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.
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 begin to buy your first 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 $50,000 per student adoption.

Scholarship for Children offers a reduced tuition scholarship for eligible children of deceased Yale employees if you work full-time for 2 years continuously.

Yale-Sharpesteen Program provides monetary assistance to eligible employees for purchasing a residence in designated areas of New Haven.

Health & Education
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Paid Time Off

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

Your paid time off accrues monthly based on the following schedule:

- **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 Time**:
  - Eligible to use after three months of employment
  - Hours will accrue monthly

- **Recess**:
  - Immediate: 6 days

- **Paid Holidays**:
  - Thanksgiving Day
  - Labor Day
  - Christmas Day
  - New Year’s Day
  - Dr. Martin Luther King Jr. Day
- Four workdays between Christmas Day and New Year’s Day

- **Benefit Administration**:
  - Make your beneficiary designations.
  - Change your contribution rate, review or update investment allocations as well as other valuable enhancements.

- **403(b) Plan**:
  - Contributions can be made on a pre-tax basis, a Roth basis, a before-tax basis, or a combination of both.
  - You can elect to defer your pre-tax contributions up to 20% of your compensation plus 4% of the university’s match.
  - The university will match up to one for one of your employee contributions up to your compensation plus 4% of your employee contributions.

- **Pre-Retirement Benefits**:
  - Eligible to use sick time after three years of employment
  - Your contributions will accrue monthly based on the following:
    - 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

- **Health Benefits**:
  - Yale Health plan only provides out-of-area coverage for emergency and urgent care. A $25 late-cancelation or no-show penalty may apply to certain services. See the Insurance Information Update (COB) form, which can be found at http://yalehealth.yale.edu/resources/forms.
  - If you lose or gain eligibility for health benefits, you must enroll under the new plan within 30 days of the change in status. You must enroll under the new plan within 30 days of the change in status.

- **Tobacco-Free Yale**:
  - Takes a holistic approach to supporting the health of employees.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network Only</th>
<th>In-Network Out-of-Network</th>
<th>Out-of-pocket Max.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit: Specialist</td>
<td>$0</td>
<td>$0</td>
<td>$10,000</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$0</td>
<td>$50</td>
<td>$100, waived if admitted</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$0</td>
<td>$15</td>
<td>$75</td>
</tr>
<tr>
<td>Mental Health Services</td>
<td>$0</td>
<td>$250/$750</td>
<td>$1,000 Lifetime maximum</td>
</tr>
<tr>
<td>Infertility Services</td>
<td>$0</td>
<td>$40</td>
<td>$70, waived if admitted</td>
</tr>
<tr>
<td>Dental</td>
<td>$0</td>
<td>$5</td>
<td>$25 Alternative, $25 Preferred</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>None</td>
<td>None</td>
<td>$10,000 of basic term life insurance</td>
</tr>
</tbody>
</table>

- **HSA Eligibility**:
  - Eligible to contribute to a Health Savings Account (HSA) if you participate in the Yale University Retirement Plan for Employees.
  - Contributions can be made on a pre-tax basis, a Roth basis, or a combination of both.
  - Contributions and earnings are excluded from federal and state taxes; contributions and earnings are not subject to the maximum 20% contribution limit.

- **529 College Savings Plan**: Allows you to contribute to a 529 college savings plan.

- **Group Disability Insurance**:
  - Disability coverage at no cost to you. In the event of an approved disability, this benefit pays 60% of your base monthly earnings for up to 6 months or the lesser of 6 months or the remaining duration of your employment.

- **Group Long-Term Care Insurance**:
  - Coverage is available for a fee through the Enhanced plan.
  - Coverage options include basic, maximum and enhanced levels.

- **Group Short-Term Disability Insurance**:
  - Coverage is available for a fee.
  - Coverage options include basic, maximum and enhanced levels.
  - Coverage is available for a fee.

- **Employee Assistance Program**:
  - Provides confidential support and resources for personal, financial, and workplace issues.

- **Financial Wellness Program**:
  - Offers tools and resources to help you manage your personal finances.

- **Career Development Program**:
  - Offers workshops and one-on-one coaching to help you advance your career.

- **403(b) Plan**:
  - You can defer your compensation up to a maximum of $7,500 per month.
  - You can change your contributions at any time without penalty.
  - Contributions are deferred from your compensation and added to your retirement account, which is subject to a minimum 10-year vesting period, unless otherwise required by law.

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Vacation accruals, and vacation and sick time carryover maximums vary for those hired prior to July 1, 2009. Visit your.yale.edu for details.

Eligible to use sick time after three months of employment.

Maximum Vacation carryover is equivalent to 2 years worth of accruals.

Holidays
Immediate 8 days:
- Christmas Day
- Thanksgiving Day
- Labor Day
- Good Friday
- New Year’s Day

Four workdays between Christmas Day and New Year’s Day

Recess Immediate 6 days:
- Friday after Thanksgiving Day
- Tuesday after Christmas Day

Make your beneficiary designations.

Change your contribution rate, review or update investment options, or call 855-250-5424. This is where you can contribute a dollar amount, a percentage of your salary, or let a tax contribution option provide for tax-free withdrawal. The Roth 403(b) is after-tax, and income taxed until withdrawn. Your contributions can be made on a pre-tax basis, a Roth after-tax contribution.

At your employer’s discretion.

Tobacco-Free Yale
Tobacco-free at any time. Simple option to stop smoking. Yale students, faculty, and staff offering various programs to support you when serious nicotine withdrawal occurs. Resources include a health coaching program to support you when serious nicotine withdrawal occurs.

Vision Insurance
All of Yale’s vision insurance plans include term life insurance and dental insurance. Some plans also provide allowances for frames and lenses, and the Enhanced plan, which provides allowances for frames and lenses, also includes dental insurance as well as other valuable benefits.

Yale Health Enrollment Fees

<table>
<thead>
<tr>
<th>Plan Options</th>
<th>Free</th>
<th>Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td>ELITE</td>
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<tr>
<td>ELITE Enhanced</td>
<td></td>
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<tr>
<td>Aetna Select</td>
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</tbody>
</table>

Health Expectations Program
The Health Expectations Program (HEP), a healthcare management program designed to encourage you and your spouse to take an active role in your healthcare. This program applies to all employees and spouses enrolled in Yale Health and Aetna healthcare plans. You and your spouse will have access to the program with the approvals to sign out of HEP or quit at any time. A call per year will be provided for a consultation. If you opt out of the program, HEP does not offer a health coaching program to support you when serious nicotine withdrawal occurs.

Tobacco-Free Yale
Tobacco-free at any time. Simple option to stop smoking. Yale students, faculty, and staff offering various programs to support you when serious nicotine withdrawal occurs. Resources include a health coaching program to support you when serious nicotine withdrawal occurs.

Vision Insurance
All of Yale’s vision insurance plans include term life insurance and dental insurance. Some plans also provide allowances for frames and lenses, and the Enhanced plan, which provides allowances for frames and lenses, also includes dental insurance as well as other valuable benefits.

Dental Insurance

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<th>Dental</th>
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<td>ELITE</td>
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<td>ELITE Enhanced</td>
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<tr>
<td>Aetna Select</td>
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Life Insurance

You are provided with the cost of basic term life insurance at no cost, as well as additional term and disability coverage. As an employee, you have the option of purchasing additional life insurance at group rates in annual renewable term policies. You must choose an option when you first enroll in Yale Health.

Disability Protection

Short-Term Disability
Disability for any period of time, including the period of time for which you are disabled due to pregnancy. In the case of a claim, all disability payments beyond six months are not taxable. Disability payments beyond six months are not taxable. Disability payments beyond six months are not taxable.

Long-Term Disability

You are automatically enrolled in Long-Term Disability coverage at no cost to you. In the event of an approved disability, also include your spouse. Benefits are subject to a year-long moratorium and are tax-free.

Ways to Save

Flexible Spending Accounts
Make a Health Spending Account, in which you can save for the cost of a college education by opening a 529 college savings plan and deducting the contribution. You may withdraw your contribution at any time for medical expenses. The plan information is found in the Employee Benefits Guide.

Collegiate Savings Plan (529)
Your spouse’s gift of his or her college education by opening a 529 college savings plan.
### Vacation
Vacation accruals, and vacation and sick time carryover maximums vary.

**Paid Time Off**
*5 Maximum Sick pay carryover is 2,752 hours.

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
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<tbody>
<tr>
<td>Holiday</td>
<td>Immediate</td>
<td>8 days</td>
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<tr>
<td>Recess</td>
<td>Immediate</td>
<td>6 days</td>
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<td>Christmas Day</td>
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<td>Thanksgiving Day</td>
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<tr>
<td>Dr. Martin Luther King Jr. Day</td>
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<tr>
<td>Day before Christmas</td>
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</table>

Make beneficiary designations, elections, schedule a one-on-one advice session, and review or contribute a dollar amount, a percentage of your salary, or employee contributions and university match are sheltered 403(b) after-tax basis, or a combination of both. Pre-tax savings. Once you complete two years of benefit service, the university will match 100% of your employee contributions. After your death, unvested contributions will vest at the time of the death of the employee. You are automatically enrolled in this University-paid defined contribution retirement plan, and may opt out. You can save for the cost of a college education by opening a College Savings Plan (529). The costs include college tuition, fees, room, board, books, and personal expenses. With a Flexible Spending Account, you can reduce your taxes. Long-Term Disability coverage is the method used by Yale to determine which plan pays first, which pays second, and the difference in cost between the Alternative or Non-preferred drug and Preferred drug cost. If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on Failure to disclose this information may affect the terms of your coverage or denial of claims. Visit [Yale Health website](http://yalehealth.yale.edu/) for complete details, refer to the [Yale Health and Aetna Plan](http://yalehealth.yale.edu/). Consult your provider about the Alternative or Non-preferred medication when a Preferred is available, you pay the difference in cost between the Alternative or Non-preferred and Preferred medication. Your plan may have a preferred cost-sharing requirement. This means that if you request an Alternative or Non-preferred medication when a Preferred is available, you pay the difference in cost between the Alternative or Non-preferred and Preferred medication. For complete details, refer to the [Yale Health and Aetna Plan](http://yalehealth.yale.edu/).
Enjoy work/life balance with a generous 5 maximum carryover of sick pay. Sick time is eligible to use after three months of employment. Employees hired on or after January 20, 2017, are entitled to vacation, sick time, holidays, and/recess on a pro-rated basis.

- Immediate 8 days: 4,5 Year of hire 1 day per month
- 20+ years: 5 weeks
- Years following: 5 to 9 years: 3 weeks
- Thanksgiving Day
- Memorial Day
- and New Year's Day
- Friday after Thanksgiving Day

= make your beneficiary designations. Employee contributions and university match are sheltered as qualified retirement savings. Once you complete two years of benefit service, the university will match your employee contributions up to four percent of your eligible pay. Once you complete five years of benefit service and attain age 45, the university will match your employee contributions up to two percent of your eligible pay. Once you complete five years of benefit service, you become fully vested. Vesting gives you the right to participate in the benefit plan on your first day of employment. After just five years of benefit service, you will receive the benefits they are entitled to while avoiding overpayment by either plan. For members covered by more than one insurance plan (such as your employer plan and your spouse's employer 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. Failure to disclose this information may affect the terms of coverage or denial of benefits. Please visit http://yhs.yale.edu/cob/index.html for more information about coordination of benefits.

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

- Yale Retirement Plan for Employees
- Yale Health

<table>
<thead>
<tr>
<th>Medical Insurance</th>
<th>Service</th>
<th>Category</th>
<th>Benefit</th>
<th>Co-pay (employers, employees, Yale)</th>
<th>Co-pay (average cost to plan)</th>
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<td>Inpatient Hospital</td>
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<td>Outpatient Surgical</td>
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<td>Diagnostic X-ray/Lab</td>
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<td>Preventive Care</td>
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<td></td>
<td>Complex Imaging</td>
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<td>Routine Eye Exams</td>
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<td>Basic Restorative 80%</td>
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<td>‡ For adult children age 21 and older with dependent care need</td>
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