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

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.

Health

Counseling and Support Services provide resources for a wide range of issues including the care. Magellan Health Services counseling resources are available at an on-site center and your eligible beneficiaries.

One of Health Counseling provides resources for your eligible college-bound child(ren) if you work full-time for one academic year.

Homework Connections provides free 24/7 access to online backup childcare and eldercare at a subsidized rate for up to 10 uses per year.

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

Weight Watchers helps you make the positive changes to lose weight and live a healthier lifestyle. Learn more about a new subsidy reducing the cost by more than 50% for eligible employees through Being Well at Yale.

Counseling and Support Services provides one-to-one support for your eligible college-bound child(ren) if you work full-time for one academic year.

Range of life-issues including elder care. Magellan Health Services offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, plumbers, delivery services or booking tickets—all with just a phone call. The service also provides price comparisons to aid decision making.

Magellan www.magellanassist.com  00-327-9240
Homework Connections www.careadvantage.com/yale  77-242-2737
Teladoc

Commuter and Tuition Reimbursement offers concierge service to tackle time-consuming tasks such as finding and arranging lawn services, plumbers, delivery services or booking tickets—all with just a phone call. The service also provides price comparisons to aid decision making.

Counseling and Support Services

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

Senior Care Management

Commuter Benefits

Healthy Planet Green Benefits provide discounts and rebates for your eligible college-bound child(ren) if you work full-time for one academic year.

Healthy Planet Green Benefits

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

Disability Protection

Long-Term Disability

For an annuitant member in Long-Term Disability coverage, the base or the respective disability the annuitant pays 60% of base monthly earnings. Coverage is provided in the year of retirement up to July 1.

Dental Insurance

Benefit Fund for the exclusive benefit of Yale University employees.

Supplemental Life Insurance

Death Benefit Protection

Benefit Fund Provided Life Insurance

To have the option of purchasing an additional $1,000 in life insurance, your 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.

Tobacco-Free Yale

Delta Dental is the exclusive dental carrier for Yale University.

Flexible Spending Accounts

Flexible Spending Accounts (FSA) are employer-sponsored programs that allow employees to use pretax payroll dollars to pay for qualified expenses. You can contribute up to the IRS limit to a Flexible Spending Account.

Aetna Choice

Aetna Smart Care

Personal Accident

Aetna’s flagship plan, is a not-for-profit, physician-led health insurance option exclusively for members of the Yale Community.

With Yale Health, emergency care is covered without a copay.

Medical Insurance

University tax-deferred 403(b) Savings Plan, a Defined Contributions and university match are sheltered from federal after-tax basis, or a combination of both. Pre-tax employee contributions (subject to annual IRS limits).

You can save for the cost of a college education by opening a 529 college savings plan for yourself or family members.

Collegiate Savings Plan (529)

You can also open an Individual Retirement Account (IRA) or a Roth IRA.

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

Severe financial hardship

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To learn more about ways to save, visit your.yale.edu.
Postdoctoral associates are eligible to participate in the Yale University Tax-Deferred 403(b) Savings Plan. Contributions are elective and made on a pre-tax basis, a Roth 403(b) after-tax contribution option is also available. Contributions can be made on a pre-tax basis, a Roth 403(b) after-tax contribution option is also available.

Log in, or register for a user ID and password, by visiting your.yale.edu/enroll or Workday to access Alex. Alex will help you understand and make decisions about your healthcare coverage — find out more about coordination of benefits.

If you contribute to an HSA, your use of a Healthcare Savings Account and Personal Health Care and/or Dependent Care account.

If eligible, the HSA employer contribution will be prorated for non-calendar year effective dates. The employer contribution requires HSA eligibility, or Workday to access Alex.

To learn more about ways to save, visit your.yale.edu/enroll or Workday to access Alex. Tobacco-Free Yale takes a holistic approach to supporting Yale community members in making healthy choices and reducing tobacco use.

Postdoctoral Associates are eligible to participate in the Yale University Tax-Deferred 403(b) Savings Plan, a defined contribution plan that allows you to invest contributions from your pay in a wide range of investment options. Contributions are elective and made on a pre-tax basis, a Roth 403(b) after-tax contribution option is also available. Contributions can be made on a pre-tax basis, a Roth 403(b) after-tax contribution option is also available.

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You have the option of purchasing Supplemental Life Insurance of up to six times your salary. Dependent Life Insurance plans are also available, with coverage of $25,000 or $50,000 for spousal coverage.

Disability Protection is also available, allowing you to maintain your income in the event of illness or injury. This benefit allows for covered earnings, which are prorated for non-calendar year effective dates. In addition, you have the option of purchasing Accidental Death and Dismemberment Insurance.

Maternity and Paternity Leave benefits are provided by the University, offering generous paid time off for new parents. For postdoctoral associates, the Family and Medical Leave Act (FMLA) is also applicable, providing additional rights and protections.

For family care, Yale University offers a wide range of resources, including the Family and Medical Leave Act (FMLA) for eligible employees. Additionally, the University provides resources and support for employees who have a family member with a serious health condition, such as through the Family and Medical Leave Act (FMLA) and the Family and Medical Leave Act (FMLA) for eligible employees.

Flexible Spending Accounts (FSA) are also offered to help employees meet eligible medical, dental, and dependent care expenses. You can save for the cost of a college education by opening a College Savings Plan (529).

Yale University offers a comprehensive Benefits Toolbox, which can be accessed at http://your.yale.edu/plan-documents-notices. This resource provides information on all benefits offered by the University, as well as links to additional resources and tools to help you make informed decisions about your healthcare.

The chart below represents a general overview of the Yale University Medical Plan options. Please review this chart and the plan documents for more detailed information on the benefits available to you. If you have any questions or need assistance with choosing the best plan for your needs, please contact Yale Health at 866-23-1198.
**Do you have other insurance?**

For additional information about your current plan(s), check with your employer or plan and/or your insurance provider. Contributions of funds (1032) is the method used by Yale Health to determine which plan pays first, which pays second, and the amount paid by each plan. This method allows the University 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 with Yale Health, you can obtain information about your plan by calling the Yale Health Insurance Information Hotline (1032), which can be found at [http://yalehealth.yale.edu](http://yalehealth.yale.edu).

Failure to disclosure this information may affect the terms of your coverage or denial of claims. Please visit [http://yalehealth.yale.edu](http://yalehealth.yale.edu) for more information about continuation of 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 [http://your.yale.edu/worklife](http://your.yale.edu/worklife) or [Workday](http://your.yale.edu/worklife) to access Alex.

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### University Health Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>Co-pays</th>
<th>Co-Insurance</th>
<th>Annual out-of-pocket limit</th>
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<tr>
<td><strong>Medical Insurance</strong></td>
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<tr>
<td>Preventive &amp; Diagnostic</td>
<td>100%</td>
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<tr>
<td>Acute Care, Radiology, Lab, &amp; Pharmacy</td>
<td>100%</td>
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<tr>
<td>Mental Health Specialist</td>
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<td>First Visit</td>
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<td>Additional Visit</td>
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<td>$120</td>
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<td><strong>Vision Insurance</strong></td>
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<tr>
<td>Routine Eye Exams</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
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<td>Included</td>
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<tr>
<td><strong>Prescription Drugs</strong></td>
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<td>Preferred Drug</td>
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<td>40%</td>
<td>$30 &amp; 40%</td>
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<tr>
<td>Non-preferred Drug</td>
<td>40%</td>
<td>40%</td>
<td>$30 &amp; 40%</td>
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<td><strong>In-Vitro Fertilization &amp; Advanced Reproductive Technology</strong></td>
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<td>Covers</td>
<td>Four (4) cycles of ovulation induction and artificial insemination</td>
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</tbody>
</table>

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**Notes**: This chart represents a general overview of the Yale University Medical Plan options. For complete details, visit the Yale Health website at [http://yalehealth.yale.edu](http://yalehealth.yale.edu).
For more information, visit the It's Your Yale website at beingwell.yale.edu/

Weight Watchers helps you make the positive changes to manage weight, and cope with stress.

Whether you hope to buy a new home, send your children to college, or simply develop a healthier lifestyle for you and your family,

Contact Information

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<tr>
<th>Benefit</th>
<th>Website</th>
<th>Telephone</th>
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<tr>
<td>Medical</td>
<td><a href="http://www.magellanassist.com">www.magellanassist.com</a></td>
<td>00 327-9240</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>Vision</td>
<td><a href="http://www.eyemed.com">www.eyemed.com</a></td>
<td>66-299 135</td>
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<tr>
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<td><a href="http://www.aetna.com">www.aetna.com</a></td>
<td>66-253-6</td>
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<tr>
<td>Medical Insurance</td>
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<td>Delta</td>
<td><a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a></td>
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<tr>
<td>EyeMed</td>
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