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

The interventions, based on clinical best practices, Analysis program to help children with developmental support, through Rethink, a web-based Applied Behavior Child Development Support provides families with 24/7 use per year. Backup Care Advantage delivers in-home and center-based backup childcare and eldercare at a subsidized rate for up to 10 uses per year. Adoption Reimbursement Plan offers a maximum benefit of $10,000 per finalized adoption.

Yale provides many valuable benefits and resources to help you achieve your goals. Whether you hope to buy a new home, send your children to college, or simply develop a healthier lifestyle for you and your family, Signature Benefits at Yale include:

- **Commuter Benefits**: Offers flextime and the option to work from home or use a vanpool to work or if you park in an off-campus parking lot. Save you money if you take the bus, train, or carpool.
- **403(b) Plans**: TIAA offers a guaranteed annual rate of return on your contributions for one year.
- **Flexible Spending Accounts (FSA)**: Pay Flex for those who are eligible, covers non-medical expenses with pretax dollars.
- **Health Savings Account (HSA)**: Pay Flex offers the benefits of a Health Savings Account (HSA) for those who are eligible, covers non-medical expenses with pretax dollars.
- **Dental**: Delta offers dental insurance coverage.
- **Vision**: EyeMed offers vision insurance coverage.
Benefits at Yale — include impressive signature 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.

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

Welcome to your Yale community. We’re proud to offer a generous range of benefits that support you and your family through multiple life-stages, are among the most comprehensive and affordable in the nation. Yale’s health and welfare benefits, designed to support you and your family, provide you with peace of mind, time to take care of your health and financial well-being by learning more about your full benefit package. The university values its community members and regularly evaluates and adds new programs and services to its menu of impressive signature benefits. Now is the time to take control of your health, your finances, and your future.

Signature Benefits at Yale
For more information, visit the It’s Your Yale website at your.yale.edu.
Elections, schedule a one-on-one advice session, and review or change your contribution rate, review or update investment withdrawn. The Roth 403(b) after-tax contribution option.

University Tax-Deferred 403(b) Savings Plan, a Defined Benefit Plan, or the Yale University Tax-Deferred 403(b) Plan.

Coverage provides lump-sum benefits for covered accidents of charge, for you and your covered dependents. Accident Coverage will also be provided, free of charge, for you and your covered dependents.

Your account. In addition, you can also fund the account with $50, or $1,000 depending on your coverage election, into your account.

If you participate in the Aetna Smart Care Plan and elect an optional plan through our Aetna program.

With Yale Health, emergency care requires more specialized care or a hospitalization, there’s an extensive network of specialists drawn largely from the faculty of Yale School of Medicine. With Yale Health, emergency care requires more specialized care or a hospitalization, there’s an extensive network of specialists drawn largely from the faculty of Yale School of Medicine.

Yale Health 1

Aetna Smart Care Plan

Legacy Aetna Choice

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

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.

Supplemental Life Insurance

Spouse Life

Employee Supplemental Life

Spouse Life

Disability Protection

Long-Term Disability

For an automatically enrolled in Long-Term Disability coverage. To ensure your coverage eligibility, you should pay both of your premiums. Coverage is provided as an extra premium on your base.
Medical Insurance

Yale University’s 529 College Savings Plan

You can save for the cost of a college education by opening a College Savings Plan (529) with the University. 529 college savings plan offers two plans:

1. The University 529 College Savings Plan, a College Savings Plan (529) Plan (the “Plan”) under Sections 529 of the Internal Revenue Code of 1986, as amended, to the extent applicable, and the regulations thereunder (collectively, the “Code”).

2. The University 529 College Savings Plan, a College Savings Plan (529) Plan (the “Plan”) under Sections 529 of the Internal Revenue Code of 1986, as amended, to the extent applicable, and the regulations thereunder (collectively, the “Code”).

Retirement

Yale University Tax-Deferred 403(b) Savings Plan

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

Table: Yale University Medical Plan Options

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Single/Family</th>
<th>Single/Family</th>
<th>Single/Family</th>
<th>Single/Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital</td>
<td>$20 (waived if admitted)</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Outpatient Surgical</td>
<td>$150 (waived if admitted)</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Preventive &amp; Diagnostic</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Other</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

Note:
- Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://yalehealth.yale.edu/resources/forms for more information about confusion of benefits.
- Yale Health only provides out-of-area coverage for emergency and urgent care. A $50 late cancellation or no show penalty may apply to certain services.
- For in-network services, you may also receive additional information from your provider on your account statement.
- See Yale Health website and plan document for details.
The chart below represents a general overview of the Yale University Medical Plan options.

<table>
<thead>
<tr>
<th>In-Network Benefts</th>
<th>Out of Network Benefts</th>
<th>Disability Protection</th>
<th>Preventive &amp; Diagnostic</th>
<th>Preventive Rx Covered at Certain %</th>
<th>Out of Pocket Max</th>
<th>In-Network Amt</th>
<th>Deductible Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20 (diagnostic)</td>
<td>$20 (diagnostic)</td>
<td>$0</td>
<td>100%</td>
<td>$20 (diagnostic)</td>
<td>$75 Single + Spouse</td>
<td>$800/$1,600</td>
<td>N/A</td>
</tr>
<tr>
<td>$20 (x-ray)</td>
<td>$20 (x-ray)</td>
<td>$0</td>
<td>100%</td>
<td>$20 (x-ray)</td>
<td>$75 Single + Spouse</td>
<td>$800/$1,600</td>
<td>N/A</td>
</tr>
<tr>
<td>$20 (MRI, CAT, PET)</td>
<td>$20 (MRI, CAT, PET)</td>
<td>$0</td>
<td>100%</td>
<td>$20 (MRI, CAT, PET)</td>
<td>$75 Single + Spouse</td>
<td>$800/$1,600</td>
<td>N/A</td>
</tr>
<tr>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>100%</td>
<td>$0</td>
<td>$75 Single + Spouse</td>
<td>$800/$1,600</td>
<td>N/A</td>
</tr>
</tbody>
</table>

* Out of Pocket Max amounts vary based on whether the plan is single, family, or single/family.
* Deductible Max amounts vary based on whether the plan is single, family, or single/family.
* Certain Preventive Rx Covered at Certain % applies to certain preventive services.

**Preventive and Diagnostic Benefits:**
- Preventive: $75 Single + Spouse
- Pre-marital exam: $75 Single + Spouse
- Gynecological exam (women age 40-64): $75 Single + Spouse
- Domestic violence counseling: $75 Single + Spouse
- HIV test: $75 Single + Spouse
- Pap smear: $75 Single + Spouse
- Ovarian cancer screening: $75 Single + Spouse
- Mammogram: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spouse
- Vision screening: $75 Single + Spouse
- Hearing screening: $75 Single + Spouse
- Dental check-up: $75 Single + Spouse
- Annual physical: $75 Single + Spouse
- Cholesterol testing: $75 Single + Spouse
- Blood pressure testing: $75 Single + Spouse
- Cancer screening: $75 Single + Spouse
- Diabetes screening: $75 Single + Spouse
- Asthma screening: $75 Single + Spokes
Postdoctoral associates have several benefits. Your annual deduction plan can be made on a pre-tax basis, a Roth 403(b) after-tax, contributions and university match are sheltered from federal tax. Contributions can be made on a pre-tax basis, a Roth 403(b) and some hospital confinement.

Colonial Life Accident Coverage will also be provided, free pre-tax payroll contributions (subject to annual IRS limits). If you participate in the Aetna Smart Care Plan and elect an Aetna Choice or Aetna Smart Care Plan, you will have access to Aetna’s extensive network of specialists drawn largely from the faculty and staff of Yale Health.

With Yale Health, emergency care is available on campus, Yale Health offers a wide variety of health care services on-site including primary care, specialty care, 24/7 urgent care, and some hospital confinement. In addition, you can also fund the account with a 529 College Savings Plan (529) to save for college education, a Health Savings Account (HSA) for certain medical expenses, and some hospital confinement.

You are automatically enrolled in Long-Term Disability Protection. The annual out-of-pocket limit is $6,000 per single/family. Disability coverage is available for the entire year and is not subject to a reduction in pay due to an injury.

To learn more about ways to save, you can save for the cost of a college education by opening a College Savings Plan (529), a Health Savings Account (HSA) for certain medical expenses, and some hospital confinement. Flexible Spending Account will be limited to certain dental and vision expenses. You may contribute up to the IRS limit to a Flexible Spending Account, but your contribution is not deductible for income tax purposes.

You are eligible to participate in the Yale Retirement Savings Plan (403(b)). You can elect to contribute a dollar amount, withdrawn. Roth contributions can be made on a pre-tax basis, a Roth 403(b) and some hospital confinement. The Roth 403(b) after-tax contribution option is available to employees who contribute after-tax dollars to their retirement plans. If you participate in a defined contribution plan, you can contribute an amount that matches contributions by your employer.

Do you have other insurance?

If you are enrolled in an insurance plan in addition to Yale Health, you can choose to enroll in the Insurance Information Update (COB) form, which can be found at http://yalehealth.yale.edu/.

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://yalehealth.yale.edu/ for more information about continuation of coverage.

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 or Workday to access Alex.

<table>
<thead>
<tr>
<th>Service</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>Cost to Employee</th>
<th>Cost to Employer</th>
<th>Cost to Yale</th>
<th>Cost to Yale Health</th>
<th>Cost to Yale Health</th>
<th>Cost to Yale Health</th>
<th>Cost to Yale Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital</td>
<td>$150 (waived if admitted)</td>
<td>Deductible and coinsurance apply</td>
<td>$150 (waived if admitted)</td>
<td>$150 (waived if admitted)</td>
<td>N/A</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Outpatient Surgical</td>
<td>$300</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical Therapy/Chiropractic</td>
<td>Deductible and coinsurance apply</td>
<td>$100 outside Yale Health</td>
<td>$100</td>
<td>N/A</td>
<td>N/A</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Mental Health Specialist</td>
<td>Deductible2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urgent Care</td>
<td>Deductible2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>N/A $2,000/$4,000</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>ER Non-Participating Hospital</td>
<td>Deductible1</td>
<td>Deductible and coinsurance apply</td>
<td>Deductible and coinsurance apply</td>
<td>Deductible and coinsurance apply</td>
<td>N/A</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>ER Participating Hospital</td>
<td>Deductible1</td>
<td>Deductible and coinsurance apply</td>
<td>Deductible and coinsurance apply</td>
<td>Deductible and coinsurance apply</td>
<td>N/A</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Preventive Rx Covered at 80%</td>
<td>N/A $50 Single</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>N/A $5 Preferred</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Spouse Life</td>
<td>N/A $75 Single + Spouse</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Single Life</td>
<td>N/A $50 Single</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Family Life</td>
<td>N/A $150/$300 Single + Family</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Eyewear</td>
<td>N/A $50 Single</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>N/A $30 Alternative</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>20 Deductible and coinsurance apply</td>
<td>$40 $40</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Teladoc</td>
<td>N/A $1,500/$3,000</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Advocacy Services</td>
<td>N/A $50 Single</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Office Visit</td>
<td>N/A $50 1 visit</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>N/A $200/$400 Single + Urgent Care</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Family Urgent Care</td>
<td>N/A $500 Single + Family</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Chronic Condition</td>
<td>N/A $500 Single</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Alternative Specialty Hospital</td>
<td>N/A $1,000/$2,000</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Teladoc</td>
<td>N/A $1,500/$3,000</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Advocacy Services</td>
<td>N/A $50 Single</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Office Visit</td>
<td>N/A $50 1 visit</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>N/A $200/$400 Single + Urgent Care</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Family Urgent Care</td>
<td>N/A $500 Single + Family</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Chronic Condition</td>
<td>N/A $500 Single</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Alternative Specialty Hospital</td>
<td>N/A $1,000/$2,000</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
</tbody>
</table>

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://yalehealth.yale.edu/ for more information about continuation of coverage.

This chart is a summary of the benefits provided under each option. For specific details, refer to the Yale Health and Yale Plan Summary of Benefits and Plan Documents located on the Yale health website at http://yalehealth.yale.edu/.

The applicable plan documents govern all provisions of interpretation.
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. 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.

Disabilities. The interventions, based on clinical best practices, include applied behavior analysis program to help children with developmental support, through Rethink, a web-based applied behavior analysis service that offers one-to-one support for your eligible college-bound child(ren) if you work full-time for six consecutive years.

Back-up childcare and eldercare at a subsidized rate for up to 10 hours per week, per eligible child. Bright Horizons Family Solutions offers a partial college scholarship for up to 5 hours per month, per eligible child. Backup Care Advantage delivers in-home and center-based eldercare and childcare at a subsidized rate for up to 10 hours per week, per eligible child.

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

On-site Health Coaching offers one-to-one support for employees through Being Well at Yale. Visit beingwell.yale.edu/

Yale provides a maximum benefit of $10,000 per finalized adoption.

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

Yale’s health and welfare benefits, designed to support you and your family, include impressive signature benefits and discounts on legal and tax services, identity theft protection, the Apple purchase program, and discounts on home, auto, and pet insurance. You can conveniently pay your premiums through payroll deduction.

Yale Advantage offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, plumbing, Taxes, or vanpool to work or if you park in an on-campus parking lot. The service also provides price comparisons to aid decision making.

Yale Advantage offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, plumbing, Taxes, or vanpool to work or if you park in an on-campus parking lot. The service also provides price comparisons to aid decision making.

Backup childcare and eldercare at a subsidized rate for up to 10 hours per week, per eligible child. Bright Horizons Family Solutions offers a partial college scholarship for up to 5 hours per month, per eligible child. Backup Care Advantage delivers in-home and center-based eldercare and childcare at a subsidized rate for up to 10 hours per week, per eligible child.

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

On-site Health Coaching offers one-to-one support for employees through Being Well at Yale. Visit beingwell.yale.edu/

Yale provides a maximum benefit of $10,000 per finalized adoption.

Yale’s health and welfare benefits, designed to support you and your family, include impressive signature benefits and discounts on legal and tax services, identity theft protection, the Apple purchase program, and discounts on home, auto, and pet insurance. You can conveniently pay your premiums through payroll deduction.

Yale Advantage offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, plumbing, Taxes, or vanpool to work or if you park in an on-campus parking lot. The service also provides price comparisons to aid decision making.

Yale Advantage offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, plumbing, Taxes, or vanpool to work or if you park in an on-campus parking lot. The service also provides price comparisons to aid decision making.