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.

Home & Family
- Adoption Reimbursement Plan provides a maximum benefit of $10,000 per finalized adoption.
- Scholarship for Children offers a partial college scholarship for your eligible college-bound child(ren) if you work full-time for six consecutive years.
- Yale Homebuyer Program grants monetary assistance to eligible employees for purchasing a residence in designated areas of New Haven.

Health & Education
- Counseling and Support Services provide resources for a wide range of life-issues including elder care. Magellan Health Care counseling sessions are confidential and at no cost to you and your eligible household members.
- On-site Health Coaching provides one-to-one support for Yale Health and Aetna plan (Trestle Tree) members to manage chronic medical conditions, quit tobacco, improve nutrition, manage weight, and cope with stress.
- Tuition Assistance helps eligible staff defray tuition expenses for courses taken toward degree and non-degree programs.
- 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. Visit beingwell.yale.edu/weight-watchers.

Personal
- Commuter Benefits save you money if you take the bus, train, or vanpool to work or if you park in an off-campus parking lot when you enroll in a commuter benefit.

Cultural & Recreational Benefits range from Payne Whitney Gym membership to Yale Center for British Art admission to borrowing privileges at one of Yale's renowned libraries.

Healthy Planet Green Benefits provide discounts and rebates on home solar systems, EPEAT-certified computers and more through YaleAdvantages on Workday. Visit https://your.yale.edu/green-benefits for more information to support your healthy lifestyle and a healthy planet.

YaleAdvantages offers discounts on legal and tax services, identity theft protection, the Apple purchase program, mortgages, and banking offers. You can conveniently pay for discounted premiums on home, auto, and pet insurance through payroll deductions.

For more information, visit your.yale.edu/enroll
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 valuable benefits and resources to help you achieve your goals.

Home & Family

Adaptation Assistance Plan provides a maximum benefit of $100 per birth/diagnosis. Choosing the Children's Act offers a paid maternity leave. Yale Family Health Care covering services are established at the time of hire and are available to eligible employees.

Yale University Parental Leave is voluntary in nature and is eligible employees for pre-delivery care in designated areas of New Haven.

Health & Education

Counseling and Support Services provide resources for a wide range of life-issues including elder care. Magellan Health Care counseling sessions are confidential and at no cost to you and your eligible household members.

On-site Health Coaching provides one to one support for Yale and outside plans. Exercise programs, yoga, tennis, and weight loss programs are available for eligible employees.

Tuition Assistance helps eligible employees to pay for courses taken toward degree and non-degree programs.

Weight Management helps to make positive changes to lose weight and live a healthier lifestyle. Learn more about the plan and how to enroll in the program.

Personal

Commuter Benefits cover most expenses if you take the bus, train, or carpool to work or if you park in an off-campus parking lot. The program includes a monthly transportation allowance.

Cultural & Recreational Benefits provide access to cultural events, music, and theater. Membership to Payne Whitney Gym is available for eligible employees.

Healthy Planet Green Benefits provide discounts and rebates on home solar systems, EPEAT-certified computers, and more through Workday. Visit https://your.yale.edu/green-benefits for more information.

YaleAdvantages offers discounts on legal and tax services, identity theft protection, the Apple purchase program, mortgages, and banking offers. You can conveniently pay for discounted premiums on home, auto, and pet insurance through payroll deductions.

For more information, visit your.yale.edu/enroll
Paid Time Off

Enjoy a work-life balance with a generous paid time off program.

You get paid time off for sick and personal days in the following schedule:

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Paid Time Off</th>
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<tr>
<td>New Year’s Day</td>
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<td>Day Before Christmas</td>
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<tr>
<td>Thanksgiving Day</td>
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<td>Christmas Day</td>
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<td>4th of July</td>
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<td>Martin’s Day</td>
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<td>Memorial Day</td>
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<td>Independence Day</td>
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<td>Labor Day</td>
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<tr>
<td>Veterans Day</td>
<td>1 day</td>
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To make your beneficiary designations, elections, schedule a one-on-one advice session, and review or call 855-250-5424. This is where you can contribute a dollar amount, a percentage of your salary, or earnings with a qualified withdrawal. You can elect to make contributions up to your portion of your retirement plans.

Yale University Retirement Plan

Yale University Retirement Plan is a qualified plan that enables you to build additional retirement earnings. Your contributions are eligible for matching contributions. You can make contributions up to your portion of your earnings with a qualified withdrawal. To make your contributions, you can enroll in the 403(b) plan.

5 Maximum Sick pay carryover is 2,752 hours.
41 You are automatically enrolled in the University’s deferred compensation plan, as a deferred compensation plan. Your plan will match 5% of your employee contributions, up to your portion of your retirement plans.

Yale’s preferred health plan, Yale Health, is available during your first three years of employment to you and your eligible family members. Yale University offers two options for medical insurance, Yale Health and Aetna. Yale Health, Yale’s flagship plan, is a fully insured plan. Aetna is a preferred provider organization (PPO) plan. You decide which plan is best for you and your family.

You are automatically enrolled in the University’s deferred compensation plan, as a deferred compensation plan. Your plan will match 5% of your employee contributions, up to your portion of your retirement plans.

Yale University Matching Retirement Plan

Yale University Matching Retirement Plan is a qualified plan that enables you to build additional retirement earnings. Your contributions are eligible for matching contributions. You can make contributions up to your portion of your earnings with a qualified withdrawal. To make your contributions, you can enroll in the 403(b) plan.

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Yale Health Enrollment Fees

<table>
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<tr>
<th>Fee Period</th>
<th>Cost for Spouse</th>
<th>Cost for Employee</th>
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<tbody>
<tr>
<td>20 Weeks (1st year)</td>
<td>$10.00</td>
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<tr>
<td>50 Weeks (per year)</td>
<td>$12.50</td>
<td>$12.50</td>
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</table>

Consider options, month and open enrollment periods. For more information about coordination of benefits, refer to your plan document for details.

Medical Insurance

Yale University offers two options for medical insurance, Yale Health and Aetna. Yale Health, Yale’s flagship plan, is a fully insured plan. Aetna is a preferred provider organization (PPO) plan. You decide which plan is best for you and your family.

You are automatically enrolled in the University’s deferred compensation plan, as a deferred compensation plan. Your plan will match 5% of your employee contributions, up to your portion of your retirement plans.

You have the option of electing the Aetna Select Plan. The chart below represents a general overview of the Yale University Medical Plan and covers the following:

- Inpatient Hospital
- Outpatient Hospital
- Ambulatory Surgery
- Physical Therapy/
- Preventive Care
- Specialty
- Vision Insurance
- Delta Dental

You are automatically enrolled in the University’s deferred compensation plan, as a deferred compensation plan. Your plan will match 5% of your employee contributions, up to your portion of your retirement plans.
**Vacation accruals, and vacation and sick time carryover maximums vary:**

Schedule:

- Your paid time of will accrue monthly based on the following:

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
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</thead>
<tbody>
<tr>
<td>Holidays</td>
<td>Immediate</td>
<td>8 days:</td>
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<tr>
<td>1 to 4 years</td>
<td>2 weeks</td>
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<tr>
<td>5 to 9 years</td>
<td>3 weeks</td>
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</tbody>
</table>

**Enjoy work/life balance with a generous:**

- Maximum Sick pay carryover is 2,752 hours.
- Maximum Vacation carryover is equivalent to 2 years worth of accruals.
- Eligible to use vacation after six months of employment.

<table>
<thead>
<tr>
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<td>5 to 9 years</td>
<td>3 weeks</td>
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</table>

**Health Insurance**

The Health Insurance Program (HIP), or healthcare management program designed to encourage you and your spouse to receive care in appropriate health settings. This program applies to all employees and spouses enrolled in Yale Health and เหตุการณ์การประกันชีวิต.

- You can opt out of HIP or any one of the programs. HIP does not offer a health counseling program to support you when certain serious health conditions arise.

**Tobacco-Free Yale**

Tobacco-free rules reinforce a smoke-free environment.

- Yale employees, interns, and staff by offering various programs to help you to quit smoking.
- Your employer will cover some or all of these programs.
- The program will be available to all employees and spouses enrolled in Yale Health.

**Vision Insurance**

- VisionForm offers vision plans that provide insurance for frames and lenses, and the Enhanced plan, which also covers contacts, and non-prescription glasses.

**Dental Insurance**

- Delta Dental is the exclusive dental carrier for Yale University.
- There is no annual deductible and no out-of-pocket maximums.

**Life Insurance**

- You are provided with life and/or term life insurance at no cost, as well as accidental death and dismemberment coverage. As an employee, you have the option of purchasing supplementary life insurance at no extra cost, annual term coverage equal to 2X your annual base salary.

**Disability Protection**

- Short-Term Disability: Provides 2-6 weeks of partial income replacement due to non-disabling injuries through NPCF. In the event of an accident, all day 1 surgery, and hospitalization due to an accident. The maximum days covered is 20 per occurrence.

**Long-Term Disability**

- You are automatically enrolled in Long-Term Disability coverage at no cost to you. In the event of an approved disability, you also receive 60% of your annual base salary up to a maximum of $5,000 per month.

**SERPs**

- SERPs are defined benefit plans that provide retirement benefits equal to 2X your eligible pay. You become eligible to retire at age 65 (or as early as age 55, when your years of service equal 75), even if you leave Yale University.

**Coordination of Benefits**

- Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit [http://yalehealth.yale.edu/](http://yalehealth.yale.edu/)

**Disability Protection**

- Short-Term Disability: Provides 2-6 weeks of partial income replacement due to non-disabling injuries through NPCF. In the event of an accident, all day 1 surgery, and hospitalization due to an accident. The maximum days covered is 20 per occurrence.

**Long-Term Disability**

- You are automatically enrolled in Long-Term Disability coverage at no cost to you. In the event of an approved disability, you also receive 60% of your annual base salary up to a maximum of $5,000 per month.

**Ways to Save**

**Flexible Spending Accounts**

- With a Health Spending Account, you can reduce your taxable earnings and receive reimbursement of eligible out-of-pocket expenses. You may contribute up to 100% of your pre-tax earnings up to a maximum of $5,500 per year.

**College Savings Plan**

- You may elect the savings plan of your choice to open a 529 college savings plan. Your contributions are eligible for a tax deduction up to the contribution limit. Your employer will contribute to your account.
Vacation accruals, and vacation and sick time carryover maximums vary. Enjoy work/life balance with a generous Paid Time Off.*

Vacation:
- Less than 1 year: Pro rata share of 2 weeks
- 1 to 4 years: 2 weeks
- 5 to 9 years: 3 weeks
- 10 to 19 years: 4 weeks
- 20+ years: 5 weeks

Sick:
- Maximum Sick pay carryover is 2,752 hours.
- Eligible to use sick time after three months of employment.
- Maximum Vacation carryover is equivalent to 2 years worth of accruals.

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**Medical Insurance**

Yale University's health plan, Yale Health, is available during most of the three years of employment to you and your eligible dependents. Yale University offers two options to its medical insurance: Yale Health and Aetna. Yale Health, Yale Citipay plan, is a PPO with a comprehensive benefit package for members of the Yale community. Located in a state-of-the-art medical campus on campus, Yale Health offers a wide variety of health care services on site including primary care, specialty care, X-ray, CT scan, laboratory, and pharmacy. White collar employees were implemented as a temporary measure during an enrollment period of supervised work located at the site of Yale School of Medicine. While Yale Health offers same day service to the community, Yale Health plans only cover emergency care.

**Medical Insurance**

- **Dental Insurance:** RediCare
- **Vision Insurance:** EyeMed

**Benefts & Services**

- **Medical Insurance**:
  - **Outpatient Hospital:
    - **Inpatient:
      - **Emergency Room:
        - **Outpatient:
          - **Out-of-Pocket Expense:
            - **Office Visit:
              - **Primary Care:
                - **Specialist:
                  - **Diagnostic X-ray/Lab:
                    - **Emergency Room:
                      - **Operating Room:
                        - **Agreement Policy:
                          - **Ambulance:
                            - **Palliative Care:
                              - **Ambulatory Service:
                                - **Bariatric:
                                  - **Bee Sting:
                                    - **Breast:
                                      - **Burn:
                                        - **Cardiac:
                                          - **Chemotherapy:
                                            - **Chemo:
                                              - **Cobalt:
                                                - **Colon:
                                                  - **Cushing:
                                                    - **Cystic Fibrosis:
                                                      - **Delirium:
                                                        - **Dermatologic:
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**Ways to Save**

- **Pre-tax Basis:** Your contributions can be made on a pre-tax basis, a Roth after-tax basis, or a combination of both. Pre-tax contributions are made on an IRA basis and are subject to the IRS annual maximum amount.

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**The Yale University Matching Retirement Plan, a 403(b) plan**

- **Eligible Pay:** You are eligible to participate in the plan once you complete two years of benefit service, the university will match 100% of your employee contributions.

---

**Life Insurance**

- **Eligible Pay:** Available for all employees who have attained the age of 45 and have attained a minimum of 5 years of benefit service.

---

**Short-Term Disability Protection**

- **Eligible Pay:** Disability protection is available for all employees who have attained a minimum of 5 years of benefit service.

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**Disability Protection**

- **Eligible Pay:** Disability protection is available for all employees who have attained a minimum of 5 years of benefit service.

---

**Medical Insurance**

- **Eligible Pay:** Yale University offers a comprehensive medical insurance plan to its eligible employees.
Do you have other insurance?

For employees currently covered by a vision plan, Yale Health also offers a vision plan and New England Health Plan.

Coordinated Benefits (CEN) is the medical plan and Yale Health is the dental plan, which pays second, and the remaining plan pays first. This benefit is for the benefit of employees who members enrolled in the vision plan will receive the benefits available under that plan. Please visit http://yalehealth.yale.edu/contacts for details.

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://yalehealth.yale.edu/contacts for more information about coordinated benefits.

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

1. Yale Health Plan provides on-site coverage for emergency, routine care, and out-of-state care at the date of admission or at the date of surgery, provided you have coverage through an insured plan.
2. For your medical coverage, your primary care provider should be informed of your pre-existing condition.
3. Your automatic medical coverage is paid on a pro-rata basis for services rendered to members who receive care in the facility.
4. The amounts you pay for your care, also referred to as deductibles, have been paid.
5. The maximum amount of your co-payment is the amount you paid at the time of the admission to the hospital or facility.
6. If you are hospital care, you will be responsible for the following:
7. The medical plan pays a portion of the cost of the pills and medications. The difference in cost between the preferred drug and the non-preferred drug is the cost you will be responsible for.
8. If a preferred drug is available and an alternative or non-preferred drug is dispensed, you will be charged for the difference.
9. You will be responsible for the following:
10. Your coverage is based on medical necessity and your medical condition and may not exceed the limit.
11. Failure to disclose or required to receive prior approval that may result in denial or non-payment of claims.

This chapter is the summary of benefits and includes the information on this page. For complete details, refer to the Yale Health and Yale Plan documents. The summary of benefits is located on the website at http://yalehealth.yale.edu/policies-and-procedures. The applicable plan documentation governs all questions of coverage.
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.

### Home & Family
- **Adoption Reimbursement Plan**
  - Provides a maximum benefit of $10,000 per finalized adoption.

### Health & Education
- **Counseling and Support Services**
  - Provide resources for a wide range of life-issues including elder care.
  - Magellan Health Care counseling sessions are confidential and at no cost to you and your eligible household members.
- **On-site Health Coaching**
  - Provides one-to-one support for Yale Health and Aetna plan (Trestle Tree) members to manage chronic medical conditions, quit tobacco, improve nutrition, manage weight, and cope with stress.
- **Tuition Assistance**
  - Helps eligible staff defray tuition expenses for courses taken toward degree and non-degree programs.
- **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. Visit beingwell.yale.edu/weight-watchers.

### Personal
- **Commuter Benefits**
  - Save you money if you take the bus, train, or vanpool to work or if you park in an off-campus parking lot when you enroll in a commuter benefit.

### Cultural & Recreational Benefits
- **Payne Whitney Gym membership**
- **Yale Center for British Art admission**
- **Library borrowing privileges**

### Healthy Planet Green Benefits
- **YaleAdvantages**
  - Offers discounts and rebates on home solar systems, EPEAT-certified computers and more through YaleAdvantages on Workday. Visit https://your.yale.edu/green-benefits for more information to support your healthy lifestyle and a healthy planet.

### YaleAdvantages
- **Discounts on legal and tax services, identity theft protection, the Apple purchase program, mortgages, and banking offers.**
  - You can conveniently pay for discounted premiums on home, auto, and pet insurance through payroll deductions.

For more information, visit your.yale.edu/enroll.

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**Contact Information**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>CONTACT</th>
<th>ONLINE</th>
<th>TELEPHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Yale Health</td>
<td><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a></td>
<td>203-432-0246</td>
</tr>
<tr>
<td>Vision</td>
<td>Aetna</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
<td>66-253-6666</td>
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<tr>
<td>Dental</td>
<td>EyeMed</td>
<td>eyemed.com</td>
<td>66-299-135</td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA)</td>
<td>Delta</td>
<td>deltadentalnj.com</td>
<td>00-494-413</td>
</tr>
<tr>
<td>Commuter and Tuition Reimbursement</td>
<td>CIGNA</td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
<td>00-367-1037</td>
</tr>
<tr>
<td>Counseling and Support Services</td>
<td>Magellan Health Services</td>
<td><a href="http://www.Magellanhealth.com">www.Magellanhealth.com</a></td>
<td>00-327-9240</td>
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<tr>
<td>403(b) Plans</td>
<td>TIAA</td>
<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a></td>
<td>55-250-5424</td>
</tr>
<tr>
<td>Employee Service Center</td>
<td>Your Pension Resources</td>
<td>your.yale.edu/work-yale/hr-support/</td>
<td>203-432-5552</td>
</tr>
<tr>
<td>Staff Pension Plan</td>
<td>Employee Services</td>
<td><a href="http://www.yale.edu/portal">www.yale.edu/portal</a></td>
<td>77-352-5552; press 5</td>
</tr>
</tbody>
</table>

Cover photo: Robert Cervone

This communication is intended as a reference to the Plan documents. It is not a substitute for the terms of the Plan document and this communication. For more information, please visit your.yale.edu/work-yale/hr-support/.

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