contributions, all Roth 403(b) after-tax contributions, or a combination of both.

For your employer contributions and matching contributions are charged from fixed and variable annuity contributions and matching contributions are made to individual retirement accounts.

Yale Retirement Plan (YRP)

- **Employer Contributions**: Contributions are based on your fixed and variable contributions, all Roth 403(b) after-tax contributions, or a combination of both.
- **Employee Contributions**: Contributions are based on your fixed and variable contributions, all Roth 403(b) after-tax contributions, or a combination of both.

**Note:** Contributions, all Roth 403(b) after-tax contributions, or a combination of both.

You can save for the cost of a college education by opening a 529 college savings plan for yourself or family members.

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Medical Benefits

The Yale University Retirement Plan

- **Dental Insurance**: Your dental benefits are provided by Legacy Aetna Choice, Legacy Aetna High Choice, Legacy Aetna Source, Legacy Aetna Smart Care, Legacy Aetna UniversityChoice, Legacy Aetna University Smart Care.
- **Vision Insurance**: Your vision benefits are provided by Legacy Aetna Vision, Legacy Aetna UniversityChoice, Legacy Aetna University Smart Care.
- **Life Insurance**: Your life insurance benefits are provided by Legacy Aetna Life, Legacy Aetna UniversityChoice.
- **Short-Term Disability**: Your short-term disability benefits are provided by Legacy Aetna Short Term Disability.
- **Long-Term Disability**: Your long-term disability benefits are provided by Legacy Aetna Long Term Disability.
- **Voluntary Benefits**: Your voluntary benefits are provided by Legacy Aetna Voluntary Benefits.
- **HSA**: Your HSA benefits are provided by Legacy Aetna HSA.
- **Legacy Aetna Choice**: Your Legacy Aetna Choice benefits are provided by Legacy Aetna Choice.
- **Legacy Aetna High Choice**: Your Legacy Aetna High Choice benefits are provided by Legacy Aetna High Choice.
- **Legacy Aetna Source**: Your Legacy Aetna Source benefits are provided by Legacy Aetna Source.
- **Legacy Aetna Smart Care**: Your Legacy Aetna Smart Care benefits are provided by Legacy Aetna Smart Care.
- **Legacy Aetna UniversityChoice**: Your Legacy Aetna UniversityChoice benefits are provided by Legacy Aetna UniversityChoice.
- **Legacy Aetna University Smart Care**: Your Legacy Aetna University Smart Care benefits are provided by Legacy Aetna University Smart Care.

Tobacco-Free Yale

Tobacco-Free Yale takes a holistic approach to supporting Yale employees in their tobacco use and quit attempts.

- **Coverage**: Tobacco-Free Yale offers coverage for covered accidents and work-related injuries. Coverage provides lump-sum benefits for covered accidents in the amount of $50,000 for accidental death, $25,000 or $50,000 spousal coverage, and $10,000 in child life coverage.
- **Eligibility**: Enrollment is available to all Yale employees, including part-time and temporary employees, medical residents, fellows, and students.
- **Enrollment**: Enrollment is available in July, September, and November. Information about enrollment is sent to all eligible employees via email.
- **Benefits**: Benefits include life insurance, accident insurance, short-term disability, and long-term disability. Benefits are available to eligible employees and their eligible dependents.
- **Coordination of Benefits (COB)**: Coordination of Benefits is the method used by Yale University to determine which insurance carrier will pay for covered services. COB is determined on a case-by-case basis and may vary depending on the specific service.
- **Disability Benefits**: Disability benefits are offered to eligible employees. Benefits include long-term disability and short-term disability. Benefits are available to eligible employees and their eligible dependents.
- **Health Care Coverage**: Health care coverage is available to eligible employees and their eligible dependents. Benefits include medical, dental, and vision coverage. Benefits are available to eligible employees and their eligible dependents.
- **Dental Insurance**: Dental insurance is available to eligible employees and their eligible dependents. Benefits include basic and major restorative dental coverage. Benefits are available to eligible employees and their eligible dependents.
- **Vision Insurance**: Vision insurance is available to eligible employees and their eligible dependents. Benefits include routine and comprehensive vision care. Benefits are available to eligible employees and their eligible dependents.
- **Life Insurance**: Life insurance is available to eligible employees. Benefits include term life insurance and accidental death and dismemberment insurance. Benefits are available to eligible employees and their eligible dependents.
- **Short-Term Disability**: Short-term disability benefits are available to eligible employees. Benefits include short-term disability insurance and accidental disability insurance. Benefits are available to eligible employees and their eligible dependents.
- **Long-Term Disability**: Long-term disability benefits are available to eligible employees. Benefits include long-term disability insurance and accidental disability insurance. Benefits are available to eligible employees and their eligible dependents.
- **HSA**: The university will provide a one-time deposit of $500, or $1,000 and $2,000 for those employees who contribute to the Health Savings Account. Benefits are available to eligible employees and their eligible dependents.
- **Legacy Aetna Choice**: Legacy Aetna Choice offers a comprehensive medical plan for eligible employees and their eligible dependents. Benefits include in-network and out-of-network coverage, prescription drug coverage, and mental health coverage. Benefits are available to eligible employees and their eligible dependents.
- **Legacy Aetna High Choice**: Legacy Aetna High Choice offers a comprehensive medical plan for eligible employees and their eligible dependents. Benefits include in-network and out-of-network coverage, prescription drug coverage, and mental health coverage. Benefits are available to eligible employees and their eligible dependents.
- **Legacy Aetna Source**: Legacy Aetna Source offers a comprehensive medical plan for eligible employees and their eligible dependents. Benefits include in-network and out-of-network coverage, prescription drug coverage, and mental health coverage. Benefits are available to eligible employees and their eligible dependents.
- **Legacy Aetna Smart Care**: Legacy Aetna Smart Care offers a comprehensive medical plan for eligible employees and their eligible dependents. Benefits include in-network and out-of-network coverage, prescription drug coverage, and mental health coverage. Benefits are available to eligible employees and their eligible dependents.
- **Legacy Aetna UniversityChoice**: Legacy Aetna UniversityChoice offers a comprehensive medical plan for eligible employees and their eligible dependents. Benefits include in-network and out-of-network coverage, prescription drug coverage, and mental health coverage. Benefits are available to eligible employees and their eligible dependents.
- **Legacy Aetna University Smart Care**: Legacy Aetna University Smart Care offers a comprehensive medical plan for eligible employees and their eligible dependents. Benefits include in-network and out-of-network coverage, prescription drug coverage, and mental health coverage. Benefits are available to eligible employees and their eligible dependents.
- **Legacy Aetna Vision**: Legacy Aetna Vision offers comprehensive vision coverage for eligible employees and their eligible dependents. Benefits include routine and comprehensive vision care. Benefits are available to eligible employees and their eligible dependents.

**For more information about coordination of benefits or denial of claims, please visit website.**

To learn more about the Tobacco-Free Yale program, please visit website. Tobacco-Free Yale offers coverage for covered accidents and work-related injuries. Coverage provides lump-sum benefits for covered accidents in the amount of $50,000 for accidental death, $25,000 or $50,000 spousal coverage, and $10,000 in child life coverage. You also have the option of purchasing additional coverage for a premium.
Your paid time off will accrue monthly based on the following paid time off program.

- The maximum sick time carryover is 50 days for employees hired prior to July 1, 2010.
- New hire Flex Day allotment policy: 2
- Recess Immediate: 6 days
- Holidays Immediate: 8 days
- Four days between Christmas and New Year’s Day
- Independence Day
- Labor Day
- Dr. Martin Luther King Jr. Day
- Presidents Day

Make your beneficiary designations.

- If your contribution rate is above 5%, but less than 10%, it will increase to 5%; and, if your contribution rate is below 5%, it will decrease to 0.
- Yale University Retirement Account Plan (YURAP).
- You can waive participation in the Yale University Retirement Account Plan and be automatically enrolled in the Staff Pension Plan.
- Yale will match 100% of your contributions, up to 5% of your earnings with a qualified withdrawal. Each July, if you are vested after five years of service.

You have the option of purchasing an additional Life Insurance of up to six times your base monthly earnings. Coverage is provided by the university at no cost to you.

Life Insurance
- You have the option of purchasing Supplemental Life Insurance of up to $50,000 or 100% of your annual salary if you are married and dependent coverage.
- Long-Term Disability
- Disability Protection
- Short-Term Disability
- University Infertility Benefits
- Supplemental Life Insurance
- University Health Insurance

The chart below represents a general overview of the Yale University Medical Plan options. For complete details, refer to the Yale Health and Aetna Plan Summary of Benefits and Plan documents located on the benefits website at yalebenefits.yale.edu/benefits. This chart is a summary of the benefits provided under each option.

2 The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.
3 Deductible and coinsurance apply
4 Co-pay prior to plan deductible. See Plan Summary of Benefits for details.
5 Co-Insurance
6 Co-pay when purchased at a $50 reimbursement per visit
7 In-Vitro Fertilization & Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination. This is a benefit for women earning over $150,000.

The chart below represents a general overview of the Yale University Medical Plan options.
Paid time of allotments and carryover rules are posted to the benefits website for employees hired prior to July 1, 2010.

- **Sick**: Immediately upon hire and
- **Recess Immediate**: 6 days:
- **Holiday Immediate**: 8 days:
- **Flex Days**: Immediately 2 days

December 31 you will receive 2 flex days. If your date of hire is between January 1 and December 30, you will receive 1 flex day. If your date of hire is between July 1 and

The following benefits are available to eligible employees:

- **Account Based Health Insurance**
- **Dental**
- **Health Savings Account**
- **Long Term Care**
- **Life Insurance**
- **Short Term Disability**
- **Voluntary Insurance**
- **Vision**

Your enrollment choices are based on your coverage type (single or family) and include:

- **Medical Insurance**
- **Vision Insurance**
- **Life Insurance**
- **Short-Term Disability**
- **Voluntary Insurance**

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

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<thead>
<tr>
<th>Service Category</th>
<th>Single</th>
<th>Single/Family</th>
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<tbody>
<tr>
<td>Preventive &amp; Diagnostic</td>
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For more information, visit your.yale.edu/coverage.
Your paid time off will accrue monthly based on the following paid time off program.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Sick Time Carryover</th>
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<tbody>
<tr>
<td>&lt; 5</td>
<td>15 days</td>
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<tr>
<td>5 or more</td>
<td>18 days</td>
</tr>
</tbody>
</table>

New hires can begin to use flex days on the first of the month following date of hire. New Year’s Day, Christmas Day, New Year’s Eve, the four days between Christmas and New Year’s Day, and Labor Day are paid holidays. You earn 9 days of PTO annually each July 1st.

**University Contribution**

The university automatically contributes a Core contribution to your YURAP 403(b) account and the university will match 100% of your contributions, up to 5%.

**Flexibility and Choice**

Employees have the flexibility to choose the level of contribution. The pre-tax contribution of your eligible pay is automatically enrolled at 5% of your eligible pay. If your after-tax contribution option provides for tax-free withdrawal, you may choose to enroll in the Staff Pension Plan and be waivered future participation in the Staff Pension Plan. Eligible employees are automatically enrolled to save 5% of your eligible pay as a combination of both.

**Healthcare**

Yale University offers two options for medical insurance, Yale Medical Insurance and Aetna Smart Care Plan.

**Yale Medical Insurance**

- OHSU in-patient hospitalization
- Care at home
- Outpatient care
- Prescriptions
- Preventive Care: Preventative: $75 Single + Spouse
- Preventive: $150 Single + Spouse

**Aetna Smart Care**

- In-Network Benefits
- Out-of-Network Benefits
- Preventative Care: $75 Single + Spouse
- Preventative Care: $150 Single + Spouse

**Coverage**

- $50,000 of basic term life insurance
- $25,000 or $50,000 spousal coverage
- $800/$1,600 of supplemental life insurance

**Dental Insurance**

- Preventive & Diagnostic 100%
- General Dentistry 80%
- Restorative 80%

**Vision Insurance**

- Preventive 100%
- Basic Frames and Lenses: $20
- Basic Restorative: 80%
- Optical: $25

**Yale Health Pharmacy**

- $30 Alternative
- $20 Deductible

**Yale Health Outside Pharmacy**

- $50 Single
- $100 Family

**Insurance Information Update (COB)**

- If a Preferred drug is available and an Alternative or Non-preferred drug is dispensed, you will be charged the applicable co-pay plus the difference in cost between the Alternative or Non-preferred drug and Preferred drug cost even if your provider requests the Alternative drug. In most cases, the difference in cost will be negligible. For greater of 20% of the cost or the difference in cost between the Alternative or Non-preferred drug and Preferred drug cost even if your provider requests the Alternative drug. The greater of 20% of the cost or the difference in cost will be negligible.

**COB Method**

- The COB method will be used when a member is covered by more than one insurance plan. Yale Health will use the COB method to ensure that members covered by more than one insurance plan will receive the benefits they are entitled to 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 will receive the benefits they are entitled to and the amount paid by each plan.

**Preferred Drug**

- A Preferred Drug is a drug that is on the Yale Health formulary. A Preferred Drug is considered the drug of choice and is less expensive than a Non-preferred or Alternative drug.

**Non-preferred Drug**

- A Non-preferred Drug is a drug that is not on the Yale Health formulary. A Non-preferred Drug is not considered the drug of choice and is more expensive than a Preferred Drug.

**Alternative Drug**

- An Alternative Drug is a drug that is not on the Yale Health formulary. An Alternative Drug is not considered the drug of choice and is more expensive than a Preferred Drug.

**Out-of-State Hospitalization**

- Out-of-State Hospitalization
- Out-of-State Hospitalization

**University lifetime limit per contract unit regardless of carrier chosen.**

**Important Information**

- If a Preferred Drug is available and an Alternative or Non-preferred drug is dispensed, you will be charged the applicable co-pay plus the difference in cost between the Alternative or Non-preferred drug and Preferred drug cost even if your provider requests the Alternative drug. In most cases, the difference in cost will be negligible. For health insurance coverage, see the Yale Health medical plan summary of benefits and plan documents located on the benefits website at http://yalehealth.yale.edu/resources/forms. The applicable plan documents govern all questions of interpretation.

**Ways to Save**

- For additional details, refer to the Yale Health and Aetna Blue Summary of Benefits and the documents located on the benefits website at http://yalehealth.yale.edu/resources/forms. The applicable plan documents govern all questions of interpretation.

**Pre-tax dollars and increase their retirement savings up to the current IRS limit, if already contributing the maximum to a 401(k) plan.**

**Resources**

- Call 8-800-720-2882 or visit 888-920-3272.

**Flexible Spending Accounts**

- Yale Health Flexible Spending Accounts is a health care funding account that is funded on a tax-free basis and may be used to reimburse your healthcare expenses.

**Colonial Life Accident Coverage**

- Colonial Life Accident Coverage will also be provided, free of charge, to all eligible employees.

**Flexible Spending Accounts**

- Colonial Life Accident Coverage will also be provided, free of charge, to all eligible employees.

**Dental Insurance**

- Preventive 100%
- General Dentistry 80%
- Restorative 80%

**Vision Insurance**

- Preventive 100%
- Basic Frames and Lenses: $20
- Basic Restorative: 80%
- Optical: $25

**Yale Health Pharmacy**

- $30 Alternative
- $20 Deductible

**Yale Health Outside Pharmacy**

- $50 Single
- $100 Family

**Insurance Information Update (COB)**

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**Out-of-State Hospitalization**

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**University lifetime limit per contract unit regardless of carrier chosen.**

**Important Information**

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**Ways to Save**

- For additional details, refer to the Yale Health and Aetna Blue Summary of Benefits and the documents located on the benefits website at http://yalehealth.yale.edu/resources/forms. The applicable plan documents govern all questions of interpretation.
For more information, visit the It's Your Yale website at your.yale.edu.

**Backup Care Advantage**

Backup Care Advantage offers a maximum benefit of $10,000 per finalized adoption. The Adoption Reimbursement Plan provides a maximum benefit for eligible employees through Being Well at Yale. Visit beingwell.yale.edu/employees for more information.

**Counseling and Support Services**

Counseling and Support Services provide resources for a wide range of services. Counseling sessions are confidential and at no cost to you and your eligible household members.

**On-site Health Coaching**

On-site Health Coaching provides one-to-one support for tobacco, improve nutrition, manage weight, and cope with chronic medical conditions, quit smoking, and support (grades K–12) from professional tutors and teachers for your eligible college-bound child(ren) if you work full-time for six consecutive years.

**Children’s Special Health Care Services**

Children’s Special Health Care Services offers a 3-hour in-person professional assessment to identify needs and make appropriate intervention plans. The interventions, based on clinical best practices, are accessible, affordable, and easy to apply for caregivers.

**Healthy Planet Green Benefits**

Healthy Planet Green Benefits provide discounts and rebates on environmentally friendly purchases such as home solar systems, EPEAT-certified computers and monitors, and the Apple purchase program.

**Weight Watchers**

Weight Watchers helps you make the positive changes to improve your health. 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 many valuable benefits and resources to help you achieve your goals.

**Backup and Childcare Options**

Backup and Childcare Options include impressive signature benefits. Now is the time to take charge of your health and financial well-being by learning more about your full benefits and what they offer at Yale.