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

Analysis program to help children with developmental support, through Rethink, a web-based Applied Behavior Child Development Support provides families with 24/7 backup childcare and eldercare at a subsidized rate for up to 10 backup childcare and eldercare at a subsidized rate for up to 10.

Adoption Reimbursement Plan provides a maximum benefit of $10,000 per finalized adoption.

Home & Family also offers programs like Weight Watchers to help employees through Being Well at Yale. Visit weight-watchers.com for more information to support your weight loss and healthy lifestyle. Learn more about a healthy lifestyle and stress management by using the online 24/7 access to counseling and support services.

Whether you hope to buy a new home, send your children to college, or simply develop a healthier lifestyle for you and your family, 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 package. To learn more, visit your.yale.edu/mybenefits.

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

If there is any ambiguity or inconsistency between the terms of the Plan and the information provided, please refer to the Plan document. This communication is not intended as a substitute for the Plan document.
For more information, visit the It’s Your Yale website at your.yale.edu.

are accessible, affordable, and easy to apply for caregivers of disabilities. The interventions, based on clinical best practices, provide families with 24/7 support, through Rethink, a web-based Applied Behavior Analysis program to help children with developmental conditions. Rethink delivers in-home and center-based backup childcare and eldercare at a subsidized rate for up to 10 hours per day. It also offers a partial college scholarship for your eligible college-bound child(ren) if you work full-time for six consecutive years. The Adoption Reimbursement Plan provides a maximum benefit of $10,000 per finalized adoption. Backup Care Advantage offers one-to-one support for your eligible household members.

Counseling and Support Services provide resources for a wide range of life-issues including elder care. Magellan Health Care offers an Employee Assistance Program (EAP) for employees through Being Well at Yale. Visit weight-watchers to learn more about a program that helps you make the positive changes to lose weight and live a healthier lifestyle. Learn more about a program that helps you manage weight, and cope with stress.

On-site Health Coaching helps parents and students navigate the college finance, preparation, and admission processes. The College Coach prepares your child for college success and offers a partial college scholarship for children with developmental conditions. The College Coach also helps parents and students navigate the college finance, preparation, and admission processes.

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 offers a vast array of programs and services.

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 benefit offering at Yale.

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

Contact Information

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

Aetna www.aetna.com  66-253-6

Teladoc

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

Colonial Life

Accident www.coloniallife.com  00-325-436

Magellan Health Services

Counseling and Support Services

Flex Spending Accounts (FSA)

403 (b) Plans

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

Delta www.deltadentalnj.com  00-494-413


Employee Service Center

Employee Services www.your.yale.edu/work-yale/hr-support/

Yale Homebuyer Program

grants monetary assistance to spouses.

Commuter Benefits

bartering privileges at one of Yale’s renowned libraries.

Gym membership to Yale Center for British Art admission to

range from Payne Whitney

museums and libraries to center-based cultural institutions.

Healthy Planet Green Benefits provide discounts and rebates on green products and practices.

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

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

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

Education
A College Tuition Prepayment Plan for eligible employees helps you prepare for your child's college expenses. This plan is designed for college tuition, fees, and application admission fees.

Homeowners Assistance provides up to $5,000 in home improvements and/or weatherization for your employee and eligible employees.

Scholarship for Children offers a partial college scholarship for your eligible college-bound children if you work full-time for an consecutive year.

Health
Consulting Support Services provides resources and advice on work-life issues affecting you. Magellan Health offers consultation services at no cost to you and your eligible beneficiaries.

Onsite Health Coaching provides one-on-one support for your Health and Safety plan. This service enables you to manage chronic conditions, quit smoking, improve mood, manage weight, and cope with stress.

Commuter and Tuition Reimbursement provides employees with 24/7 access to online resources and information about the application and admission processes.

Onsite Health Coaching provides one-on-one support for your Health and Safety plan. This service enables you to manage chronic conditions, quit smoking, improve mood, manage weight, and cope with stress.

Counseling and Support Services offers a 3-hour in-person professional assessment to identify needs and make recommendations for the continuing care of an aging parent or spouse.

Telemedicine offers a guarantee of any benefits. For a copy of the controlling Plan documents, please visit your.yale.edu. This communication is not intended as a substitute for the Plan document. If there is any ambiguity or inconsistency between the terms of the Plan document and this communication, the terms of the Plan document will control and are final. This communication is not intended to be a contract or offer of coverage.

Employee Services
PayFlex offers discounts and rebates for discounted premiums on home, auto, and pet insurance mortgages, banking offers and more. You can conveniently pay your.yale.edu/green-benefits for more information to support your healthy lifestyle and a healthy planet.

YaleAdvantage offers concierge service to tackle time-consuming tasks such as finding and arranging moving services, seeking a referral or a second opinion, arranging legal services, and retaining other local professionals. Your university benefits are designed for you and your family.

Cultural & Recreational Benefits offers cultural events, community activities, and special events that are offered at no cost to you and your eligible beneficiaries.

Counseling and Support Services provide resources and advice on work-life issues affecting you. Magellan Health offers consultation services at no cost to you and your eligible beneficiaries.

Commuter Benefits provides discounted premiums on home, auto, and pet insurance mortgages, banking offers and more. You can conveniently pay

Home & Family
Adoption Support Services provides a maximum benefit of $10,000 per finalized adoption.

The Adoption Reimbursement Plan provides a maximum benefit

Homework Connections offers a partial college scholarship for your eligible college-bound children if you work full-time for an consecutive year.

TIAA offers a guarantee of any benefits.

Advocate offers one-on-one concierge service to tackle time-consuming tasks such as finding and arranging moving services, seeking a referral or a second opinion, arranging legal services, and retaining other local professionals. Your university benefits are designed for you and your family.

For more information, visit the It's Your Yale website at your.yale.edu.
You have the option of purchasing $5,000 or $10,000 of Spouse Life coverage. In the event of an approved disability, the benefit pays a monthly amount based on the greater of 20% of the cost or the greater of $1,500 or 50% of your 2022 base salary, limited to a maximum of $150,000.

Disability Protection

Long-Term Disability

You are automatically enrolled in Long-Term Disability coverage for an amount equal to 60% of your 2022 base salary. Coverage is provided in excess of short-term disability coverage. Coverage is reduced by 20% for each $1,500 of base salary earnings. Coverage is provided to you and your eligible family members.

Supplemental Life Insurance

Duplicate Surgical Life: You have the option of purchasing Supplemental Life Insurance in the event of the death of a family member. Coverage is equal to 100% of the salary at the time of death, up to $50,000. Your coverage may be increased in $10,000 amounts.

Spouse Life: You have the option of purchasing an additional $10,000 of coverage for your spouse.

Dependent Life: You have the option of purchasing $5,000 or $10,000 of coverage for each dependent.

Tobacco-Free Yale

Tobacco-Free Yale’s voluntary program approach to stopping Yale smoking, nicotine and tobacco use. All benefits for which you qualify have been designed to help you stop using tobacco and quit smoking.

Ways to Save

Flexible Spending Accounts

Make flexible spending accounts (FSAs) work for you. Reduce your taxable earnings and receive reimbursements at the time of your expense. Your contributions to the FSA are not included in your taxable income. You can choose from three plans:

- Standard Plan: $1,500 for single or $3,000 for family
- 50% Plan: $750 for single or $1,500 for family
- 200% Plan: $3,000 for single or $5,000 for family

You can choose to use up to 50% of your annual salary for FSA expenses. Money can be used for qualified medical and dependent care expenses.

College Savings Plan (529)

You and Yale can fund your child’s college education by opening a 529 college savings plan (in your child’s name) or in your name.

To learn more about ways to save, visit your.yale.edu.

2019 My Benefits at Yale
Postdoctoral associates are eligible to participate in the Yale University Tax-Deferred 403(b) Savings Plan, a Defined Contribution Plan that offers options to defer contributions from your pay to a wide range of investment options. Your contributions are made on a pre-tax basis, a Roth 403(b) Contribution Plan that allows you to invest contributions on an after-tax basis, or a combination of both. Pre-tax employee contributions and earnings are deferred from your salary and grow tax-deferred until your retirement. The Roth 403(b) plan allows contributions to be made on an after-tax basis, and the earnings grow tax-free. You can choose to contribute a flat dollar amount, a percentage of your salary, or the IRS annual maximum amount.

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 your.yale.edu.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network Benefits</th>
<th>Out-of-Network Benefts</th>
<th>Co-pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital</td>
<td>$75 Single + Child(ren)</td>
<td>$100 Single + Child(ren)</td>
<td>$50</td>
</tr>
<tr>
<td>Outpatient Surgical</td>
<td>$200 $200</td>
<td>$200 $200</td>
<td>$100</td>
</tr>
<tr>
<td>Unlimited Physical Therapy/Rehabilitation</td>
<td>$20 Deductible and coinsurance apply $40 $40</td>
<td>$25 Deductible and coinsurance apply $50 $50</td>
<td>$20</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>$30 Alternative</td>
<td>$30 Alternative</td>
<td>N/A</td>
</tr>
<tr>
<td>Dental</td>
<td>Delta Dental is the exclusive dental carrier for Yale University</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Eye Care</td>
<td>$75 Single + Child(ren)</td>
<td>$100 Single + Child(ren)</td>
<td>$25</td>
</tr>
<tr>
<td>Hearing Aid</td>
<td>None</td>
<td>$1,500/$3,000</td>
<td>N/A</td>
</tr>
<tr>
<td>Anesthesia</td>
<td>$20,000 University Lifetime maximum; Pre-authorization required.</td>
<td>$40,000 University Lifetime maximum; Pre-authorization required.</td>
<td>N/A</td>
</tr>
<tr>
<td>Ambulatory Surgery</td>
<td>$3,000/$6,000</td>
<td>$3,000/$6,000</td>
<td>$250</td>
</tr>
<tr>
<td>Pregnancy</td>
<td>$10,000 in child life coverage</td>
<td>$25,000 or $50,000 spousal coverage</td>
<td>$1000</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$500</td>
</tr>
<tr>
<td>In-Vitro Fertilization &amp; Advanced Reproductive Technology (ART)</td>
<td>up to 4 cycles, University Lifetime maximum; Pre-authorization required.</td>
<td>up to 4 cycles, University Lifetime maximum; Pre-authorization required.</td>
<td>N/A</td>
</tr>
<tr>
<td>Other Services (reviewed for medical necessity)</td>
<td>(min/max $50/$100)</td>
<td>(min/max $50/$100)</td>
<td>N/A</td>
</tr>
</tbody>
</table>

See the Insurance Information Update (COB) form, which can be found at your.yale.edu/insurance/cob, for more information on applicable plan documents.

If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on the Insurance Information Update (COB) form, which can be found at your.yale.edu/insurance/cob.

For more information about Yale Health, visit your.yale.edu/health.

Medical Insurance

Tobacco-Free Yale offers a range of medical insurance: Yale Health and Aetna.

Yale Health, a single payer plan, is a network of primary physicians and health care options exclusively for members of the Yale community on campus. Yale Health offers a wide range of health care services, from primary care to specialists in a variety of specialties. Yale Health provides coverage for services provided in all covered care settings, both on and off-campus. When you choose a provider outside of an Aetna network, select care at the healthiest rates, directly from the health of Yale School of Medicine. With Yale Health, care is covered anywhere in the world.

Alternatively, you may choose to enroll in Legacy Aetna Choice Plus or Aetna Choice (Impact Health Benefits) Access and Renewal Academy plan through your Affinity programs.

If you participate in the Army Bennet Care Plan and enroll in Yale, you minimally will provide your own health insurance. Aetna First or Aetna Directing at your coverage amount, deduct your income. In addition, you can elect flex accounts to pay your personal contributions (policy and annual HSA limits).

Coordinated Care Services may also provide the covered level of charges for your own medical care. Aetna Directing Coverage pays the largest share of the costs of covered services and other hospital services.
<table>
<thead>
<tr>
<th>Benefits Toolbox</th>
<th>Defined Contribution Retirement Plan</th>
<th>Health Savings Account (HSA)</th>
<th>Retirement Plan (403(b))</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is it?</strong></td>
<td>A retirement savings plan that lets you contribute a portion of your salary (after-tax basis). Contributions are tax-deductible, and investment earnings grow tax-free. You can access funds when you reach age 59 1/2, though you may be subject to a 10% early withdrawal penalty.</td>
<td>An account set up by an employer where you can save for current or future medical expenses, funded by both you and your employer. Contributions are tax-deductible, and earnings grow tax-free.</td>
<td>A retirement savings plan that lets you contribute a portion of your salary (before-tax basis). Contributions are tax-deductible, and investment earnings grow tax-free. You can access funds when you reach age 59 1/2, though you may be subject to a 10% early withdrawal penalty.</td>
</tr>
</tbody>
</table>
| **How do I contribute?** |** BEFORE-TAX **
- To make contributions, log in to Workday.
- To change your contribution rate, review or update investment amount.
- You can elect to contribute a dollar amount, 3% of your salary, or the IRS annual maximum withdrawal. You can elect to contribute a dollar amount, 3% of your salary, or the IRS annual maximum withdrawal. You can elect to contribute a dollar amount, 3% of your salary, or the IRS annual maximum withdrawal. You can elect to contribute a dollar amount, 3% of your salary, or the IRS annual maximum withdrawal. |** DURING-TAX**
- To make contributions, log in to Workday.
- To change your contribution rate, review or update investment amount.
- You can elect to contribute a dollar amount, 3% of your salary, or the IRS annual maximum withdrawal. |** BEFORE-TAX**
- To make contributions, log in to Workday.
- To change your contribution rate, review or update investment amount.
- You can elect to contribute a dollar amount, 3% of your salary, or the IRS annual maximum withdrawal. |
Postdoctoral associates can make their beneficiary designations, or call 855-250-5424. This is where you can withdraw. You can elect to contribute a full dollar amount, and state taxes; contributions and earnings are not taxed until after-tax basis, or a combination of both. Pre-tax employee allowances for frames and lenses, and the Enhanced plan, $10,000 in child life coverage, and $25,000 or $50,000 spousal coverage. 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. 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 coordination of benefits.

<table>
<thead>
<tr>
<th>Benefits Toolbox for a complete list.</th>
</tr>
</thead>
</table>
| To learn more about the Tobacco-Free Yale program, please 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 community. Located in a state-of-the-art medical center Delta Dental is the exclusive dental carrier for Yale University. With Aetna Smart Care Plan and elect an extensive network of specialists drawn largely from the faculty of Yale School of Medicine. With Yale Health, emergency care acute care, radiology, lab, and pharmacy. When your condition Diagnostic X-ray/Lab

<table>
<thead>
<tr>
<th>Co-insurance3</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A 30% 30% 30%</td>
</tr>
</tbody>
</table>

Teladoc

N/A 30% 30% 30% 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. 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 coordination of benefits.

| Coordination of Benefits (COB) is 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 will receive the benefits they are entitled to while avoiding overpayment by either plan.

If you are enrolled in an insurance plan outside Yale Health, you can provide information about the plan to Yale Health in the Insurance Information Window (GIW), which can be found at http://yalehealth.yale.edu/insurance.

Do you have other insurance?

Postdoctoral associates can make their beneficiary designations, or call 855-250-5424. This is where you can withdraw. You can elect to contribute a full dollar amount, and state taxes; contributions and earnings are not taxed until after-tax basis, or a combination of both. Pre-tax employee allowances for frames and lenses, and the Enhanced plan, $10,000 in child life coverage, and $25,000 or $50,000 spousal coverage. 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. 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 coordination of benefits.

Hoping you make decisions. ALEX, your virtual benefits counselor ALEX will help you understand and make decisions about your healthcare coverage. After asking a few basic questions, ALEX will walk you through your options. Visit your.yale.edu/alex or Workday to access Alex.
Signature Benefits at Yale

The university values its community members and regularly evaluates and adds benefits that address the changing needs of employees throughout their life stages. Yale’s health and welfare benefits, designed to support you and your family, include impressive signature benefits that help you achieve your goals: buy a home, send your children to college, or simply develop a healthier lifestyle for you and your family.

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 offers many valuable benefits and resources.

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