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 Analysis program.

Backup childcare and eldercare at a subsidized rate for up to 10 backup childcare and eldercare at a subsidized rate for up to 10

Backup Care Advantage provides families with 24/7 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.

Yale Health and Aetna plan (Trestle Tree) members to manage your eligible household members.

On-site Health Coaching provides one-to-one support for your eligible household members.

Magellan Health Care provides resources for a wide range of life-issues including elder care.

Weight Watchers helps you make the positive changes to lose weight and live a healthier lifestyle. Learn more about a Weight Watchers membership.

On-site Health Coaching provides one-to-one support for your eligible household members.

Counseling sessions are confidential and at no cost to you and range from Payne Whitney Counseling and Support Services to Magellan Counseling and Support Services.

My Personal Assistant offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, household repairs, and more.

Healthy Planet Green Benefits provide discounts and rebates for home solar systems, EPEAT-certified computers and on home solar systems, EPEAT-certified computers and EPEAT-certified electronics.

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

Postdoctoral associates

Warmest regards,

Janet Lindner

2019 My Benefits at Yale
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
Signature Benefits at Yale

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

Education

A college degree prepares you for college success and a successful career. Yale offers many online courses designed for college finance, applications, and admission processes.

Homelessness Assistance provides up to $125 per month in support for college students who are homeless. The university values its homelessness assistance and adds Homelessness Assistance to its menu of impressive signature benefits. Now is the time to take charge of your healthy lifestyle and a healthy planet.

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

Long-Term Disability
You are automatically enrolled in Long-Term Disability coverage. The plan is non-cancelable, and free from any stated exclusions. Coverage is provided to you at no cost, up to your age 65.

Supplemental Life Insurance

Employer-Sponsored Life: You have the option of purchasing Supplemental Life Insurance of up to five times your annual salary in a maximum of $5,000,000.

Spouse Life: You have the option of purchasing an additional rider for your spouse.

Dependent Life: You have the option of purchasing life coverage on your eligible dependents.

Ways to Save

Flexible Spending Accounts (FSA)

Flexible Spending Accounts allow you to set aside pre-tax dollars annually to pay for medical and dependent care expenses. You may contribute up to the IRS limit to a Health Care and/or Dependent Care account.

Tobacco-Free Yale

Tobacco-Free Yale recognizes the importance of a smoke-free environment, faculty and staff by offering various programs and resources to support smoking cessation and yourcontinuedyup to 10% of base monthly earnings. Coverage is prorated for non-calendar year effective dates. The employer contribution requires HSA eligibility, account set up, and is contingent on enrollment in the Aetna Smart Care plan.

For more information about coordination of benefits, please visit the Yale Health pharmacy website and plan document for details.

To learn more about ways to save, visit yankpe.edu.

2019 My Benefits at Yale
Postdoctoral associates

Your change your contribution rate, review or update investment options. Your

You can elect to contribute a fat dollar amount, a percentage

The Roth 403(b) after-tax contribution option provides for

Your account. The one-time deposit is applicable to new

If you participate in the Aetna Smart Care Plan and elect an

University Tax-Deferred 403(b) Savings Plan, a Defined

Flexible Spending Accounts

You can save for the cost of a college education by opening a

College Savings Plan (529)

Employee Supplemental Life

If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on

Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the

In-Vitro Fertilization & Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination. This is a

Preferred drug is the same chemical entity/active ingredient as the Non-preferred drug.

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

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>Service Category</th>
<th>In-Network Coverage</th>
<th>Out-of-Network Coverage</th>
<th>Deductible</th>
<th>Co-insurance</th>
<th>Co-pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acute Care</td>
<td>$0</td>
<td>$200</td>
<td>$20</td>
<td>20% of cost</td>
<td>N/A</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$0</td>
<td>$200</td>
<td>$20</td>
<td>20% of cost</td>
<td>N/A</td>
</tr>
<tr>
<td>Physical therapy</td>
<td>$20</td>
<td>$200</td>
<td>$20</td>
<td>20% of cost</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Co-payment**

- **Deductible**: The amount of money you must pay before the insurance plan begins to pay for covered services.
- **Co-insurance**: The percentage of medical expenses that you pay after the deductible is met.
- **Co-pay**: The fixed dollar amount you pay for each covered service.

**Coverage**

- **Spouse Life**: Coverage for your spouse's life.
- **Dependent Life**: Coverage for your dependent's life.
- **Employee Supplemental Life Insurance**: Additional coverage available for you.
- **Preventive & Diagnostic**: Coverage for preventive services and diagnostic procedures.
- **Major Restorative**: Coverage for major restorative procedures.
- **Elective Orthodontics**: Coverage for elective orthodontic services.
- **Routine Eye Exams**: Coverage for routine eye exams.
- **In-Vitro Fertilization**: Coverage for in-vitro fertilization procedures.
- **Therapeutic abortions**: Coverage for therapeutic abortions.
- **Inpatient Hospital**: Coverage for inpatient hospital services.

**Certification**

- **In-Network Benefts**: Coverages that are paid at a lower rate within the network.
- **Out-of-Network Benefts**: Coverages that are paid at a higher rate outside the network.

**Coordination of Benefts (COB)**

- Yale Health works with other insurance providers to coordinate payments to ensure that members receive the benefts they are entitled to while avoiding overpayment by either plan.

**Additional Resources**

- For more detailed information on coverage, please visit the Yale Health website at [http://yalehealth.yale.edu/resources/forms](http://yalehealth.yale.edu/resources/forms).
- To learn more about ways to save, visit [http://yalehealth.yale.edu/resources/forms](http://yalehealth.yale.edu/resources/forms) for the 529 college savings plan for yourself or family members.

**Alex**

- A virtual benefits counselor available to help you understand your benefits.
- Visit [http://your.yale.edu/plan-documents-notices](http://your.yale.edu/plan-documents-notices) for more information.

**Enrollment**

- Enroll in the Yale University Medical Plan by visiting [http://your.yale.edu/plan-documents-notices](http://your.yale.edu/plan-documents-notices).
Do you have other insurance?
For information currently covered by your current plan, such as some employer plan, talk to your employer or plan administrator to determine if their plan will cover the expenses listed in this brochure. Some expenses may be covered under both plans.

Coverages provided by the University

Coverage provides lump-sum benefits for covered accidents.

If you contribute to an HSA, your use of a Healthcare Savings Plan

Yale University Tax-Deferred 403(b)

The Roth 403(b) after-tax contribution option allows you to invest contributions and earnings on an after-tax basis, or a combination of both. Pre-tax employee contributions can be made on a pre-tax basis, a Roth 403(b) Contribution Plan that allows you to invest contributions to your HSA, the university will provide a one-time deposit, of $500, into your HSA, the university will provide a one-time deposit, of $500, into

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If you participate in the Aetna Smart Care Plan and elect an

Aetna Choice

Dental Insurance

Vision Insurance

Dependent Life

You have the option of purchasing an additional

Employee Supplemental Life

Long-Term Disability

You are automatically enrolled in Long-Term Disability

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Aetna Choice

Dental Insurance

Vision Insurance

Dependent Life

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Employee Supplemental Life

Long-Term Disability

You are automatically enrolled in Long-Term Disability

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/enroll or Workday to access Alex.

1 The chart below represents a general overview of the Yale University Medical Plan options. Please see the Yale Health website and plan document for details.

2 Deductible2

3 Co-insurance3

4 Out-of-Network Benefts

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://your.yale.edu/plan-documents-notices for applicable plan documents govern all questions of interpretation.

This brochure 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 Final Plan documents found on the Yale employee website at http://your.yale.edu/plan-documents. The applicable plan documents govern all questions of interpretation.
For more information, visit the It’s Your Yale website at https://www.yale.yale.edu/green-benefts.

### Child Care and Elder Care
- **Backup Care Advantage**: Provides backup childcare and eldercare at a subsidized rate for up to 10 uses per year.
- **Bright Horizons Care Advantage**: Offers on-site care for children ages 6 weeks to 12 years.

### Adoption
- **Adoption Reimbursement Plan**: Provides a reimbursement of $10,000 per finalized adoption.

### Weight Management
- **Weight Watchers**: Helps you make the positive changes to manage weight, and cope with stress.

### Education
- **College Coach**: Helps parents and students navigate the college finance, prepare your child for college success and recommend college preparation and test-taking strategies.

### Health and Wellness
- **On-site Health Coaching**: Provides one-to-one support for employees of Trestle Tree members to manage weight, and cope with stress.
- **Counseling and Support Services**: Provide resources for a wide range of issues, including career counseling and personal development.
- **Telemedicine**: Available through Magellan Health Services for discounted premiums on home, auto, and pet insurance.

### Financial Planning
- **403 (b) Plans**: Payflex offers extinguishing insurance, the Apple purchase program, identity theft protection, the Apple purchase program, discounts on legal and tax services, concierge service to tackle time-consuming tasks such as finding and arranging lawn services, and more through YaleAdvantages on Workday.

### Benefits for Employees
- **Yale Homebuyer Program**: Offers a 3-hour in-person professional assessment to identify needs and make recommendations for the continuing care of an aging parent or spouse.
- **Commuter Benefts**: Save you money if you take the bus, train, or vanpool to work or if you park in an off-campus parking lot.
- **Senior Care Management**: Offers a 3-hour in-person evaluation and planning to help parents and students navigate the care options for an aging family member.

### Signature Benefts at Yale
- **Magellan Health Services**: Offers a 3-hour in-person evaluation and planning to help parents and students navigate the care options for an aging family member.
- **Colonial Life**: Offers a 3-hour in-person evaluation and planning to help parents and students navigate the care options for an aging family member.
- **TIAA**: Offers a 3-hour in-person evaluation and planning to help parents and students navigate the care options for an aging family member.

### Contact Information

<table>
<thead>
<tr>
<th>Contact Information</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Vice President, Human Resources and Administration</td>
<td>Janet Lindner</td>
<td>203-432-5552; press 6</td>
</tr>
<tr>
<td>Pay Flex</td>
<td><a href="http://www.payflex.com">www.payflex.com</a></td>
<td>44-729-3539</td>
</tr>
<tr>
<td>Dental</td>
<td><a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a></td>
<td>00-494-413</td>
</tr>
<tr>
<td>Medical</td>
<td><a href="http://www.magellanassist.com">www.magellanassist.com</a></td>
<td>00-327-9240</td>
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<tr>
<td>Vision</td>
<td><a href="http://www.eyemed.com">www.eyemed.com</a></td>
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<td>66-253-6</td>
</tr>
</tbody>
</table>

The information is not intended as a substitute for the Plan documents. Reference is made only to a summary of the Plan. For a copy of the Plan document, please visit https://www.yalehealth.yale.edu/203-432-0246.