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 uses per year.

Analysis program to help children with developmental support, through Rethink, a web-based Applied Behavior. Provides families with 24/7 access to online counseling sessions.

Homework Connections delivers in-home and center-based homework help, and is accessible, affordable, and easy to apply for caregivers.

Rethink

Backup Care Advantage program offers a maximum reimbursement of $10,000 per finalized adoption.

Adoption Reimbursement Plan

Employee Services offers a range of life-stage benefits, including elder care. Magellan Health Care provides concierge service to tackle time-consuming tasks such as finding and arranging lawn services, and home solar systems.

My Personal Assistant

Magellan www.magellanassist.com 00-327-9240

Homework Connections

Bright Horizons Care Advantage

Teladoc

Accident

Pay Flex

YaleAdvantages offers a guarantee of any benefits. For a copy of the controlling Plan documents, please visit 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 Lindner
Vice President, Human Resources and Administration
For more information, visit the It's Your Yale website at your.yale.edu.
You can elect to contribute a fixed dollar amount, a percentage of your salary, or the IRS annual maximum withdrawal. The Roth 403(b) after-tax contribution option allows you to invest contributions and university match are sheltered from federal taxes but are taxable when withdrawn. The Roth 403(b) offers the advantage of tax-free growth and tax-free withdrawal.

**Savings Plan**

The University Retirement Savings Plan allows you to invest contributions in a variety of investment options. You can choose to invest through the Yale University Retirement Savings Plan (403(b)) or the Yale University 403(b) Roth Retirement Savings Plan (see Yale Health website and plan document for details).

**Disability Protection**

**Long-Term Disability**

You can purchase long-term disability insurance to supplement your short-term disability coverage. Long-term disability insurance provides coverage for as long as you meet the eligibility requirements. The benefit period is limited to a maximum of 5 years.

**Supplemental Life Insurance**

The University offers two options for life insurance. The Basic plan provides a level of coverage that is based on your annual salary to a maximum of $2,000,000.

**Vision Insurance**

EyeMed offers two options; the Basic plan which provides allowances for frames and lenses, and the Preferred plan, which also covers corrective lenses and more frequent lens replacement as well as other valuable enhancements.

**Tobacco-Free Yale**

Tobacco use is prohibited on campus property, including buildings, facilities, and areas. Yale University offers various programs and resources to help you quit and make the transition to a tobacco-free lifestyle. To learn more about the Tobacco-Free Yale initiative, please visit www.yale.edu/tobacco-free.

**Ways to Save**

**Flexible Spending Accounts**

Flexible Spending Accounts allow you to reduce your taxable earnings and receive reimbursement at the time of payment. You can enroll in the Yale Health Aetna Smart Care Plan or the Aetna Health Savings Account (HSA). The HSA is a tax-advantaged savings account that allows you to set aside pre-tax dollars to pay for eligible medical expenses. The HSA can be used for copayments, deductibles, and other out-of-pocket expenses.

**College Savings Plan (529)**

You can select the Yale Choice 529 College Savings Plan for your child or another eligible student. To learn more about ways to save, visit your.yale.edu.
Postdoctoral associates

A 403(b) Savings Plan provides a convenient way to set aside a portion of your salary, or the IRS annual maximum amount. You can elect to contribute a dollar amount, a percentage of your salary, or the IRS annual maximum amount. You can choose to make pre-tax contributions, Roth contributions, or a combination of both. Pre-tax employee contributions are subtracted from your salary, and Roth contributions are made with after-tax dollars.

The Roth 403(b) after-tax contribution option allows you to invest contributions in a tax-free basis, or a combination of both. Pre-tax employee contributions can be made on a pre-tax basis, a Roth 403(b) basis, or a combination of both. The one-time deposit is applicable to new enrollments only. In addition, a monthly university contribution will be made to your beneficiary designations.

Retirement

Healthcare

Tobacco-Free Yale

Tobacco-Free Yale is a comprehensive program designed to help faculty, staff, and students quit smoking. With Yale Health, there’s an extensive network of specialists drawn largely from the faculty of Yale School of Medicine. With Yale Health, you can contact your provider or call 866-231-1198.

Insurance

You can save for the cost of a college education by opening a Flexible Spending Account. With a Flexible Spending Account, you can reduce your pocket expenses. You may contribute up to the IRS limit to a Health Care and/or Dependent Care account.

Medical Insurance

Yale University also provides a medical insurance, Yale Health and Aetna. Aetna Choice (with Health Savings Account and Advocacy Services) or Aetna Smart Care Plan. Yale's program includes a personalized plan to address your specific needs.

In-Network

Out-of-Network

In-Network Deductible

Out-of-Network Deductible

In-Network Co-Insurance

Out-of-Network Co-Insurance

In-Network Co-pay

Out-of-Network Co-pay

The chart below represents a general overview of the Yale University Medical Plan options. For more information about COB, see Yale Health website and plan document for details.
To learn more about the Tobacco-Free Yale program, please contact Aetna resources geared toward helping you and your loved ones quit tobacco use and qualify for lower contributions on healthcare.

Tobacco-Free Yale takes a holistic approach to supporting Yale employees in their efforts to stop smoking. This includes providing access to cessation services, psychological support, and additional resources. The program spans the entire Yale University community, covering all employees and their dependents.

It is important to note that failing to disclose information about tobacco use may affect the terms of your coverage or denial of claims. For further assistance, please visit the following websites:
- [http://yalehealth.yale.edu/](http://yalehealth.yale.edu/)
- [http://yalehealth.yale.edu/resources/forms](http://yalehealth.yale.edu/resources/forms)

### Chart of Yale Health Medical Plan Options

<table>
<thead>
<tr>
<th>Category</th>
<th>Plan</th>
<th>Basic Restorative*</th>
<th>Preventive &amp; Diagnostic</th>
<th>Inpatient Hospital</th>
<th>Outpatient Surgical</th>
<th>Urgent Care</th>
<th>Office Visit PCP/OFCE Visit Specialist</th>
<th>In-Vitro Fertilization &amp; ART</th>
<th>Failure to Disclose Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td></td>
<td>80%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>Fails to disclose may affect terms of coverage or denial of claims.</td>
</tr>
<tr>
<td>Preferred</td>
<td></td>
<td>80%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>Fails to disclose may affect terms of coverage or denial of claims.</td>
</tr>
<tr>
<td>Non-Preferred</td>
<td></td>
<td>80%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>Fails to disclose may affect terms of coverage or denial of claims.</td>
</tr>
</tbody>
</table>

### Notes
- N/A indicates no coverage.
- *See copayments below for specific copay details.
- 4 The maximum amount you have to pay toward the cost of your medical care in the course of one year, including co-insurance and deductible.
- 2 The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.
- Yale Health, Aetna Choice Plan, covers the following copays:
- In-Patient Hospital: 100% ( Hawthorne Plan)
- Out-Patient Surgical: 100% (Aetna Choice Plan)
- Urgent Care: 100% (Aetna Choice Plan)
- Office Visit PCP/OFCE Visit Specialist: 100% (Aetna Choice Plan)
- In-Vitro Fertilization & ART (University Lifetime maximum): 100% (Aetna Choice Plan)
- Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit [http://yalehealth.yale.edu/resources/forms](http://yalehealth.yale.edu/resources/forms).

### Additional Resources
- Visit [your.yale.edu/enroll](http://your.yale.edu/enroll) or Workday to access Alex.
- ALEX will help you understand and make decisions about your healthcare options.

### Plan Details
- The chart below represents a general overview of the Yale University Medical Plan options.
- The table and its text have been formatted to improve readability and accessibility.
- Visit [http://yalehealth.yale.edu/resources/forms](http://yalehealth.yale.edu/resources/forms) for complete details.
Do you have other insurance?

If you are currently enrolled in or have an insurance plan (such as a spouse or partner’s plan, or your own employer’s plan), Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the amount each plan will pay. This means that members currently covered under your insurance plan will receive the benefits they are entitled to while avoiding overpayment by either plan.

If you are enrolled in an insurance plan through Yale Health, you should review the plan documents located on the benefits website at your.yale.edu.

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://yalehealth.yale.edu/CoordinationOfBenefits (COB) to access your benefits.

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/visit or Workday to access ALEX.

* Yale Health operates under a COB method and is not a primary provider of care. The COB method is the method used by many health insurance plans to determine which payer pays first, which pays second, and the amount each plan will pay. This allocates benefits according to the terms of each insurance plan.
* The amount you must pay for services, after the deductible has been paid.
* The amount of out-of-pocket expenses you must pay for service before the plan pays any expenses per calendar year.
* The amount you must pay for services after the deductible has been paid.
* The maximum amount your copay or coinsurance will be increased to in excess of $500.
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This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna Plan Summary of Benefits and Plan documents located on the benefits website at your.yale.edu/plandocuments. The applicable plan documents govern all questions of interpretation.
Yale provides many valuable benefits and resources to help you achieve your goals. Whether you hope to buy a new home, send your children to college, or simply develop a healthier lifestyle for you and your family, Yale’s health and welfare benefits, designed to support you and your family through multiple life stages, are among the most comprehensive and affordable.

### Signature Benefits at Yale

Yale offers a partial college scholarship 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 at Yale.

The University values its community members and regularly evaluates and adds benefits to its menu of impressive signature benefits. At the heart of this commitment is the commitment to its core values. The university is committed to excellence and innovation in teaching and learning, to its responsive and effective stewardship of resources, to the integrity of its scholarship, and to a sense of community and personal responsibility.

### Contact Information

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a> 203-432-0246</td>
</tr>
<tr>
<td>Dental</td>
<td><a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a> 888-299-135</td>
</tr>
<tr>
<td>Vision</td>
<td><a href="http://www.eyemed.com">www.eyemed.com</a> 66-299-135</td>
</tr>
<tr>
<td>Behavioral Health</td>
<td><a href="http://www.magellanhealth.com">www.magellanhealth.com</a> 00 327-9240</td>
</tr>
<tr>
<td>LifePlanner</td>
<td><a href="http://www.tiaa.org/employee-services">www.tiaa.org/employee-services</a> 800-742-8422</td>
</tr>
<tr>
<td>Lifebridge</td>
<td><a href="http://www.coloniallife.com">www.coloniallife.com</a> 00 325-436</td>
</tr>
<tr>
<td>PayFlex</td>
<td><a href="http://www.payflex.com">www.payflex.com</a> 800-271-300</td>
</tr>
</tbody>
</table>