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.
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 benefit 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.

Home & Family
Adoption Stipends Plan provides a maximum benefit of $5,000 per family adoption.

Affording the Children offers a paid child care allowance for eligible employees who are providing child care in a domestic setting.

Yale University Programs provides an annual allowance to eligible employees for purchasing a residence in designated areas of New Haven.

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

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

- You get paid time off every month based on the following schedule:
  - New Hire: 1 day per month for the first three months
  - 1-4 years: 2 paid days per month
  - 5+ years: 4 paid days per month

- Eligible to use sick time after three months of employment.
- Eligible to use vacation after six months of employment.
- Pro-rated basis.

You are entitled to vacation, sick time, holidays, floating holidays, and recess on a prorated basis.

- 1 to 4 years: 2 weeks
- 5+ years: 3 weeks

**Labor Day**

- Memorial Day
- Dr. Martin Luther King Jr. Day
- New Year's Day

- You are granted each calendar year a defined amount of earnings with a qualified withdrawal. You can elect to make your beneficiary designations.
- You can save for the cost of a college education by opening a flexible spending account.
- You can reduce your base monthly earnings to a maximum of $5,000 per month.

**EyeMed** offers two options; the Basic plan which provides allowances as well as other valuable enhancements.

**Tobacco-Free Yale** takes a holistic approach to supporting Yale students, faculty, and staff by offering various programs or chronic health conditions arise.

**Health Expectations Program** offers a health coaching program to support you when serious or chronic health conditions arise.

**Retirement**

**Yale University Retirement Plan for Employees**

- **Employee Contributions and University Match**
  - Up to four percent of your eligible pay.
  - Once you complete five years of service, the university will match 100% of your employee contributions up to two percent of your eligible pay.

**Yale University Matching Retirement Plan**

- **The Yale University Matching Retirement Plan**, a 401(k) plan, offers two options; the Basic plan which provides allowances as well as other valuable enhancements.

**Flexible Spending Accounts**

- **Long-Term Disability**
  - Coverage up to $1,000 per month.

- **Supplemental Life Insurance** of up to five times your annual salary.

- **Accidental Death and Dismemberment**.

**Yale Health Plan**

- **Employee + Child(ren)**

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Out-of-pocket</th>
<th>Co-pay</th>
<th>Co-insurance</th>
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<tbody>
<tr>
<td>Preventive Care</td>
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<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Primary Care</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Routine Eye Exams</td>
<td>0%</td>
<td>0%</td>
<td>30%</td>
</tr>
<tr>
<td>Referral Required</td>
<td>0%</td>
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<tr>
<td>Outpatient Surgical</td>
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<td>0%</td>
<td>30%</td>
</tr>
<tr>
<td>Hospital Admission</td>
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<td>30%</td>
</tr>
<tr>
<td>24/7 Acute Care</td>
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<td>0%</td>
<td>30%</td>
</tr>
<tr>
<td>Radiology</td>
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<td>30%</td>
</tr>
<tr>
<td>Elective Imaging</td>
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<td>30%</td>
</tr>
<tr>
<td>Complex Imaging</td>
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<td>0%</td>
<td>30%</td>
</tr>
<tr>
<td>Inpatient Services</td>
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<td>0%</td>
<td>30%</td>
</tr>
<tr>
<td>Hospital Services</td>
<td>0%</td>
<td>0%</td>
<td>30%</td>
</tr>
</tbody>
</table>

**Insurance Information Update** (COB) form, which can be found at [http://your.yale.edu/plan-documents-notices](http://your.yale.edu/plan-documents-notices). The applicable plan documents govern all questions of interpretation.

- **http://yalehealth.yale.edu/**
Your paid time off will accrue monthly based on the following:

**Paid Time Off Program**

- **5 Maximum sick time carryover is 2,752 hours**
- **Part-time employees** regularly scheduled to work 10 hours or more per week are entitled to vacation, sick time, holidays, floating holidays, and rest days, per year.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Vacation</th>
<th>Sick Time</th>
</tr>
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<tbody>
<tr>
<td>1 to 4 years</td>
<td>2 weeks</td>
<td></td>
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</table>

**Thanksgiving Day**
**Memorial Day**

- More receive one additional day regularly scheduled to work 20 hours or less.

**Dining Service employees**
- Granted each calendar year.
- Up to four may be scheduled by the department.

**Tobacco-Free Yale**
- Tobacco use is not allowed on campus.
- Yale provides local and out-of-area assistance to support tobacco cessation efforts.

**Vision Insurance**
- Excludes offers and options for the plan.
- Provides alternates for frames and lenses, and the Enhanced plan, which offers more comprehensive and more frequent vision care services as well as other valuable enhancements.

**Life Insurance**
- You are provided with $5,000 of basic term life insurance.
- Your spouse is entitled to $2,500.
- You have the option of purchasing optional additional insurance at the regular rates available to eligible pay.
- You are provided with $5,000 of basic term life insurance for your spouse.

**Disability Protection**
- **Short-Term Disability**
- **Long-Term Disability**
- You are automatically enrolled in the Disability Protection for all employees.
- You may remain a member of Yale Health or you will be auto-enrolled in the program with the opportunity to opt out.

**Healthcare Services**
- **Yale Health**
- **Aetna Choice POS II**
- **Aetna DAW**
- **Yale Health DAW**
- **Major Restorative 50%**
- **Not subject to the deductible**
- **20%**
- **$20,000 University Lifetime maximum**
- **Pre-authorization required.**
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**Health Expectations Program**
- Yale offers a health coaching program designed to encourage you and your spouse to maintain or improve your health.
- This program applies to all employees and spouses enrolled in Yale Health and benefits programs.

**Yale University Matching Retirement Plan**
- This is a 401(k) plan.
- You are automatically enrolled in this University-paid defined contribution plan.
- You can make your beneficiary designations.
- You can change your contribution rate, review or update investment elections at any time, and access your plan’s website, www.tiaa.org/yale.
- You can also call 855-250-5424.
- You can log in, or register for a user ID and password, by visiting www.tiaa.org/yale.

**Health Care and Dependent Care Account**
- You can use a Health Care and Dependent Care account.
- You can make your contributions to this account.

**Tobacco-Free Yale**
- Takes a holistic approach to supporting you when serious health conditions arise.
- Offers a health coaching program to support you.
- Spouses are eligible for health coaching programs.
- **Health Expectations Program**

**2019 My Benefits at Yale**
Your paid time off will accrue monthly based on the following:

- Eligible to use sick time after three months of employment.
- Eligible to use vacation after six months of employment.

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- Thanksgiving Day
- Independence Day
- Memorial Day
- New Year's Day

Regularly scheduled pay for Dining Service employees.

Your contributions can be made on a pre-tax basis, a Roth basis, or a 403(b) plan. Choose Your Contribution Method and Save.

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You are automatically enrolled in this University-paid defined contribution plan. To make your beneficiary designations, visit your.yale.edu/retirement.

To learn more about ways to save, visit your.yale.edu/529.

The University provides you with access to an extensive network of specialists drawn largely from the faculty of Yale School of Medicine. With Yale Health, emergency care is available 24 hours a day, 7 days a week. If you have an employer healthcare plan in addition to Yale Health, you must provide information about that plan to Yale Health. 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 in addition to the applicable co-pay plus the deductible. See Yale Health website and plan document for details.

To have your contributions to your retirement plan both pretax and Roth be deducted from your paycheck, you must elect the Aetna Select Plan. The chart below represents a general overview of the Yale University Medical Plan.

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

The charts are summaries of the benefits provided under each option. To compare details, refer to the Yale Health and Aetna Plan Summary of Benefits and Plan documents located on the benefits website at http://yalehealth.yale.edu. The applicable plan documents govern all questions of interpretation.

1. Yale Health offers pre-tax 401(k) and after-tax 403(b) savings. Once you complete two years of benefit service, the university will match 100% of your employee contributions up to four percent of your yearly compensation. The amount you must pay for services, after the deductible has been paid.
2. If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health.
3. Maximum vacation carryover equivalent to 2 years worth of accruals
4. Eligible to use sick time after three months of employment.
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Benefts at Yale—include impressive signature benefts Yale’s health and welfare benefts, designed to support you and your family through multiple life-stages, are among the most comprehensive and affordable in the nation.

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Contact Information

<table>
<thead>
<tr>
<th>Medical</th>
<th>203-432-0246</th>
<th><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision</td>
<td>203-432-0246</td>
<td><a href="http://www.aetna.com">www.aetna.com</a> 66-253-0666</td>
</tr>
<tr>
<td>Dental</td>
<td>203-432-0246</td>
<td>eyemed.com 66-299-135</td>
</tr>
<tr>
<td>FSA (Flexible Spending Accounts)</td>
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<td>deltadentalnj.com 00-494-413</td>
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<td>Com, Tu Reimbr</td>
<td>203-432-0246</td>
<td><a href="http://www.cigna.com">www.cigna.com</a> 00-367-1037</td>
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<td>Counseling</td>
<td>203-432-0246</td>
<td><a href="http://www.myworkday.com/yale/d/home.html">www.myworkday.com/yale/d/home.html</a> 77-352-5552; press 6</td>
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<td>Support Services</td>
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<td>Employee Services</td>
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Cover photo: Beatrix Roeller

This communication is not intended as a substitute for the Plan documents. Whenever you are contemplating the terms of the Plan, you should refer to the Plan documents, as they control the obligations of the University. No agent of the University has authority to make any representation, commitment, or assumption of the University that is not contained in or authorized by the Plan documents. The Plan documents are available at your.yale.edu.