This communication is not intended as a substitute for the Plan document. If there is any 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 documents, please visit your.yale.edu.

Contact Information

Medical
Yale Health www.yalehealth.yale.edu 203-432-0246

Aetna www.aetna.com  66-253-6

Vision
EyeMed eyemed.com  66-299-135

Dental
Delta deltadentalnj.com  00-494-413

CIGNA www.cigna.com  00-367-1037

Flexible Spending Accounts (FSA)
Commuter and Tuition Reimbursement
YSA www.myworkday.com/yale/d/home.htmld  77-352-5552; press 6

Counseling and Support Services
Magellan Health Services www.Magellanhealth.com  00-327-9240

403 (b) Plans
TIAA www.TIAA.org/yale  55-250-5424

Employee Service Center
Employee Services your.yale.edu/work-yale/hr-support/employee-services 203-432-5552

Staff Pension Plan
Your Pension Resources yale.edu/portal  77-352-5552; press 5

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.

The university values its community members and regularly evaluates and adds to its menu of impressive signature benefts. Now is the time to take charge of your health and fnancial well-being by learning more about your full beneft offering at Yale.

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

Signature Benefts 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 benefts and resources to help you achieve your goals.

Home & Family
Adoption Reimbursement Plan provides a maximum beneft of $10,000 per fnalized 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 confdential 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 staf 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 Benefts save you money if you take the bus, train, or vanpool to work or if you park in an of-campus parking lot when you enroll in a commuter beneft.

Cultural & Recreational Benefts 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 Benefts provide discounts and rebates on home solar systems, EPEAT-certifed computers and more through YaleAdvantages on Workday. Visit https://your.yale.edu/green-benefts for more information to support your healthy lifestyle and a healthy planet.

YaleAdvantages offers discounts on legal and tax services, identity thef protection, the Apple purchase program, mortgages, and banking ofers. 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.

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

Whether you hope to buy a 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.

Home & Family

Adoption Reimbursement Plan provides a maximum benefit of $10,000 per adopted child.

Scholarship for Children offers a partial college scholarship for eligible children whose parents or guardians are employed at Yale.

Staff Pension Plan 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.

Yale Homebuyer Program grants monetary assistance to eligible employees for purchasing a residence in designated areas of New Haven.

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 Workday platform.

Employee Service Center offers numerous legal and tax services, travel and some financial assistance.

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/green-benefits for more information to support your healthy lifestyle and a healthy planet.

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

Enjoys work-life balance with a generous paid time off program. You may take off sick, nurse: sick leave, or personal leave for the following:

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Time</td>
<td>Eligible to use personal time after 90 days of employment.</td>
<td>3 days per fiscal year</td>
</tr>
<tr>
<td>Sick Time</td>
<td>After 90 days of employment and attain age 45. The University will match your contributions up to 5% of your eligible pay or up to 1% of your earnings, whichever is less.</td>
<td>1 day per month</td>
</tr>
<tr>
<td>Holiday</td>
<td>Without time limits.</td>
<td>None</td>
</tr>
</tbody>
</table>

Eligible to use personal time after 90 days of employment. Maximum Vacation carryover: 240 days.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Reimbursement (up to a maximum allowable amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital</td>
<td>$0 $40 30% $25 30% $800/$1,600 $1,000/$3,000</td>
</tr>
<tr>
<td>Outpatient Surgical</td>
<td>$0 $40 30% $25 30% $40 Non-preferred &amp; Specialty</td>
</tr>
<tr>
<td>Diagnostic X-ray/Lab</td>
<td>$0 $40, waived if admitted $25 N/A</td>
</tr>
<tr>
<td>Physical Therapy:</td>
<td>$0 $150 $100, waived if admitted $25 Alternative</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>None 10% 30% None 30% None 10% 30% None 30%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150 $100, waived if admitted $25 Alternative</td>
</tr>
<tr>
<td>Supply</td>
<td>None $150 $100, waived if admitted $25 Alternative</td>
</tr>
<tr>
<td>In-Vitro Fertilization &amp; ART</td>
<td>None $250/$750 $25 $30 Alternative</td>
</tr>
<tr>
<td>IVF</td>
<td>None $1,000/$3,000 $25 $30 Alternative</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>None $150 $100, waived if admitted $25 Alternative</td>
</tr>
<tr>
<td>Disability</td>
<td>None $1,000/$3,000 $25 $30 Alternative</td>
</tr>
<tr>
<td>Inpatient Outpatient</td>
<td>None $4,000 /$6,850 $25 $30 Alternative</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>None $150 $100, waived if admitted $25 Alternative</td>
</tr>
<tr>
<td>Supply</td>
<td>None $150 $100, waived if admitted $25 Alternative</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>None 10% 30% None 30% None 10% 30% None 30%</td>
</tr>
<tr>
<td>Vision Insurance</td>
<td>None 10% 30% None 30% None 10% 30% None 30%</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>None 10% 30% None 30% None 10% 30% None 30%</td>
</tr>
</tbody>
</table>

Delta Dental is the exclusive dental carrier for Yale University. As an employee, you have the option of purchasing Supplemental Life Insurance of $10,000 and above and accidental death and dismemberment coverage in effect. As an employee, you may contribute up to 100% of your wages, subject to IRS limits, to a Flexible Spending Account which also covers eye exams and more frequent hardware.

Make Changes to Your Plan

Your beneficiaries receive a month to make personnel changes to your beneficiaries. You must provide written notification by mail or email to the plan administrator. If you do not receive written notification by mail or email, you may make your beneficiaries designate.

Retirement

Yale University Retirement Plan for Employees

Voluntary Retirement Program (VRP)

The VRP offers a lump sum payment at retirement based on years of service and attained age. The lump sum payment is paid from the University's assets and is taxable. The lump sum payment is subject to the requirements of the IRS and the Employee Retirement Income Security Act (ERISA).

Yale University Matching Retirement Plan (Staff Retirement Plan)

The Yale University Matching Retirement Plan is a 401(k) plan that enables you to make additional contributions by defining compensation. Contributions to the plan are made by the University at a rate of 5% of base pay up to 25% of annual limits, subject to IRS limitations, and are subject to the requirements of the IRS and ERISA.

You are automatically enrolled in the University-defined benefits plan on the day of employment. After one year of service, you may enroll, change your retirement plan elections, or make contributions to your retirement plan on being eligible in a subsequent year.

Your retirement plan payments will be made monthly based on your base pay and the retirement plan elections you have made.

Your contributions can be made on a pre-tax basis, a Roth basis, a 401(k) afer-tax basis, or a combination of both. Pre-tax contributions and university match are sheltered from federal and state taxes; contributions and earnings from your Roth 401(k) are sheltered from federal taxes, but subject to state taxes.

The lump sum payment is paid from the University's assets and is taxable. The lump sum payment is subject to the requirements of the IRS and the Employee Retirement Income Security Act (ERISA).

Your contributions can be made on a pre-tax basis, a Roth basis, a 401(k) afer-tax basis, or a combination of both. Pre-tax contributions and university match are sheltered from federal and state taxes; contributions and earnings from your Roth 401(k) are sheltered from federal taxes, but subject to state taxes.

You may contribute up to 100% of your wages, subject to IRS limits, to a Flexible Spending Account which also covers eye exams and more frequent hardware.

Make Changes to Your Plan

You must provide written notification by mail or email to the plan administrator. If you do not receive written notification by mail or email, you may make your beneficiaries designate.

Health Care and Dependent Care accounts

You may contribute up to the IRS limit to a Health Care or Dependent Care Account. You may use the fund for out-of-pocket expenses. You may contribute up to the IRS limit to a Health Care or Dependent Care Account. You may use the fund for out-of-pocket expenses. You may contribute up to the IRS limit to a Health Care or Dependent Care Account. You may use the fund for out-of-pocket expenses. You may contribute up to the IRS limit to a Health Care or Dependent Care Account. You may use the fund for out-of-pocket expenses.

With a Flexible Spending Account, you can reduce your taxable earnings and receive reimbursement of eligible out-of-pocket expenses. You may contribute up to the IRS limit to a Health Care or Dependent Care Account. You may use the fund for out-of-pocket expenses. You may contribute up to the IRS limit to a Health Care or Dependent Care Account. You may use the fund for out-of-pocket expenses. You may contribute up to the IRS limit to a Health Care or Dependent Care Account. You may use the fund for out-of-pocket expenses.

For members covered by more than one insurance plan (such as your employer plan and your spouse's employer plan), the Preferred drug is the same chemical entity/active ingredient as the Non-preferred drug. In most cases, the Preferred drug is the same chemical entity/active ingredient as the Non-preferred drug. In most cases, the Preferred drug is the same chemical entity/active ingredient as the Non-preferred drug. In most cases, the Preferred drug is the same chemical entity/active ingredient as the Non-preferred drug.

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 your co-pay (or co-insurance). The prescription must state Dispense As Written (DAW) or Preferred substitution will apply. New prescriptions may require conversion. If you change to a different prescription, you must provide your co-pay (or cost-sharing) and drug plan coverage before you can fill the prescription.

You must provide written notification by mail or email to the plan administrator. If you do not receive written notification by mail or email, you may make your beneficiaries designate.
Vacation and bonus vacation accruals vary for those hired prior to October 1, 2011. Visit the schedule:

Paid Time Of

2 Maximum Vacation carryover:

1 Eligible to use or be paid for vacation after six months of employment. 240 days.

2 Less than 10 years of service = 44 days

20+ years = 25 days

10 to 19 years = 20 days

1 to 4 years = 10 days

Christmas Day

Thanksgiving Day

Labor Day

Independence Day

Memorial Day

Good Friday

New Year’s Day

Four days between Christmas and Day before Christmas

Friday after Thanksgiving Day

Elections, schedule a one-on-one advice session, and review or call 855-250-5424. This is where you can log in, or register for a user ID and password, by visiting makechanges.yale.edu. To learn more about ways to save, visit your.yale.edu.

Disability Protection

Disability Protection

Short-Term Disability

You have the option of paying a voluntary share of short-term disability coverage through YaleBasePay. In the event of an approved disability, you have your pay of your pre-tax salary or up to five times your annual salary.

Long-Term Disability

You are automatically enrolled in Long-Term Disability coverage no later than the fifth year of your service. You have your pay of your pre-tax salary or up to five times your annual salary.

Ways to Save

Flexible Spending Accounts

With a Flexible Spending Account, you can save on taxable earnings and receive reimbursement of eligible use of purchase expenses. You may contribute up to the limit set by the Internal Revenue Service.

College Savings Plan (529)

You can use this plan for the cost of a college education by opening a 529 college savings plan. To learn more about ways to save, visit your.yale.edu.
**Medical Insurance**

Yale University offers two options for medical coverage: Yale Health and Aetna.

Yale Health, Yale’s flagship plan, is run by the Yale University Health Services exclusively for members of the Yale community. Located at one of the nation’s leading medical centers, Yale Health offers a rich menu of health services ranging from general care, specialty care, urgent care, and pharmacy. When you are a Yale employee, your medical insurance is designed to be more affordable, since your benefits and coverage are based on the number of years of service you have and the age you begin your employment. With Yale Health, employees are covered for life by the Yale School of Medicine.

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

**Do you have other insurance?**

- **Yes**
- **No**

**Aetna DAW:**

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 difference in cost between the Alternative or Non-preferred and Preferred medication in addition to any cost-sharing required under your other plan. If you use 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 any cost-sharing required under your other plan.

**Yale Health DAW:**

For members covered by more than one insurance plan (such as your employer plan and your spouse’s employer 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. Yale Health uses the COB method to handle coordination of benefits, which allows for benefits to be offered under one plan when a provider is covered under another plan. If a claim is submitted on behalf of a member covered by more than one insurance plan, Yale Health will be paid 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. 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.

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit the Insurance Information Update (COB) form, which can be found at the Insurance Information Update (COB) form, which can be found at your.yale.edu/plan-documents-notices. This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna plan documents, which are applicable plan documents govern all questions of interpretation. The chart below represents a general overview of the Yale University Medical Plan options.
Do you have other insurance?

For information currently covered under non-University plan, such as regular or in-plan
and any other employee-paid
Coordinating of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the
university will not be responsible for balancing those members covered by more than one insurance plan will
cover the expenses as authorized under the plan and may vary.

If you are an eligible member in either plan, you may provide information about your drug plan on the Insurance Information Phone (IIP) form, which can be found at http://yalehealth.yale.edu/iip/skiperef.html.

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*Note: All information is subject to change without notice.

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1. Yale Health will provide its own coverage for the integrative medicine plan. If you are enrolled in an HMO, you may apply to receive coverage. Details about enrollment and plan documents can be found at http://yalehealth.yale.edu/plan-documents-notices.

2. A Federal Employee Health Benefit (FEHB) Plan is a Federal employee health benefit plan authorized by the U.S. Office of Personnel Management (OPM) and located in the U.S. Department of Labor. FEHB plans are available to enrolled active federal employees or their dependents.

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* This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna plan documents. See Yale Health website and plan document for details.

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