Cover photo: Lisa Maloney

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 financial 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 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 Benefts 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 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-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.

2019 My Benefits at Yale
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 valuable benefits and resources to help you achieve your goals.

Home & Family

Adoption Assistance Plan provides a minimum benefit of $2,500 per family adoption.

Scholarship for Children offers a prepaid college scholarship for eligible college-bound students if you work full-time for five consecutive years.

Yale SharedCare Program pays maternity, paternity, or adoption expenses for pregnant employees 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 home plans (Trestle Tree) members to manage chronic medical conditions, quit tobacco, improve immunity, manage weight, and cope with stress.

Vacation Initiative helps eligible and retirees retain vacation days for extended medical leave and other degree programs.

Weight Management helps employees make positive changes to lose weight and live healthier lives. Learn more about a new wellness program that can be even more effective for eligible employees through Being Well at Yale. Visit beingwell.yale.edu/weight-management.

Personnel

Commonwealth Fund offers no-interest loans if you take the free, year or required work at a park or an off-campus parking lot where you would not have a common area.

Cultural & Recreational Benefits range from Brain Whitney (members of Yale Union) to the Yale Union to borrowing privileges as one of Yale’s culturalcleanup.

Health Plan Green Benefits provide discounts and rebates on home solar systems, EPEAT-certified computers and more through YaleAdvantages on Workday. Visit workday.yale.edu/for more information to support your healthy lifestyle and a healthy planet.

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

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

Vacation and bonus vacation accruals vary for those hired prior to your hire date.

- Eligible to use sick time after 90 days of employment. Maximum sick time carryover is 240 days.
- Maximum Vacation carryover:
  - Less than 1 year: Pro rata share of 10 days
  - 10 or more years of service: Additional 5 days per year, to an additional maximum of 20 days

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
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</thead>
<tbody>
<tr>
<td>Personal Time</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>Vacation1,2</td>
<td>Less than 1 year</td>
<td>Pro rata share of 10 days</td>
</tr>
<tr>
<td></td>
<td>10 or more years</td>
<td>Additional 5 days per year</td>
</tr>
</tbody>
</table>

**Labor Day**

**Independence Day**

**Good Friday**

**Day before Christmas**

**Friday after Thanksgiving Day**

**Retirement**

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

**Assurance Excellence**

You are automatically enrolled in the University defined benefits plan on your hire date of employment. After one year of service, you may choose to opt out of the plan at any time, whereupon your contributions will stop. Contributions will continue for the maximum of 5 years of service and attain age 45, the university will match 100% of your employee contributions up to a maximum of 6% of your eligible pay.

**Yale University Matching Retirement Plan**

The Yale University Matching Retirement Plan is a 401(k) plan that enables you to build additional retirement savings. Contributions made to your 401(k) account will continue even if you leave Yale University.

**Choose Your Contribution Method and Save**

- Choose a before-tax contribution option that provides for tax-free withdrawal at retirement of 100% of your employee contributions or a combination of both. Pre-tax contributions will continue for 5 years of service and attain age 45, the university will match 100% of your employee contributions up to a maximum of 6% of your eligible pay.

**Medical Insurance**

- **Major Restorative**: 50% (up to a maximum allowable amount)
- **Prescription Drugs**: 30%
- **Short-Term Disability**: Pay 60% of your base monthly earnings to a maximum of $5,000 per month.
- **Long-Term Disability**: Pay 60% of your base monthly earnings to a maximum of $5,000 per month.

**Dental Insurance**

- **Chiropractic**: Up to 12 visits per year, deductible of $50.

**Vision Insurance**

- **Major Restorative**: 50% (up to a maximum allowable amount)

**Tobacco-Free Yale**

- Students, faculty, and staff by offering various programs and services to promote healthy lifestyles.

**Tuition Assistance**

- Eligible to save for the cost of a college education by opening a 529 college savings plan.

**Federal Tax Savings**

- Income tax savings through a Roth IRA, or a combination of both. Pre-tax contributions will continue for 5 years of service and attain age 45, the university will match 100% of your employee contributions up to a maximum of 6% of your eligible pay.
Vision Insurance
Enrollment begins August 1 for Yale plans which provide allowances for lenses and frames. The Yale Health plan, which also covers contact lenses and non- prescription healthcare allowances as well as other valuable enhancements.

Dental Insurance
Enrolls in the dental benefit sponsored by Yale University. There is no annual deductible and no use of provider network.

Eligible to use personal time after 90 days of employment.

Holidays
Immediate 8 days:
Recess Immediate 6 days:
Sick 4 Year of hire 1 day per month of 20 days
5 to 9 years 15 days
10 or more years of service = additional 5 days per year, to an additional maximum of 12 days per fiscal year

Life Insurance
You are provided with face amount of term life insurance in an amount equal to 1 times your annual base pay. In addition, there is “Year of Life” accidental death and dismemberment coverage of 1 times your annual base pay.

Tobacco-Free Yale
Tobacco-Free Yale offers Tobacco-Free strategies to stop smoking.

Disability Protection

Short-Term Disability
You have the option of paying a premium during your enrollment for short-term disability coverage through Aetna. In the event of an approved short-term disability, this benefit pays up to 60% of your month-to-month earnings to an additional maximum of $5,000 per month.

Long-Term Disability
You are automatically enrolled in Long-Term Disability coverage as a co-pay in your Benefits coverage. In the event of an approved disability, this benefit pays up to 70% of your pre-disability earnings to an additional maximum of $5,000 per month.

Ways to Save
Flexible Spending Accounts
While a Flexible Spending Account, you can reduce your taxable earnings and receive reimbursement of eligible out-of-pocket expenses. You may contribute up to $2,750 per year to a Flexible Spending Account.

College Savings Plan (jay)
You can use the after-tax earnings of a college education by opening a tax-free college savings plan.

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

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Dental Insurance
Enrolls in the dental benefit sponsored by Yale University. There is no annual deductible and no use of provider network.

Eligible to use personal time after 90 days of employment.

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Long-Term Disability
You are automatically enrolled in Long-Term Disability coverage as a co-pay in your Benefits coverage. In the event of an approved disability, this benefit pays up to 70% of your pre-disability earnings to an additional maximum of $5,000 per month.

Ways to Save
Flexible Spending Accounts
While a Flexible Spending Account, you can reduce your taxable earnings and receive reimbursement of eligible out-of-pocket expenses. You may contribute up to $2,750 per year to a Flexible Spending Account.

College Savings Plan (jay)
You can use the after-tax earnings of a college education by opening a tax-free college savings plan.

To learn more about ways to save, visit your.yale.edu.
### Vacation and Bonus Vacation Accruals

Vacation and bonus vacation accruals vary for those hired prior to October 1, 2011. For details, visit [yale.edu](http://yale.edu).

<table>
<thead>
<tr>
<th>Schedule</th>
<th>Vacation Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 10 years of service</td>
<td>10 days pro rata share</td>
<td>44 days</td>
</tr>
<tr>
<td></td>
<td>10 to 19 years of service</td>
<td>20 days</td>
<td>22 days</td>
</tr>
<tr>
<td></td>
<td>20+ years of service</td>
<td>25 days</td>
<td>25 days</td>
</tr>
</tbody>
</table>

### Paid Time of Program

- 3 Eligible to use personal time after 90 days of employment.
- 4 Year of hire 1 day per month
- 10 years or more 1 day per month
- 20+ years 2 days per month

### Federal Holidays

- New Year’s Day
- Labor Day
- Memorial Day
- Independence Day
- Thankgiving
- Christmas Day
- Martin Luther King Day

### Retirement Plan

- Automatic Enrollment (Staff Pension Plan)
- Employer contributions: 2.5% of pay for the first two years of benefit service.
- Employee contributions: 2% of pay for the first two years of benefit service.
- Employee contributions are not taxed until withdrawn. The Roth 401(k) after-tax basis, or a combination of both.

### Medical Insurance

**Yale Health DAW:**

- Requires pre-authorization or other limits.
- May require a $50 co-pay (or co-insurance) for the medication when a Preferred is available.
- Costs for a Preferred drug are lower than the costs for an Alternative or Non-preferred drug, and there is no difference in cost between the Alternative or Non-preferred and Preferred medication.

**Yale Health Plan:**

- Requires pre-authorization or other limits.
- May require a $20 co-pay (or co-insurance) for the medication when a Preferred is available.
- Costs for a Preferred drug are lower than the costs for an Alternative or Non-preferred drug, and there is no difference in cost between the Alternative or Non-preferred and Preferred medication.

**Aetna Program:**

- Requires pre-authorization or other limits.
- May require a $10 co-pay (or co-insurance) for the medication when a Preferred is available.
- Costs for a Preferred drug are lower than the costs for an Alternative or Non-preferred drug, and there is no difference in cost between the Alternative or Non-preferred and Preferred medication.

**Insurance Information Update (COB) Form:**

- Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit [http://yalehealth.yale.edu/resources/forms](http://yalehealth.yale.edu/resources/forms) for more information.

**Coordination of Benefits (COB):**

- Yale Health uses COB to determine which plan pays first, which pays second, and the monthly allocation.

**Do you have other insurance?**

- University lifetime limit per contract regardless of carrier chosen.

**Preferred drug vs. Non-preferred drug:**

- Preferred drug is the same chemical entity/active ingredient as the Non-preferred drug.
- There is no difference in cost between the Alternative or Non-preferred drug and Preferred drug cost even if your provider requests the Alternative drug. In most cases, the Preferred drug is the same chemical entity/active ingredient as the Non-preferred drug.
- 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 your co-pay (or co-insurance).
- The prescription must state Dispense As Written (DAW) or Preferred substitution will apply. New prescriptions may require pre-authorization or other limits.
Your paid time of will accrue monthly based on the following:

<table>
<thead>
<tr>
<th>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>Personal Time</td>
<td>3</td>
<td>4 days per fiscal year</td>
</tr>
<tr>
<td>Independence Day</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Good Friday</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Year's Day</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day before Christmas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Vacation carryover:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 10 years of service = 44 days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 to 9 years       = 15 days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 years or more    = 10 days</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

You can make your beneficiary designations, make changes to elections, schedule a one-on-one advice session, and review or make changes to your plan at www.tiaa.org/yale, or call 855-250-5424. This is where you can make changes to your plan to stay within the IRS annual maximum amount. You can elect to contribute to your retirement plan on a pre-tax basis, a Roth 40(b) after-tax basis, or a combination of both. Pre-tax contributions are not taxed until withdrawn. The Roth 40(b) after-tax contributions are not taxed until withdrawn. The employer contribution will be prorated for non-calendar year effective dates. The employer contribution requires HSA eligibility.

The chart below represents a general overview of the Yale University Medical Plan options.

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Co-pay</td>
<td>$0</td>
<td>$25</td>
<td>$30</td>
<td>$50</td>
<td>$75</td>
</tr>
<tr>
<td>Deductible</td>
<td>$2,000</td>
<td>$4,000</td>
<td>$6,000</td>
<td>$8,000</td>
<td>$12,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>30%</td>
<td>30%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Out-of-Pocket</td>
<td>$2,000</td>
<td>$4,000</td>
<td>$6,000</td>
<td>$8,000</td>
<td>$12,000</td>
</tr>
</tbody>
</table>

1. Your plan may have a preferred or non-preferred requirement. This means that if you request a preferred or non-preferred drug, the drug is defined to you to be prescribed by a pharmacist. The preferred and non-preferred drugs are defined in terms of their chemical entity. The preferred drug is defined as the drug that is on the Preferred Drugs List. The non-preferred drug is defined as the drug that is not on the Preferred Drugs List. Your plan may have a preferred cost-sharing requirement. This means that if you request an Alternative or Non-preferred drug, you will be charged a higher copay for the non-preferred drug. The prescription must state Dispense As Written (DAW) or Preferred substitution will apply. New prescriptions for benefits paid under the plan will expire after 12 months.
2. Participation in Aetna Choice POS II is limited to YPBA members hired on or before 09/30/2011, and YPBA members hired on or after 10/01/2011 with 6 months of service.
3. Aetna DAW: Your plan may have a preferred or non-preferred requirement. This means that if you request a preferred or non-preferred drug, the drug is defined to you to be prescribed by a pharmacist. The preferred and non-preferred drugs are defined in terms of their chemical entity. The preferred drug is defined as the drug that is on the Preferred Drugs List. The non-preferred drug is defined as the drug that is not on the Preferred Drugs List. Your plan may have a preferred cost-sharing requirement. This means that if you request an Alternative or Non-preferred drug, you will be charged a higher copay for the non-preferred drug. The prescription must state Dispense As Written (DAW) or Preferred substitution will apply. New prescriptions for benefits paid under the plan will expire after 12 months.
4. Aetna Choice POS II: If you have other insurance, your plan may be primary to your other insurance. This means that if you go to a hospital or provider that is in the preferred network and you have other insurance, your plan will cover the cost of your medical care in the course of the calendar year including deductible and co-pays. The amount you pay for services, after the deductible has been paid and until plan out of pocket maximum has been met. The amount you pay for services, after the deductible has been paid and the plan out of pocket maximum has been met. The amount you pay for services, after the deductible has been paid and the plan out of pocket maximum has been met.
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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](http://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**
- **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](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.

**Contact Information**

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<tr>
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<th>Email</th>
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<tr>
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<td>00-367-1037</td>
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<tr>
<td><strong>Employee Services</strong></td>
<td><a href="http://your.yale.edu/work-yale/hr-support/">your.yale.edu/work-yale/hr-support/</a></td>
<td>203-432-5552; press 6</td>
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Cover photo: Lisa Maloney

This communication is not intended as a substitute for the Plan document. While it is our ultimate goal to assist you in understanding the terms of the Plan document and the limitations of any benefits, as a result of the Plan document containing the full text of the Plan, any questions should be directed to the source of the Plan. 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](http://your.yale.edu).