2019
My Benefits at Yale

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 on-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 hope to buy a house near campus, 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
Adoptive Benefits Plan provides a maximum benefit of $2,500 per adoptive adoption.
Funding for Children offers a fixed college scholarship for eligible children (funds stop if you work full-time for a non-university employer).
 Yale Shared Parent Program pays money toward adoption or fertility expenses for eligible employees 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 services are available at no cost to you and your eligible household members.
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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 https://your.yale.edu/healthy-lives/weight-watchers.

The Information Services team is here to support your technology and communication needs, offering a range of services from IT services to phone systems.

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Paid Time Off
Enjoy a paid-time balance with a generous paid-time-off program. You may take paid time off for a variety of reasons, including:
- Personal Days
- Sick Leave
- Medical Care
- Maternity/Paternity
- Adoption
- Bereavement
- Volunteer Leave
- Jury Duty

Vacation Accruals
Vacation accruals and vacation and sick time carryover maximums vary.
- Part-time employees regularly scheduled to work 20 hours or more per week are entitled to vacation, sick time, holidays, and recess on a pro-rated basis.
- Less than 1 year of employment:
  - Pro rata share of 2 weeks
- 1 to 4 years of employment:
  - 2 weeks
- 5+ years of employment:
  - Maximum sick pay carryover is 2,752 hours.

Retirement
Yale University Retirement Plan for Employees

The Yale University Matching Retirement Plan is a 403(b) plan that enables you to build additional retirement savings. Contributions are made to your retirement account, and the university will match one percent of your eligible pay. Once you complete five years of benefit service and attain age 45, the university will match two percent of your eligible pay.

Tobacco-Free Yale
Tobacco-Free Yale takes a holistic approach to supporting those who choose to live free of tobacco. All regular employees are automatically enrolled in the program with the opportunity to opt out at any time. Tobacco-Free Yale will be auto-enrolled in the program with the opportunity to opt out at any time.

Medical Insurance
With Aetna as our insurance provider, we offer a wide range of comprehensive health insurance plans. The chart below represents a general overview of the Yale University Medical Plan:

**Medical Insurance**

- **Annual Deductible**
  - $12,500 for single coverage
  - $10,000 for family coverage (1st year)
- **Copay for Office Visit**
  - $0 for primary care provider
- **Prescription Drugs**
  - $40 for preferred drugs
  - $60 for non-preferred drugs
- **Hospital Services**
  - $20,000 University lifetime maximum; Pre-authorization required.
- **Infertility Services**
  - $20,000 University lifetime maximum; Pre-authorization required.

**Prescription Drug Co-Payments**

- **Preferred Drugs**
  - $0 co-pay
- **Non-Preferred Drugs**
  - $40 co-pay

**Hospital Services**

- **Outpatient Surgery**
  - $100 co-pay
- **Emergency Services**
  - $100 co-pay
- **Inpatient Services**
  - $20,000 lifetime maximum (certain non-emergency cases, the Preferred drug is the same chemical entity as the Non-preferred drug, if available on formulary, or through a clinical trial. If you anticipate that the cost of a Preferred drug is not available or not affordable, you may choose a Non-preferred drug. You can also choose a Non-preferred drug which is the same chemical entity as a Preferred drug.
- **Inpatient Services**
  - $100 co-pay

**Physical Therapy/Chiropractic**

- **Outpatient**
  - $0 co-pay
- **Inpatient**
  - $50 co-pay
- **Outpatient**
  - $400 co-pay
- **Inpatient**
  - $1,000 co-pay

**Reimbursement**

- **Preventive & Diagnostic Services**
  - 100% reimbursement for preventive and diagnostic services.
- **Outpatient Surgery**
  - 80% reimbursement for surgery.
- **Inpatient Services**
  - 80% reimbursement for inpatient services.

**Prenatal Care**

- **Outpatient**
  - 100% reimbursement for prenatal care.
- **Inpatient**
  - 80% reimbursement for inpatient care.

**Vaccinations**

- **Outpatient**
  - 100% reimbursement for vaccinations.
- **Inpatient**
  - 80% reimbursement for vaccinations.

**Coordination of Benefits**

For members covered by more than one insurance plan (such as your employer plan and your spouse’s employer plan), applicable plan documents govern all questions of interpretation. This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna Plan documents.

Yale Health Enrollment Fees

- **Single Enrollment**
  - $10.00 30 Weeks (per year)
- **Family Enrollment**
  - $12.50 50 Weeks (per year)

Flexible Spending Accounts

Ways to Save

- **Outpatient Surgery**
  - $0 co-pay
- **Inpatient Services**
  - $20,000 lifetime maximum; Pre-authorization required.
- **Infertility Services**
  - $20,000 lifetime maximum; Pre-authorization required.

Preventive & Diagnostic Services

- **Outpatient**
  - 100% reimbursement for preventive and diagnostic services.
- **Inpatient**
  - 80% reimbursement for inpatient services.

Health Expectations Program

Tobacco-Free Yale takes a holistic approach to supporting those who choose to live free of tobacco. All regular employees are automatically enrolled in the program with the opportunity to opt out at any time.

Health Care and/or Dependent Care account.

Flexible Spending Accounts

Ways to Save

- **Outpatient Surgery**
  - $0 co-pay
- **Inpatient Services**
  - $20,000 lifetime maximum; Pre-authorization required.
- **Infertility Services**
  - $20,000 lifetime maximum; Pre-authorization required.

Flexible Spending Accounts

Ways to Save

- **Outpatient Surgery**
  - $0 co-pay
- **Inpatient Services**
  - $20,000 lifetime maximum; Pre-authorization required.
- **Infertility Services**
  - $20,000 lifetime maximum; Pre-authorization required.

Flexible Spending Accounts

Ways to Save

- **Outpatient Surgery**
  - $0 co-pay
- **Inpatient Services**
  - $20,000 lifetime maximum; Pre-authorization required.
- **Infertility Services**
  - $20,000 lifetime maximum; Pre-authorization required.
**Yale Health Enrollment Fees**

<table>
<thead>
<tr>
<th>Employment Level</th>
<th>Full-Time (FT)</th>
<th>Part-Time (PT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$574 (2022)</td>
<td>$225 (2022)</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$1,148 (2022)</td>
<td>$450 (2022)</td>
</tr>
</tbody>
</table>

**Health Expectations Program**

The Health Expectations Program (HEP), a wellness management program designed to encourage you and your spouse to evaluate and improve your health goals. This program applies to all employees and spouses enrolled in Yale Health and HMO enrollees. You and your spouse will have access to the program with the approvals to end out of HEP programs. A fee per week will be paid based on your participation in one of the programs. HEP also offers a health counseling program to support you when certain chronic health conditions exist.

**Tobacco-Free Yale**

Tobacco-free policies in place to support Yale students, faculty, and staff by offering comprehensive programs to stop smoking and to help those who seek support. To learn more about the Tobacco-Free Yale, please visit our website.

**Vision Insurance**

EYMed offers several plans that provide advantages for lenses and frames, single/dual-lens plans, which also cover contact lenses and routine eyewear enhancements, as well as other related enhancements.

**Dental Insurance**

Delta Dental is the exclusive dental carrier for Yale University.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Restorative</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>In-Network</td>
<td>100%</td>
<td>80%</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Referral Required</td>
<td>Not required</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>

**Life Insurance**

You are provided with the cost of basic non-life insurance at no cost, as well as a paid death and disability coverage. As an employee, you have the option of purchasing additional life insurance at group rates. The annual amount of life insurance may be...
Vacation accruals, and vacation and sick time carryover maximums vary. Maximum Vacation carryover is equivalent to 2 years worth of accruals.

Employees are entitled to vacation, sick time, holidays, and recess on a pro-rated basis. Eligible pay.

Use of benefits:
- Connecticut:
  - 5 to 9 years: 3 weeks
  - 10 or more years: 4 weeks
- National:
  - 5 to 9 years: 3 weeks
  - 10 or more years: 4 weeks

Change your contribution rate, review or update investment options, or call 855-250-5424. This is where you can log in, or register for a user ID and password, by visiting the Yale Retirement Site.

Yale University Matching Retirement Plan:
- Match:
  - 50% of the first 6% of eligible pay.

The Yale University Medical Plan options.
- Yale Health, Yale's flagship plan, is a not-for-profit, physician-led health maintenance organization.
- Aetna Choice POS II:
  - Not subject to the deductible

Retirement:
- Yale University matches a portion of eligible pay.
- Yale University matching fund is payroll deducted if you opt out of the program. HEP also will be auto-enrolled in the program with the opportunity to change your contribution rate or contribution amount.

Yale University Matching Retirement Plan
- Match:
  - 50% of the first 6% of eligible pay.

Tobacco-Free Yale
- Program designed to encourage you and your loved ones to quit smoking or chronic health conditions arise.
- The Health Expectations Program (HEP), is a healthcare management program designed to help you and your loved ones maintain good health.
- HEP also includes smoking cessation services.
- Yale Health Enrollment Fees
  - Single/family
    - Orthodontia: 50%* †
    - Basic Restorative Service: 80%

Medical Insurance
- Benefits & Services
  - Outpatient Surgical Services
  - Preventive Care
  - Preferred Pharmacy
  - Out-of-pocket
  - Coordination of Benefits (COB)
- Summary of Benefits and Plan documents located on the benefits website at http://your.yale.edu/plan-documents-notices. The Insurance Information Update (COB) form, which can be found at http://yalehealth.yale.edu/resources/forms.
- 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.
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Do you have other insurance?

For members currently covered under another plan, such as a spouse or employer plan:

- Coordinate Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the amounts covered by each plan. This helps to ensure that members covered by multiple insurance plans will receive the benefits they are entitled to while avoiding overpayment by either plan.

If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about the plan to Yale Health on the Insurance Information Update (1095) form, which can be found in http://yalehealth.yale.edu/insurance/forms. Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit http://yalehealth.yale.edu/ for more information about coordination of benefits.

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

1. Yale Health provides on-site care for emergency, urgent, and non-urgent care. If this care is not covered by your primary plan, you may apply to certain services, which are offered at health centers or other facilities.
2. The plan includes vision plan options, which you can opt out of at any time. You should consult the plan documents for details on vision plan coverage.
3. The plan includes dental insurance, which you can opt out of at any time. Please consult the plan documents for details on dental insurance coverage.
4. The plan includes short-term disability, which you can opt out of at any time. Please consult the plan documents for details on short-term disability coverage.

The plan includes a 403(b) retirement savings plan, in addition to the Yale University Matching Retirement Plan, a 403(b) plan with university matching contributions. The plan includes a pre-tax, Roth 403(b) plan, or a combination of both. Pre-tax contributions are sheltered from income taxes when made, and are not subject to income taxes when withdrawn. The Roth 403(b) plan allows for after-tax contributions, which are not subject to income taxes when withdrawn. Pre-tax contributions are eligible for the employer match, and Roth 403(b) contributions are not eligible for the employer match.

If you are a part-time employee regularly scheduled to work 20 hours or more per week, you are entitled to vacation, sick time, holidays, and recess on a pro-rated basis.

Part-time employees regularly scheduled to work 20 hours or more per week are eligible to use vacation after six months of employment.

Part-time employees regularly scheduled to work 20 hours or more per week are eligible to use sick time after three months of employment.

Maximum sick pay carryover is 2,752 hours.

Enjoy work/life balance with a generous 5-day workweek.

Yale Health DAW:

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* $1,000 lifetime maximum
† Only dependent children under age 19

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#### Healthy Planet Green Benefits
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#### YaleAdvantages
- **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.

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**Contact Information**

<table>
<thead>
<tr>
<th>Health</th>
<th>Medical</th>
<th>Vision</th>
<th>Dental</th>
<th>Flexible Spending Accounts (FSA)</th>
<th>Committed and Tuition Reimbursement</th>
<th>Counseling and Support Services</th>
<th>403 (b) Plans</th>
<th>Employee Service Center</th>
<th>Staff Pension Plan</th>
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<td>Telephone</td>
<td>203-432-0246</td>
<td>66-253-66</td>
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<td>00-327-9240</td>
<td>00-327-9240</td>
<td>55-250-5424</td>
<td>203-432-5552; press 5</td>
<td>77-352-5552; press 5</td>
</tr>
</tbody>
</table>

Cover photo: Robert Cervone

This communication is not intended as a substitute for the Plan document. Where there is an 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 a guarantee of any benefits. For a copy of the controlling Plan document, please visit your.yale.edu.