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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.

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- 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.
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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 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.

Warmest regards,
Janet Lindner
Vice President, Human Resources and Administration
Signature Benefits at Yale

Whether you begin to fly a kite, chase a為, or enroll in a distance-learning for you and your family, Yale provides many valuable benefits and resources to help you achieve your goals.

Home & Family

Adoption Assistance Plan provides a maximum benefit of $70,000 per family adoption.

Adoption for Children offers a paid adoption scholarship for eligible children (less than 19) if you work full-time for six consecutive months.

Medical Benefits provide money assistance to eligible employees for purchasing care in designated areas of New Haven.

Health & Education

Counseling and Support Services provide resources for a wide range of life-stage issues including child care, MegaMed Health Care counseling services, establishment of a safe zone on and off-campus, and your eligible household members.

The Health and Home Plan includes mentorship to manage chronic medical conditions, pharmacies, surrogates, manage weight, and cope with stress.

Vacation benefits for eligible employees for extra-urban travel and more degree programs.

Weight Management includes one on one lifestyle changes to lose weight and live healthier lifestyles. Learn more about a new self-administered plan for more than 15% of eligible employees through Being Well at Yale. Visit beingwell.yale.edu/weight-management.

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

<table>
<thead>
<tr>
<th>Vacation1,2</th>
<th>Less than 1 year</th>
<th>Pro rata share of 10 days</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 days:</td>
<td>Labor Day</td>
<td>Independence Day</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Memorial Day</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Dr. Martin Luther King Jr. Day</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Friday after Thanksgiving Day</td>
</tr>
</tbody>
</table>

Yale University Matching Retirement Plan

The Yale University Matching Retirement Plan is a defined contribution retirement plan that enables you to build a retirement savings. Contributions are based on your eligible earnings. The university will match 50% of your employee contributions up to 4% of your eligible pay. Once you complete five years of benefit service, the university will match 100% of your employee contributions up to 2% of your eligible pay.

Yale University Retirement Plan for Employees (Staff Pension Plan)

Eligible to use sick time after 90 days of employment. Maximum sick time carryover is:

- Less than 10 years of service: 44 days
- 10+ years: 25 days

Life Insurance

- Basic:
  - $1,000
- Optional:
  - $1,000

Flexible Spending Account

You may contribute up to the IRS limit to a flexible spending account for medical expenses. You may also contribute up to the IRS annual maximum amount.

Yale Health

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network Only</th>
<th>In-Network Out-of-Network</th>
<th>In-Network Only</th>
<th>In-Network Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teladoc</td>
<td>N/A</td>
<td>$25</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>$0</td>
<td>10%</td>
<td>$30</td>
<td>30%</td>
</tr>
<tr>
<td>Physical Therapy</td>
<td>$0</td>
<td>20%</td>
<td>$50 (waived at preferred pharmacy)</td>
<td>30%</td>
</tr>
<tr>
<td>Vision Insurance</td>
<td>None</td>
<td>10%</td>
<td>None</td>
<td>30%</td>
</tr>
</tbody>
</table>

In-Network:

- Prescription Drugs: 80% (up to a maximum allowable amount)
- Inpatient: 100%
- Outpatient: 100%

Out-of-Network:

- Prescription Drugs: 30% (up to a maximum allowable amount)
- Inpatient: 70%
- Outpatient: 70%

Failure to disclose smoking or tobacco use. To learn more about the Tobacco-Free Yale program, please call 866-27-1198.

Yale University offers two options for medical insurance, Yale Health and Aetna. Aetna is a United Health subsidiary and is the exclusive healthcare provider for Yale University.
Vacation and bonus vacation accruals vary for those hired prior to October 1, 2011. Visit the schedule:

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal</td>
<td>3 days per fiscal year</td>
<td></td>
</tr>
<tr>
<td>Recess</td>
<td>Immediate</td>
<td>6 days:</td>
</tr>
<tr>
<td>Years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 to 4</td>
<td></td>
<td>10 to 19 years:</td>
</tr>
<tr>
<td>5 to 9</td>
<td></td>
<td>15 days:</td>
</tr>
<tr>
<td>10 to 19</td>
<td></td>
<td>20 days:</td>
</tr>
<tr>
<td>20 to 24</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25+</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Christmas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day before</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Christmas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thanksgiving</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Maximum Vacation carryover:

- 3 days per fiscal year
- 6 days immediate
- 10 to 19 years 20 days
- 5 to 9 years 15 days
- 1 to 4 years 10 days

Make your beneficiary designations.

Make Changes to Your Plan

The IRS annual maximum amount.

Tax contribution option provides for tax-free withdrawal.

Are not taxed until withdrawn. The Roth 401(k) after-tax contribution is not taxed until withdrawn.

Employee contributions and university match are sheltered.

Choose Your Contribution Method and Save

The Yale University Matching Retirement Plan, a 401(k) plan eligible pay.

Once you complete two years of benefit service, the university will match 100% of your employee contributions.

That enables you to build additional tax-deferred retirement savings.

Eligible pay.

University will match 100% of your employee contributions.

Employees eligible for vested.

Departure from service, hardship, and death or disability.

Vest your benefit plan on your first day of employment.

Afer just five years of benefit service and attained age 45, the university will match 100% of your employee contributions.

Automatic Enrollment

Yale University Retirement Plan for Employees

* $1,000 Lifetime maximum

Life Insurance

For full-time employees, an annual $1,000 benefit for all eligible employees.

Full-time employees:

- $500,000 term life insurance
- $250,000 health

Dental Insurance

EyeMed offers two options; the Basic plan which provides:

- Preventive & Diagnostic 100%
- Orthodontia 50% * †
- Major Restorative 50%

Ophthalmology

Maximum $300

Vision Insurance

400 (e.g., MRI, CT scan)

Disability Protection

Afer the option of group dental coverage and long-term disability coverage through 401(k) of the terms of your approved disability, you have five years of your salary.

Long-Term Disability

Afer the internal review period, the university will review your claims.

Ways to Save

Flexible Spending Accounts

With a Flexible Spending Account, you can reduce your taxable income and receive reimbursement of eligible out-of-pocket expenses.

College Savings Plan

You may use the funds from a college savings plan for a qualified education expense.

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

Disability Protection

Short-Term Disability

You have the option of group dental coverage through 401(k) of the terms of an approved disability, you have five years of your salary.

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Afer the internal review period, the university will review your claims.

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You have the option of group dental coverage through 401(k) of the terms of an approved disability, you have five years of your salary.

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With a Flexible Spending Account, you can reduce your taxable income and receive reimbursement of eligible out-of-pocket expenses.

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Vacation and bonus vacation accruals vary for those hired prior to the schedule:

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holidays</td>
<td>Immediate</td>
<td>8 days</td>
</tr>
<tr>
<td>Recess</td>
<td>Immediate</td>
<td>6 days</td>
</tr>
<tr>
<td>5 to 9 years</td>
<td></td>
<td>15 days</td>
</tr>
<tr>
<td>10 to 19 years</td>
<td></td>
<td>20 days</td>
</tr>
<tr>
<td>20+ years</td>
<td></td>
<td>25 days</td>
</tr>
</tbody>
</table>

Paid Time Of

- Christmas Day
- Labor Day

Four days between Christmas and New Year's Day before Christmas

Make Changes to Your Plan

You can choose to contribute a flat dollar amount, a percentage of your salary, or your eligible pay.

- Eligible pay includes gross earnings with a qualifying withdrawal. You can elect to contribute on a pre-tax basis, a Roth 401(k) after-tax basis, or a combination of both. Pre-tax contributions and university match are sheltered from federal income tax.

- Your employee contributions and university match are fully vested after at least five years of service. Vesting gives you the right to receive the benefits you have earned.

- Retirement

- Yale University Retirement Plan for Employees (Staff Pension Plan)

- Yale Police Benevolent Association

- Yale University 457(b) Plan

Quit tobacco use. To learn more about the Tobacco-Free Yale initiative, visit yale.yale.edu.

- You are provided with $50,000 of basic term life insurance coverage at no cost to you. In the event of an approved in-the-job disability, this benefit pays 60% of your base monthly earnings. In the event of an approved off-the-job disability, this benefit pays 60% of your base monthly earnings, up to five times your annual salary.

- Long-Term Disability

- Short-Term Disability

- Delta Dental is the exclusive dental carrier for Yale University.

- Vision Insurance

- Yale Vision Plan

Ways to Save

- You can save on health care by setting aside pretax dollars in a Health Care and/or Dependent Care account.

Medical Insurance

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

- Yale Health, Yale’s preferred plan, is cost for the primary physician for health insurance options exclusively for members of the Yale community. Located on a cost of the medical center or urgent care.

The chart below represents a general overview of the Yale University Medical Plan options. For complete details, refer to the Yale Health and Aetna coverage.

1. Yale Health plan only provides out-of-area coverage for emergency and urgent care. A $25 late-cancellation or no-show penalty may apply to certain services.

2. You receive covered benefits. Aetna determines which plan pays first, which pays second, and the amount each plan will pay. Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the amount each plan will pay.

3. 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 has a limit on the amount you have to pay for covered services.

4. The amount you pay for services, after the deductible has been paid and until plan out-of-pocket maximum has been met.

5. The 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 has a limit on the amount you have to pay for covered services.

6. The amount you pay for services, after the deductible has been paid and until plan out-of-pocket maximum has been met.

7. In-vitro Fertilization and Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination. This is a benefit for those who are eligible and meet the eligibility criteria.

Access to In-network Services

- In-network services are provided at a contracted fee.

Co-pays apply when purchased at a preferred provider organization (PPO) or referred by Yale Health.

Teladoc

Visit yale.yale.edu for more information about coordination of benefits.
Eligible to use personal time after 90 days of employment.

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Less than 10 years of service</td>
<td>240 days</td>
</tr>
<tr>
<td>2</td>
<td>10 to 19 years</td>
<td>20 days</td>
</tr>
<tr>
<td>3</td>
<td>5 to 9 years</td>
<td>15 days</td>
</tr>
</tbody>
</table>

- Christmas Day
- Thanksgiving Day
- Independence Day
- Memorial Day
- Good Friday
- New Year’s Day

Four days between Christmas and New Year’s Day are not taxed until withdrawn. The Roth 401(k) after-employee contributions and university match are sheltered from federal income taxes. Your contributions can be made on a pre-tax basis, a Roth basis, or after-tax contributions. Each of these contributions is subject to a different three-year vesting period.

Once you complete five years of benefit service and attain age 45, the university will contribute up to two percent of your eligible pay. Once you complete five (5) years of service, you become fully vested. Vesting gives you the right to a pension at age 65 (or as early as age 50, when your age plus your years of service equal 70), even if you leave Yale University.

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

Yale Health1 Aetna Choice Aetna Choice POS II2

| Service                     | In-Network Only | In-Network Out-of-Network | Out-of-Pocket
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital</td>
<td></td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Emergency Room</td>
<td></td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Primary Care</td>
<td>$0 10% 30%</td>
<td>$6,350/$12,700</td>
<td>$0 (waived at preferred pharmacy)</td>
</tr>
<tr>
<td>Specialty Care</td>
<td>$25 Alternative $5 Preferred $0 30%</td>
<td>$4,000 /$6,850</td>
<td>$25 (waived at preferred pharmacy)</td>
</tr>
<tr>
<td>Chiropractic: Up to 12 visits per year,</td>
<td>$0 10% 30%</td>
<td>$2,000/$4,000</td>
<td>$25 (waived at preferred pharmacy)</td>
</tr>
<tr>
<td>Pre-authorization required</td>
<td>$50 (waived at no cost)</td>
<td>$1,000 /$2,000</td>
<td>$50 (waived at no cost)</td>
</tr>
<tr>
<td>Laboratory/Pathology</td>
<td></td>
<td></td>
<td>$0 (waived at preferred pharmacy)</td>
</tr>
<tr>
<td>Teladoc</td>
<td></td>
<td></td>
<td>$0 (waived at preferred pharmacy)</td>
</tr>
<tr>
<td>ART7</td>
<td></td>
<td></td>
<td>$40 (waived at preferred pharmacy)</td>
</tr>
</tbody>
</table>

The Yale Police Benevolent association and the Yale University Board of Trustees have agreed to the terms of the plan. If you have questions about your benefits, you can contact the Benefits Office at 203-432-4130 or benefits@yale.edu.

If you have other insurance?

Do you have other insurance?
Signature Benefits at Yale

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Contact Information

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a> 203-432-0246</td>
</tr>
<tr>
<td>Dental</td>
<td><a href="http://www.aetna.com">www.aetna.com</a> 662-653-663</td>
</tr>
<tr>
<td>Vision</td>
<td>eyemed.com 662-299-135</td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA)</td>
<td><a href="http://www.cigna.com">www.cigna.com</a> 800-367-1037</td>
</tr>
<tr>
<td>Bristol &amp; Support Services</td>
<td><a href="http://www.myworkday.com/yale/d/home.htmld">www.myworkday.com/yale/d/home.htmld</a> 773-352-5552; press 6</td>
</tr>
<tr>
<td>403(b) Plans</td>
<td><a href="http://www.Magellanhealth.com">www.Magellanhealth.com</a> 800-327-9240</td>
</tr>
<tr>
<td>Employee Service Center</td>
<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a> 552-542-2504</td>
</tr>
<tr>
<td>Staff Pension Plan</td>
<td>your.yale.edu/work-yale/hr-support/ 203-432-5552</td>
</tr>
<tr>
<td>Employee Services</td>
<td>your.yale.edu/portal 773-352-5552; press 5</td>
</tr>
</tbody>
</table>

Cover photo: Lisa Maloney

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