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 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.

Health & Family

Adoption Assistance Plan provides a maximum benefit of 20% per family adoption.

Scholarship for Children offers a partial college scholarship for eligible college-aged children if you work full-time for six consecutive years.

Yale University Program pays many in-state tuition to eligible employees for pursuing a graduate education at a designated area of Yale University.

Health & Education

Consulting and青蛙 options provide resources for a wide range of life-issues including diet care, Yale Health Care counseling sessions are confidential and at no cost to you and your eligible household members.

The Yale Health Coaching provides one-on-one support for Yale Health and home plans (Fidelity) members to manage chronic medical conditions, quit tobacco, improve nutrition, manage weight, and cope with stress.

Weight Management helps with diet changes and more for those who wish to lose weight and live a healthier lifestyle. Learn more about a new online program that can be used by you and your eligible employees through Being Well at Yale. Visit beingwell.yale.edu/weight-management.

Precautions

Common Benefits vary by source, so you can take the free, easy, or complex test to reduce your chances of being out in a community setting.

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.

Flexible Spending Accounts (FSA): Employee Services your.yale.edu/work-yale/hr-support/employee-services 203-432-5552; press 6


403 (b) Plans: TIAA www.TIAA.org/yale 203-432-5552; press 5

Employee Service Center: www.yale.edu (www.yale.edu), 203-432-5552

Staff Pension Plan: Your Pension Resources yale.edu/portal 203-432-5552; press 5

Cigna: www.cigna.com 203-432-5552; press 5

Delta: deltadentalnj.com 203-432-5552; press 5

Vision: eyemed.com 203-432-5552; press 5

Aetna: www.aetna.com 203-432-5552; press 5

Contact Information

www.yalehealth.yale.edu 203-432-0246

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

Enjoy a work-life balance with a generous paid time-off program. You may earn up to 26 weeks of paid time off each year. You are accruing paid time off at a rate of 4.25% of your annual salary each year. Your annual accrual rate is based on your level of coverage:

- **Up to 2 years of service:** 2.125% of your annual salary
- **3 or more years of service:** 4.25% of your annual salary

You may withdraw up to 4.25% of your annual salary in paid time off, and your annual accrual rate is recalculated. To do so, visit the website or contact your Personnel Office.

Retirement

**Yale University Retirement Plan for Employees**

Automatic Enrolment

You are automatically enrolled in the University defined benefit plan on the day of employment. After a three-year exclusion rule applies to those hired after July 1, 2009.

- **Employers:** Match 100% of your employee contributions up to six percent of your annual salary.
- **Employees:** Match 100% of your employee contributions up to three percent of your pre-tax earnings.

**Tobacco-Free Yale**

Tobacco-Free Yale takes a holistic approach to supporting you and your spouse to take action in meeting your healthcare goals. This management program is designed to encourage you and your spouse to take action in meeting your healthcare goals. This program is designed to encourage you and your spouse to take action in meeting your healthcare goals. This program is designed to encourage you and your spouse to take action in meeting your healthcare goals.

**Flexible Spending Accounts**

You can save for the cost of a college education by opening a Health Care and/or Dependent Care account.

**Yale Health Enrollment Fees**

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<thead>
<tr>
<th>Category</th>
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<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$150</td>
<td>$150</td>
<td>$300</td>
</tr>
<tr>
<td><strong>Maximum</strong></td>
<td>$0</td>
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**Yale Health**

Yale Health offers two options: the Basic plan and the Enhanced plan. The Basic plan offers coverage for routine care, and the Enhanced plan offers coverage for more specialized care.

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</tr>
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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.

Schedule:
Your paid time of will accrue monthly based on the following paid time of program.

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recess</td>
<td>Immediate</td>
<td>6 days:</td>
</tr>
<tr>
<td>Sick</td>
<td>Year of hire</td>
<td>1 day per month</td>
</tr>
<tr>
<td></td>
<td>Years following</td>
<td>12 days per fiscal year</td>
</tr>
<tr>
<td></td>
<td>20+ years</td>
<td>5 weeks</td>
</tr>
</tbody>
</table>

- Independence Day
- Memorial Day
- July 4
- Labor Day

You can change your contribution rate, review or update investment options, and make changes to your plan. Use your tax contribution option to provide for tax-free withdrawal from federal and state taxes; contributions and earnings are sheltered.

Yale University Matching Retirement Plan
You are automatically enrolled in this University-paid defined benefit plan, which is a defined benefit plan with a single employer. To learn more about the plan, visit your.yale.edu/enroll. To learn more about ways to save, visit your.yale.edu/flexible-spending.

- Automatic Enrollment
- Yale University Retirement Plan for Employees

Health Insurance

Health Expectations Program
The Health Expectations Program (HEP), a health management program designed to encourage you and your spouse to take action in meeting your health goals. This program applies to all employees and spouses enrolled in Yale Health and health insurance plans. You and your spouse will have access to the program with the opportunities to opt out if HEP is not your primary plan. A fee per year will be payroll deducted if you opt out of the program. HEP also offers a health coaching program to support you when certain chronic health conditions arise.

Tobacco-Free Yale
Tobacco-free Yale values health and supports employees to stop smoking and promote general health. Yale persuade, locally, and staff by offering various programs that encourage employees to opt tobacco-free. To learn more about the Tobacco-Free Yale program, please visit your.yale.edu.

Vision Insurance
Eye care often includes expenses that can add up quickly. Yale offers a variety of plans that provide comprehensive benefits for lenses and frames, such as flexible benefits, which offer core benefits and more frequent high-deductible plans as well as other valuable enhancements.

Dental Insurance
Dental insurance is another benefit of your college career at Yale University. There is no employee contribution and no out-of-pocket expenses.

- Employee
- Spouse

Life Insurance
You are provided with a life insurance policy that includes both term and permanent life insurance at no cost, as well as a accidental death and dismemberment coverage. As an employee, you have the option of purchasing retirement life insurance at an even lower cost.

Disability Protection

Short-Term Disability
The Short-Term Disability Plan ensures you don’t lose your paycheck if you become unable to work due to illness or injury. The plan covers up to 40 weeks of disability income after a 30-day waiting period and pays up to 60% of your base monthly earnings for a maximum of 40 weeks per year.

Long-Term Disability
You are automatically enrolled in Long-Term Disability coverage at no cost to you. In the event of an approved disability, it provides 60% of your base monthly earnings for a maximum of $7,500 per month.

Ways to Save
Flexible Spending Accounts
Make a Health Spending Account, you can reduce your taxable earnings and receive reimbursement of eligible out-of-pocket expenses. You may contribute up to the HSA limit to a HSA fund and deduct it from your taxes.

College Savings Plan (529)
You receive the same rate of college education by opening a 529 college savings plan.

2019 My Benefits at Yale
Vacation accruals, and vacation and sick time carryover maximums vary by schedule:

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

<table>
<thead>
<tr>
<th>Type of Payroll</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
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<tbody>
<tr>
<td>Recess</td>
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<tr>
<td>Sick</td>
<td>1 day per month</td>
<td>3 weeks</td>
</tr>
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<td></td>
</tr>
<tr>
<td>10+ years</td>
<td>5 weeks</td>
<td></td>
</tr>
</tbody>
</table>

- Labor Day
- New Year's Day
- Four workdays between Christmas
- Thanksgiving
- Christmas Day

If you change your contribution rate, review or update investment options.

- Make Changes to Your Plan
- Tax contribution option provides for tax-free withdrawal
- Employee contributions and university match are sheltered
- 403(b) at-fair basis, or a combination of both.
- Pre-tax on Taxes
- Match your employee contributions up to four percent of your salary.
- Once you complete five years of service, you become fully vested.
- Vesting gives you the allowance as well as other valuable enhancements.

Vacation

- Your paid time of will accrue monthly based on the following:
- Recess Immediate
- 6 days
- Sick
- 1 day per month
- 3 weeks
- 5 to 9 years
- 3 weeks
- 10+ years
- 5 weeks

- Labor Day
- New Year's Day
- Four workdays between Christmas
- Thanksgiving
- Christmas Day

Tobacco-Free Yale takes a holistic approach to supporting employees when serious or chronic health conditions arise.

The Health Expectations Program (HEP), is a healthcare management program designed to encourage you and your family members to have access to preventive care and to manage chronic conditions.

- Preventive & Diagnostic
  - 100%
  - (up to a maximum allowable amount)

- Outpatient Surgical
  - $0
  - $25
  - 30%

- Inpatient Hospital
  - $0
  - $25
  - 30%

- Emergency Room
  - $0
  - $25
  - 30%

- Physical Therapy/
  - $0
  - $25
  - 30%

- Specialist
  - $0
  - $25
  - 30%

- General Surgery
  - $0
  - $25
  - 30%

- Urgent Care
  - $0
  - $25
  - 30%

- Preventive medicine
  - $0
  - $25
  - 30%

- Preventive & Diagnostic
  - 100%
  - (up to a maximum allowable amount)

- Prescription Drugs
  - Preferred
  - $5
  - Not subject to the deductible
  - $40 Non-preferred & Specialty
  - $25 Alternative
  - $6,350/$12,700

- Short-Term Disability
  - $20,000 University Lifetime maximum; Pre-authorization required.

- Long-Term Disability
  - $10,000 per $100,000 annual salary.

- Supplemental Life Insurance
  - $10,000 of basic term life insurance
  - $250,000 University Lifetime maximum; Pre-authorization required.

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- Medical Insurance
  - Yale preferred provider plans. Yale Health, is available during your first three years of employment to core and core eligible family members. Yale University offers one campus medical insurance. Yale Health and Aetna. Yale Health, Yale's campus preferred provider plans. In addition to the preferred provider plan, Yale Health offers a non-preferred provider plan. Medicare, Medicare Supplement

- Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the resulting out-of-pocket payments.

- If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on your.yale.edu/enroll.

- If a Preferred drug is available and an Alternative or Non-preferred drug is dispensed, you will be charged the applicable co-pay plus the not subject to the deductible for the particular drug plan.

- For full coverage, please call 866-237-1198.
For additional information on your retirement plan or to see your employee plan's Summary of Benefits, please contact your Human Resources representative or visit the Yale Retirement Plan Information website. The Employee Benefits website provides a wealth of information and resources about Yale’s benefits programs. If you have questions about your benefits, please contact your Human Resources representative or call 203-432-5380.

Summary of Benefits and Plan documents located at https://your.yale.edu/plan-documents-notices. The applicable plan documents govern all questions of interpretation.

Do you have other insurance? For additional information on other insurance plans including, but not limited to, Medicare and Medicare Advantage plans, please contact your insurance carrier. To determine your eligibility for Medicare or Medicare Advantage, please contact the Centers for Medicare and Medicaid Services at 800-633-4227.

To learn more about ways to save, visit your.yale.edu/tax terse.
Signature Benefits at Yale

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<tr>
<td>Yale Health</td>
<td><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a></td>
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<td>Aetna</td>
<td><a href="http://www.aetna.com">www.aetna.com</a></td>
<td>66-253-66</td>
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<td>EyeMed</td>
<td>eyemed.com</td>
<td>66-299-135</td>
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<td>Delta Dental</td>
<td>deltadentalnj.com</td>
<td>00-494-413</td>
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<td>CIGNA</td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
<td>00-367-1037</td>
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<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>TIAA</td>
<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a></td>
<td>55-250-5424</td>
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<tr>
<td>Employee Services</td>
<td>your.yale.edu/work-yale/hr-support</td>
<td>203-432-5552; press 5</td>
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This communication is not intended as a substitute for the Plan documents. There is no ambiguity or inconsistency between the terms of the Plan documents and this communication. All terms of the Plan documents shall control over this Plan. This communication is not intended as a contract or explanation of any benefit. For more information about benefits, please refer to the Plan documents.