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
Postdoctoral Associates are eligible to participate in the Yale Retirement Plan. If you contribute to an HSA, your use of a Healthcare Savings Account and Personal Health Insurance Plan allows for tax-advantaged savings for future medical expenses. You may contribute up to the IRS limit to a Tax-Free Health Savings Account and Personal Health Insurance Plan or a combination of both. Pre-tax employee contributions can be made on a pre-tax basis, a Roth 403(b) after-tax contribution option and state taxes; contributions and earnings are not taxed until withdrawn. The Roth 403(b) after-tax contribution option allows for tax advantages and enhanced retirement savings.

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

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Preferred &amp; Generic</th>
<th>Preferred &amp; Generic</th>
<th>Non-preferred &amp; Specialty</th>
<th>Non-preferred &amp; Specialty</th>
<th>No Charge</th>
<th>Out-of-Network</th>
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</thead>
<tbody>
<tr>
<td>Primary Care</td>
<td>Preferred &amp; Generic</td>
<td>Preferred &amp; Generic</td>
<td>Non-preferred &amp; Specialty</td>
<td>Non-preferred &amp; Specialty</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Preferred &amp; Generic</td>
<td>Preferred &amp; Generic</td>
<td>Non-preferred &amp; Specialty</td>
<td>Non-preferred &amp; Specialty</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>Preferred &amp; Generic</td>
<td>Preferred &amp; Generic</td>
<td>Non-preferred &amp; Specialty</td>
<td>Non-preferred &amp; Specialty</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>Preferred &amp; Generic</td>
<td>Preferred &amp; Generic</td>
<td>Non-preferred &amp; Specialty</td>
<td>Non-preferred &amp; Specialty</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>In-Patient</td>
<td>Preferred &amp; Generic</td>
<td>Preferred &amp; Generic</td>
<td>Non-preferred &amp; Specialty</td>
<td>Non-preferred &amp; Specialty</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Outpatient</td>
<td>Preferred &amp; Generic</td>
<td>Preferred &amp; Generic</td>
<td>Non-preferred &amp; Specialty</td>
<td>Non-preferred &amp; Specialty</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Prepayment</td>
<td>Preferred &amp; Generic</td>
<td>Preferred &amp; Generic</td>
<td>Non-preferred &amp; Specialty</td>
<td>Non-preferred &amp; Specialty</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>Preferred &amp; Generic</td>
<td>Preferred &amp; Generic</td>
<td>Non-preferred &amp; Specialty</td>
<td>Non-preferred &amp; Specialty</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Disability Protection

Long-Term Disability
Free automatic eligibility as Long-Term Disability coverage. For an employee not eligible, the benefit pays for up to six months of base monthly earnings. Coverage is provided as soon as the employee is eligible.

Supplemental Life Insurance

Employer Supplemental Life: You have the option of purchasing Supplemental Life Insurance of up to twice your annual salary in a maximum of $500,000.

Spouse Life: You have the option of purchasing an additional policy for your spouse or domestic partner through our Aetna program.

Dependent Life: You have the option of purchasing $20,000 or $50,000 of life insurance for your minor child(ren).

Ways to Save

Flexible Spending Accounts
Flexible Spending Accounts, also referred to as Health Care and/or Dependent Care accounts, allow you to set aside part of your pre-tax earnings and use that money to pay for services that are not usually covered by your medical insurance. Visit Workday to access Alex or Workday to access Alex. To learn more about the Tobacco Free Yale program, please call 800 446-0001.

Tobacco-Free Yale
Tobacco-Free Yale offers a healthier approach to stopping. We understand, locally and nationally, smoking is on the decline as various programs and resources promote avoiding tobacco use and provide resources to support those who wish to quit.

Resources geared toward helping you and your loved ones quit smoking are available.

Disability Prevention

Long-Term Disability
Free automatic eligibility as Long-Term Disability coverage. For an employee not eligible, the benefit pays for up to six months of base monthly earnings. Coverage is provided as soon as the employee is eligible.

Supplemental Life Insurance

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Postdoctoral associates are eligible to participate in the Yale University Tax-Deferred Savings Plan. This plan offers a retirement savings plan that allows you to save before taxes are due. Pre-tax contributions can be made on a salary, or the IRS annual maximum withdrawal. You can elect to contribute a fat dollar amount, after-tax basis, or a combination of both. Your employee contributions and earnings are deferred behind current contributions, and earnings on contributions and earnings on contributions and earnings on contributions can grow tax-deferred.
### Retirement Savings Plan

- **University Tax-Deferred 403(b) Savings Plan**: Offers defined contribution investment options, including a Roth 403(b) after-tax contribution option.
- **Contributions and University Match**: Sheltered from federal taxable earnings and receive reimbursement for eligible out-of-pocket expenses.
- **Ways to Save**: Employer-matched contributions and university match.

### Medical Insurance

Yale University offers two options for medical insurance:
- **Yale University Medical Plan**: Available to faculty, staff, and their eligible dependents.
- **Tobacco-Free Yale**: A program aimed at supporting a healthy, tobacco-free environment.

### Health and Life Insurance

- **Benefits**: Dependents' Life Insurance, Employee Supplemental Life Insurance, and Long-Term Disability Protection.
- **Coverage**:
  - Dental Insurance through Delta Dental.
  - Vision benefits through American Eye Care.
  - Disability Insurance covering accidental injuries, short-term, and long-term disabilities.

### Vision Care

- **Coverage**: Includes charges for frames and lenses for eligible dependents.
- **Vision Plan**: Vision Plan (with Health Savings Account and Aetna Choice or Aetna Choice Plus). Requires more specialized care or a hospitalization, there's an office visit specialist.

### Prescription Drugs

- **Prescription Drug Plan**: Includes copayments for routine medical expenses, preventive care, and prescription drugs.
- **Co-Pay Structure**: Co-payment varies based on in-network and out-of-network status.

### Other Benefits

- **Flexible Spending Account**: Reduces your federal taxable earnings and provides for after-tax withdrawal of earnings with a qualified withdrawal.
- **Health Savings Account (HSA)**: Eligible participants can contribute a dollar amount into their HSA.
- **Insurance Requirements**: Requires eligibility for the HSA, and an income limit or maximum contributions limits.

### Additional Information

- **Access to Services**: On-site primary care, specialty care, and 24/7 urgent care.
- **Tobacco-Free Policy**: Prohibits smoking and related products on campus.
- **Benefits Website**: For more information, access the website at http://your.yale.edu/plan-documents-notices.

### Website Link

- **http://yalehealth.yale.edu/resources/forms**: For members covered by more than one insurance plan (such as your employer plan and your spouse's employer plan). Yale Health will use the COB method to ensure that members covered by more than one insurance plan.

### Plan Documents

- **Plan Summary of Benefits and Plan Documents**: Located on the benefits website at http://your.yale.edu/enroll or Workday to access Alex.
**Postdoctoral Associates**

**Make your beneficiary designations.**

For tax-deferred retirement, select your retirement plan—403(b) or 457 plan, if you are eligible, or the university sponsored 401(k) plan. Contributions to the 403(b) or 457 plans are made on an elective basis, with contributions made on a pre-tax or post-tax basis. The combined pre-tax and post-tax contributions are sheltered from federal income tax, state income tax, and Social Security tax. Contributions and university match are sheltered from federal income tax, state income tax, and Social Security tax. Contributions and earnings are not taxed until a withdrawal is made. If you receive a tax-free withdrawal of earnings with a qualified彝工, the university will provide a one-time deposit, of $500, into your Health Savings Account (HSA). The university will also provide information about choosing the HSA and the Health Insurance Uniform Standard (HUS), which can be found at [http://your.yale.edu](http://your.yale.edu).

The HSA must be used to pay for medical expenses, including deductibles and coinsurance. If you contribute to an HSA, your use of a Healthcare Savings Account and Aetna Smart Care Plan is covered anywhere in the world. Yale University offers an extensive network of specialists drawn largely from the Yale faculty to offer specialized care. Yale University offers a wide variety of health care services on campus, Yale Health, specifically designed for the Yale community. Located in a state-of-the-art medical center next to New Haven, Yale Health offers a wide variety of health care services, including primary care, acute care, radiology, lab, and pharmacy. When your condition requires specialized care, Yale University offers two options for medical insurance, Yale Health, and Aetna.

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

- **Yale Health**
  - Offers a wide variety of health care services, including primary care, acute care, radiology, lab, and pharmacy.
  - Provides a comprehensive health plan for employees and their covered dependents.
  - Offers a wide variety of health care services on campus, Yale Health.

- **Aetna Smart Care Plan**
  - Offers comprehensive health care coverage with a wide variety of health care services.
  - Provides health care coverage for employees and their covered dependents.

**Yale Health, Aetna Smart Care Plan**

- **Aetna Choice**
  - Offers comprehensive health care coverage with a wide variety of health care services.
  - Provides health care coverage for employees and their covered dependents.

**To learn more about ways to save, visit [your.yale.edu](http://your.yale.edu/plan-documents-notices).**

*Note:*

- **University Infertility Benefits**
  - Provides coverage for infertility services for employees and their covered dependents.
  - Provides coverage for fertility services for employees and their covered dependents.

**Do you have other insurance?**

- **Yale Health and Aetna**
  - Offers comprehensive health care coverage for employees and their covered dependents.
  - Provides health care coverage for employees and their covered dependents.

**Employee Supplemental Life**

- **Coverage**
  - Provides coverage of $5,000 or $10,000, depending on your coverage election.

**Tobacco-Free Yale**

- **Resources**
  - Provides resources geared toward helping you and your loved ones quit tobacco use and quit smoking.

**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](http://your.yale.edu/enroll) or [Workday](http://your.yale.edu) to access ALEX.

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### Yale University Medical Plan Options

<table>
<thead>
<tr>
<th>Service</th>
<th>Deductible</th>
<th>Coinsurance1</th>
<th>Maximum Allowance2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>$20</td>
<td>20%</td>
<td>N/A</td>
</tr>
<tr>
<td>Physical therapy:</td>
<td>$20</td>
<td>20%</td>
<td>N/A</td>
</tr>
<tr>
<td>Diagnostic X-ray/Lab</td>
<td>N/A</td>
<td>30%</td>
<td>N/A</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$20</td>
<td>20%</td>
<td>N/A</td>
</tr>
<tr>
<td>Outpatient Surgical</td>
<td>$40</td>
<td>40%</td>
<td>$3,500 annual maximum per person</td>
</tr>
<tr>
<td>Continuity of care:</td>
<td>$150</td>
<td>40%</td>
<td>$150 (waived if admitted)</td>
</tr>
<tr>
<td>Health Advocacy Services</td>
<td>N/A</td>
<td>40%</td>
<td>$1,500 single, $3,000 family</td>
</tr>
<tr>
<td>Infertility Services</td>
<td>$2,000</td>
<td>40%</td>
<td>$20,000 University lifetime maximum; Pre-authorization required.</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>$25</td>
<td>40%</td>
<td>$3,000 single, $6,000 family</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>$25</td>
<td>40%</td>
<td>$3,000 single, $6,000 family</td>
</tr>
<tr>
<td>Acupuncture</td>
<td>$25</td>
<td>40%</td>
<td>$3,000 single, $6,000 family</td>
</tr>
<tr>
<td>Acupuncture Services</td>
<td>N/A</td>
<td>40%</td>
<td>$1,500 single, $3,000 family</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>N/A</td>
<td>40%</td>
<td>$5,000 single, $10,000 family</td>
</tr>
<tr>
<td>Hospitalization (inpatient) Aetna Choice</td>
<td>N/A</td>
<td>40%</td>
<td>$6,000 single, $12,000 family</td>
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<tr>
<td>Hospitalization (inpatient) Aetna Smart Care</td>
<td>N/A</td>
<td>40%</td>
<td>$6,000 single, $12,000 family</td>
</tr>
<tr>
<td>Hospitalization (inpatient) Physician-Hospital Organization</td>
<td>N/A</td>
<td>40%</td>
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<tr>
<td>Hospitalization (inpatient) Non-profit/Other</td>
<td>N/A</td>
<td>40%</td>
<td>$6,000 single, $12,000 family</td>
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<tr>
<td>Hospitalization (inpatient) Medicare Part A Medicare Part B</td>
<td>N/A</td>
<td>40%</td>
<td>$6,000 single, $12,000 family</td>
</tr>
<tr>
<td>Long-term Care</td>
<td>N/A</td>
<td>40%</td>
<td>$6,000 single, $12,000 family</td>
</tr>
</tbody>
</table>

1. **Co-insurance**
   - The amount of out-of-pocket expenses you must pay after the deductible has been paid. Co-insurance applies to the two coinsurance percentages.

2. **Annual out-of-pocket limit**
   - The maximum amount you have to pay toward the cost of your medical care in the course of one year, including co-insurance and deductibles.

3. **Deductible**
   - The amount of money you must pay for services before the plan begins paying for services.

4. **Coordination of Benefits (COB)**
   - The method used by Yale Health to determine which plan pays first, which pays second, 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 are treated correctly.

5. **University Infertility Benefits**
   - Provides coverage for infertility services for employees and their covered dependents.

**Note:**

- The chart represents a general overview of the Yale University Medical Plan options.
- The chart summarizes the benefits provided under each option. For complete details, refer to the Yale Health and Aetna plan summaries and plan documents located on the Yale benefits website at [http://your.yale.edu](http://your.yale.edu). The applicable plan documents govern all questions of interpretation.
For more information, visit the It's Your Yale website at your.yale.edu.

Yale offers a range of benefits designed to support you and your family through multiple life-stages, are among the most comprehensive and affordable in the nation.

These benefits include impressive signature benefits as well as a full range of coverage options. This document provides an overview of the benefits, but it is not intended as a substitute for the Plan documents, which are the controlling documents. A copy of the Plan documents can be found on the YaleHealth website. For more information, contact your benefits administrator or visit the YaleHealth website for more details.

Below is a list of some of the key benefits offered at Yale:

- **Medical**: Offers comprehensive coverage for you and your eligible dependents.
- **Dental**: Provides coverage for you and your eligible dependents.
- **Vision**: Offers coverage for eyewear and vision services.
- **Backup Care Advantage**: Provides backup childcare and eldercare at a subsidized rate for eligible employees.
- **Homework Connections**: Offers free 24/7 access to online tutoring for eligible children.
- **Weight Watchers**: Provides tools and support to help you manage weight and live a healthier lifestyle.
- **On-site Health Coaching**: Offers one-on-one support for your health goals.
- **Magellan Health Care**: Provides resources for a wide range of life-issues including elder care.
- **Magellan Advocacy Services**: Offers counseling and support services to help you make the positive changes to your health.
- **Commuter and Tuition Reimbursement**: Helps save you money if you take the bus, train, or carpool to work.
- **Cultural & Recreational Benefits**: Offers a variety of cultural and recreational opportunities.
- **Flexible Spending Accounts (FSA)**: Allows you to set aside pre-tax dollars for qualified expenses.
- **Employee Services**: Offers a range of services to support your well-being.
- **Pay Flex**: Allows you to set aside pre-tax dollars for qualified expenses.
- **Telehealth**: Provides access to doctors and mental health professionals via video.
- **Employee Assistance Program (EAP)**: Offers confidential support for a variety of issues.
- **Identity Theft Protection**: Provides resources to help protect your personal information.
- **Yale Homebuyer Program**: Offers assistance for purchasing a residence in designated areas of New Haven.
- **Healthy Planet Green Benefits**: Offers discounts and rebates to save you money on energy-efficient products.
- **Signature Benefits at Yale**: Offers a range of exclusive benefits to Yale employees.

To learn more about these benefits and how to enroll, please visit the YaleHealth website or contact your benefits administrator.