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.

Warmest regards,
Janet Lindner
Vice President, Human Resources and Administration

Yale

2019 My Benefits at Yale

YALE POLICE BENEFICIAL ASSOCIATION
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.

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Whether you begin to save now, start later, move 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

- **Adoption Reimbursement Plan** provides a maximum benefit of $10,000 per finalized adoption
- **Children’s Scholarship** offers a partial college scholarship for eligible employees

### Health & Education

- **Counseling and Support Services** provide resources for a wide range of life-issues including elder care, grief, health counseling, and stress management
- **Magellan Health Care** counseling sessions are confidential and available to you and your eligible household members
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### Signature Benefits at Yale

Yale’s health and welfare 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.

### Contact Information

- **Medical**
  - Yale Health: www.yalehealth.yale.edu  203-432-0246
- **Vision**
  - EyeMed: eyemed.com  66-299-135
- **Dental**
  - Delta Dental: deltadentalnj.com  00-494-413
- **CIGNA**
  - www.cigna.com  00-367-1037
- **Flexible Spending Accounts (FSA)**
  - www.tiaa.org/yale  55-250-5424
  - www.myworkday.com/yale/d/home.htmld  77-352-5552; press 6

### Varied Benefits at Yale

- **Signature benefits** include impressive signature benefits such as:
  - **Home & Family**
    - Adoption Reimbursement Plan
    - Scholarship for Children
    - Yale Homebuyer Program
  - **Health & Education**
    - Counseling and Support Services
    - On-site Health Coaching
    - Tuition Assistance
    - Weight Watchers
  - **Personal**
    - Commuter Benefits
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  - **Cultural & Recreational Benefits**
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  - **Healthy Planet Green Benefits** provide discounts and rebates on home solar systems, EPEAT-certified computers and more through YaleAdvantages on Workday. Visit beingwell.yale.edu/weight-watchers.

### For more information, visit

your.yale.edu/enroll
Paid Time Off

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

You can take paid time off for personal, family, or vacation needs. To do so, please follow the instructions on the "Take Your Time Off" form and submit it to your supervisor.

Vacation

- In 2023:
  - 10 days
  - In 2024:
  - 11 days

Sick Days

- 3 days

Personal

- 2 days

Family

- 3 days/12 weeks (with approval)

Retirement

Yale University Retirement Plan for Employees

The Yale University Retirement Plan for Employees is a defined contribution retirement plan that enables you to build additional retirement savings. You can contribute up to 6% of your eligible pay, both pre-tax and Roth contributions, the university will match up to 1% of your eligible pay. The normal retirement benefit is based on your years of service and the salary you earn.

Yale University Matching Retirement Plan

The Yale University Matching Retirement Plan is a defined contribution retirement plan for employees who begin employment after September 25, 2000. The plan matches contributions up to 1% of your eligible pay. To participate, you must enroll within 60 days of your hire date.

Yale University Retirement Plan for Employees - ASAP

The Yale University Retirement Plan for Employees - ASAP is a defined contribution retirement plan that enables you to build additional retirement savings. You can contribute up to 6% of your eligible pay, both pre-tax and Roth contributions, the university will match up to 1% of your eligible pay. The normal retirement benefit is based on your years of service and the salary you earn.

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Tobacco-Free Yale

Tobacco-Free Yale takes a holistic approach to supporting smoking cessation and tobacco harm reduction. To learn more, visit http://tobaccofree.yale.edu.

Healthcare

Yale Health

Yale Health is a not-for-profit health insurance program exclusively for members of the Yale community. There are three plans: the Yale Health HMO, the Yale Health POS, and the Yale Health PPO.

Medical Insurance

- Preventive & Diagnostic: 100%
- Office Visit: PCP/Preventive: $0
- Inpatient Hospital: $0, deductible $500 (waived at preferred provider)
- Outpatient Hospital: $0 (waived at preferred provider)
- ER: $0, deductible $500 (waived at preferred provider)
- Physical Therapy: $0 (waived at preferred provider)
- Diagnostic X-ray/Lab: $0, deductible $50 (waived at preferred provider)

Vision Insurance

- Vision Insurance: Preventive & Diagnostic: 100%
- Routine Eye Exams: $0
- Prescription Drugs: $0 (preferred provider), $40 (non-preferred & specialty)
- Specialty Services: $25 (preferred provider), $40 (non-preferred & specialty)
- Copay: $25 (preferred provider), $40 (non-preferred & specialty)
- Coinsurance: 0%

Life Insurance

- You are automatically enrolled in the University provided basic life insurance plan at $50,000. You have the option to purchase additional coverage at $100,000, $200,000, $300,000, or $500,000 up to a maximum of $1,000,000.

Disability Insurance

- Short-Term Disability: $0 (waived at preferred provider), $25 (non-preferred & specialty)
- Long-Term Disability: $0 (waived at preferred provider), $25 (non-preferred & specialty)

Financial Planning

- Retirement: Review or update your contribution rate.
- Insurance: Review or update your contribution rate.
- Tax Contributio: Review or update your contribution rate.

Tuition

- Tuition Discount: Review or update your contribution rate.
- Scholarships: Review or update your contribution rate.
- Grants: Review or update your contribution rate.

Resources

- Tobacco-Free Yale: Visit http://tobaccofree.yale.edu for more information.
- Faculty and Staff: Visit http://faculty-staff.yale.edu for more information.
- Employees: Visit http://employees.yale.edu for more information.

For more information, please visit the benefits website at http://benefits.yale.edu.
Vacation and bonus vacation accruals vary for those hired prior to 2007. For details, see the program schedule.

<table>
<thead>
<tr>
<th>Type Eligibility</th>
<th>Allotment</th>
<th>Paid Time of Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 10 years</td>
<td>4</td>
<td>Pro rata share of 10 days</td>
</tr>
<tr>
<td>10 to 19 years</td>
<td>20</td>
<td>20 days</td>
</tr>
<tr>
<td>5 to 9 years</td>
<td>15</td>
<td>15 days</td>
</tr>
<tr>
<td>1 to 4 years</td>
<td>10</td>
<td>10 days</td>
</tr>
</tbody>
</table>

Eligible to use sick time after 90 days of employment. The maximum sick time carryover is 10 days.

Disability Protection

Short-Term Disability
You have the option of paying 100% of your disability coverage through MRAI. In the event of an approved all day disability, you receive 60% of your base monthly earnings for a maximum of 6 months.

Long-Term Disability
You are automatically enrolled in Long-Term Disability coverage at a rate of 60% for 2 years. In the event of an approved disability, this benefit pays 60% of your pre-disability earnings for a maximum of 5 years per year.

Life Insurance

You are provided with face value annuity life insurance at no cost, as well as accidental and hospital indemnity coverage in addition. Since “loss of sight” accidental and hospital indemnity coverage no longer applies, you have the option of purchasing Supplemental Life Insurance up to the amount of your annual salary.

Tobacco-Free Yale

Tobacco-Free Yale offers smoking cessation programs to support healthy Yale culture, lifestyle, and work-life balance. Contact programs and resources for help with quitting tobacco use.

To learn more about ways to save, visit your.yale.edu.
Vacation and bonus vacation accruals vary for those hired prior to your employment at Yale.

Paid Time Off:

- Eligible to use sick time after 90 days of employment. Maximum sick time carryover is 2 days.
- Maximum Vacation carryover:
  - 4 years: 3 days per fiscal year
  - 5 to 9 years: 15 days
  - 10+ years: 25 days
  - 20+ years: 30 days

Independent Day:

- Memorial Day
- Good Friday
- Independence Day
- Holiday after Thanksgiving Day
- Days before Christmas

You have the option of purchasing Supplemental Life Insurance of $50,000 at no cost, as well as accidental death and dismemberment insurance. The plan provides for tax-free withdrawal of your employee contributions and university match up to four percent of your pay.

Yale University Matching Retirement Plan:

- You become fully vested after five years of service, you become partially vested after 20 years of service, and attain age 45, the university will match 100% of your employee contributions to the plan.
- In the event of your death before reaching age 70, even if you leave Yale University prior to being eligible to collect a pension, the university will continue to match 50% of your employee contributions up to four percent of your pay.

Tobacco-Free Yale:

- Yale students, faculty, and staff by offering various programs and resources.

Vision Insurance:

- Delta Dental is the exclusive dental carrier for Yale University.
- The plan provides coverage for preventive care and diagnostic services, and the Enhanced plan, which allows for coverage of basic restorative services.

College Savings Plan (529):

- You can choose to contribute a fixed dollar amount, a percentage of your salary, or a tax contribution option that provides for tax-free withdrawal of your employee contributions and university match up to four percent of your pay.

Taxes:

- Your contributions can be made on a pre-tax basis, a Roth basis, or a tax contribution option.

Life Insurance:

- You are automatically enrolled in Long Term Disability Insurance, which provides coverage for up to 80% of your salary for a period of time.

Medical Insurance:

- Yale University offers options for medical insurance, Yale Health and Aetna.

Yale Health, Yale’s health plan, is a not-for-profit plan that offers health insurance options exclusively for members of the Yale community. Located on a campus site near the central campus core, Yale Health offers a rich menu of valuable services to you and your family. When you consult a preferred provider network, services are provided by Yale physicians and nurses, and the plans are created and managed by Yale University. The reviews reflect the results of a survey of Yale employees. With a network of about 300 preferred providers, you have access to experts in all possible areas. The plan provides for tax-free withdrawal of your employee contributions and university match up to four percent of your pay.

The short table represents a general overview of the Yale University Medical Plan options.
Do you have other insurance?

For members currently covered by one or more plan(s), such as a spouse or plan and your spouse’s employer plan:

Coordination of Benefits (COB) is the mechanism by which benefits under one plan follow those under another plan. Coordination of Benefits is also used to determine which plan pays first, which plan second, and the amount of the second plan.

This plan will accept COB coordination. The members covered by more than one insurance plan will carry the benefit they are enrolled in while avoiding double payment by other plans.

If you are enrolled in an insurance plan in addition to Yale Health, you may provide information about the plan to Yale Health on the Insurance Information Update (COB) form, which can be found at http://yalehealth.yale.edu/resources/forms.

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

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<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network Only</th>
<th>In-Network Out-of-Network</th>
<th>Out-of-Pocket Allowances</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive &amp; Diagnostic</td>
<td>100%</td>
<td>100%</td>
<td>None</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>80%</td>
<td>30%</td>
<td>$50 (waived at preferred pharmacy)</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>50%</td>
<td>30%</td>
<td>$0</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50%</td>
<td>30%</td>
<td>None</td>
</tr>
<tr>
<td>Delta Dental is the exclusive dental carrier for Yale University.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You have the option of purchasing voluntary short-term Disability Protection through our Aetna program.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yale Health offers two options for medical insurance, Yale Health and Aetna.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yale Health: One plan to replace your preferred provider network. The insurer of the plan is United Healthcare, Inc.</td>
<td>In-Network Only</td>
<td>In-Network Out-of-Network</td>
<td>Out-of-Pocket Allowances</td>
</tr>
<tr>
<td>Aetna Choice: The other plan to replace your preferred provider network. The insurer of the plan is Wellcare, Inc.</td>
<td>In-Network Only</td>
<td>In-Network Out-of-Network</td>
<td>Out-of-Pocket Allowances</td>
</tr>
<tr>
<td>Teladoc</td>
<td>N/A</td>
<td>$25</td>
<td>None</td>
</tr>
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<td>N/A</td>
<td>$25</td>
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| The following chart is a summary of the benefits provided under each plan. For complete details, refer to the Yale Health and Aetna Plan Statements of Benefits and this document located on the benefits website at http://yalehealth.yale.edu/plan statements. The applicable plan documents govern all questions of interpretation.

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1. Yale Health plan provides no out-of-network benefits or coverage for out-of-network services if they have not been preauthorized or to the extent they may apply to non-Aetna Caremark Pharmacy services. A service may not be an in-network service if it is not offered by the Aetna Caremark Pharmacy network provider that is the closest Aetna Caremark Pharmacy provider to the service location.
2. Preferred drug: Generic drugs and non-preferred drugs, as determined by the formulary and drug pricing at a dispensing pharmacist. The user is charged the generic price for the drug and must pay any applicable co-payment. Preferred drugs are used in the plan to reduce costs, improve benefits and improve the availability of generic drugs. Preferred drugs are designated as a cost-sharing requirement. The plan uses Preferred drug and Non-preferred drug terms in the same way. Price does not necessarily reflect the cost of the drug. Generic drugs are cheaper than brand-name or preferred drugs. Co-payments may be higher for preferred drugs.
3. A preferred drug is a brand-name drug that is designated in a pharmacy plan and is a generic drug. A preferred drug is designated in a pharmacy plan and is a generic drug. Preferred drugs are used in the plan to reduce costs, improve benefits and improve the availability of generics. Preferred drugs are designated as a cost-sharing requirement. The plan uses Preferred drug and Non-preferred drug terms in the same way. Price does not necessarily reflect the cost of the drug. Preferred drugs are cheaper than brand-name or preferred drugs. Co-payments may be higher for preferred drugs.
4. The amount you pay for services, after the deductible has been paid, until plan out of pocket maximum has been met.
5. The maximum amount you have to pay toward the cost of your medical care in the course of the calendar year including deductible or co-pays. Aetna will pay the balance of eligible out-of-pocket expenses. If you are covered under a family plan, the plan maximum applies to the family as a whole.
6. The amount of out-of-pocket expenses per calendar year you must pay before the plan pays any expenses.
7. The amount you pay for services, after the deductible has been paid and until plan out of pocket maximum has been met.

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8. In-Network Only, In-Network Out-of-Network, Out-of-Pocket Allowances: These are the maximum amounts you may be required to pay for certain services. The maximum amount you may be required to pay is the maximum of the two amounts (In-Network only and In-Network out-of-pocket). This chart is a summary of the benefits provided under each plan. For complete details, refer to the Yale Health and Aetna Plan Statements of Benefits and this document located on the benefits website at http://yalehealth.yale.edu/plan statements. The applicable plan documents govern all questions of interpretation.
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<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><a href="http://www.eyeemedyemand.com">www.eyeemedyemand.com</a></td>
<td>800-299-135</td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td><a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a></td>
<td>800-494-413</td>
<td></td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA)</td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
<td>800-367-1037</td>
<td></td>
</tr>
<tr>
<td>Counseling and Support Services</td>
<td><a href="http://www.magenthealth.com">www.magenthealth.com</a></td>
<td>800-327-9240</td>
<td></td>
</tr>
<tr>
<td>403(b) Plans</td>
<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a></td>
<td>555-250-5424</td>
<td></td>
</tr>
<tr>
<td>Employee Service Center</td>
<td>your.yale.edu/work-yale/hr-support/</td>
<td>203-432-5552</td>
<td></td>
</tr>
<tr>
<td>Staff Pension Plan</td>
<td>your.yale.edu/portal</td>
<td>77-352-5552</td>
<td></td>
</tr>
</tbody>
</table>

Cover photo: Lisa Maloney

This communication is intended as a supplement to the Plan document. Nothing in this communication is intended to be a contract or guarantee of any benefits. For a copy of the controlling Plan document, please visit your.yale.edu.