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

2019
My Benefits at Yale

Yale
Yale Police Benevolent 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 benefit offering at Yale.

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

Whichever your path to success, Yale offers thousands of signature benefts to support you and your family.

Health & Education

Counseling and Support Services: Magellan Health Counseling sessions are available 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 members to manage chronic medical conditions, quit tobacco, improve nutrition, manage weight, and cope with stress.

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Commuter Benefits: waives the fee, tax, or required work if you park an off-campus parking lot where you work in a commuting zone.

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Home & Family

Adoptive Benefits Plan provides a maximum beneft of $5,000 per adopted child.

Adoptive Family Leave: provides a paid-leave to up to a year for eligible employees.

Adoptive Leave: provides a paid-leave to up to a year for eligible employees.

Yale-Share Parental Leave: provides a paid-leave to up to a year for eligible employees.

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-Share Parental Leave: provides a paid-leave to up to a year for eligible employees.

Medical

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

Aetna: www.aetna.com  866-253-6667

Vision

EyeMed: eyemed.com  866-299-135

Dental

Delta: deltadentalnj.com  800-494-413

CIGNA: www.cigna.com  800-367-1037

Flexible Spending Accounts (FSA)

Commuter and Tuition Reimbursement

YSA: www.myworkday.com/yale/d/home.htmld  877-352-5552; press 6

Counseling and Support Services

Magellan Health Services: www.Magellanhealth.com  888-327-9240

403(b) Plans

TIAA: www.TIAA.org/yale  855-250-5424

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  877-352-5552; press 5
Paid Time Off
Enjoy work-life balance with a generous paid time off program.
You get paid time off accrue monthly based on the following schedule:

<table>
<thead>
<tr>
<th>Week</th>
<th>Monday - Friday</th>
<th>Saturday</th>
<th>Sunday</th>
</tr>
</thead>
<tbody>
<tr>
<td>2023</td>
<td>5.5 hours</td>
<td>0.5 hour</td>
<td>0.5 hour</td>
</tr>
<tr>
<td>2024</td>
<td>5.5 hours</td>
<td>0.5 hour</td>
<td>0.5 hour</td>
</tr>
</tbody>
</table>

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

Eligible to use personal time after 90 days of employment.
Eligible to use or be paid for vacation after six months of employment.

Vacation:
- Less than 1 year: Pro rata share of 10 days
- 10 or more years of service: Up to 25 days

Type | Eligibility | Allotment |
--- | --- | --- |
Holidays | Immediate | 8 days |
Recess | Immediate | 6 days |
Sick | Year of hire | 1 day per month

Years following:
- 1 to 4 years: 10 days
- 5 to 9 years: 15 days
- 10 to 19 years: 20 days
- 20+ years: 25 days

Thanksgiving Day
Memorial Day
Good Friday
New Year's Day
Four days between Christmas and Day before Christmas

Retirement:
Yale University Retirement Plan for Employment

Employee Contribution:
A $1,000 enrollment enrollment is required.
Retirement:
A $1,000 enrollment enrollment is required.

Benefit Contributions:
University will match 100% of your employee contributions up to four percent of your salary.

20 Plus years:
- University will match 100% of your employee contributions up to four percent of your salary.

Vesting:
- At age plus your years of service equal 70, you become fully vested.
- Vesting gives you the right to receive money at age 55 or age 65, whichever age plan of service (period of service), even in the event of employment prior to being eligible to collect benefits.

Tobacco-Free Yale:
Tobacco-Free Yale takes a holistic approach to supporting employees.

Mental Health Specialist:
In addition, there is "line of duty" accidental death and dismemberment coverage. It is also provided with $50,000 of basic term life insurance coverage. In addition, there is "line of duty" accidental death and dismemberment coverage.

Disability Protection:
You are provided with $50,000 of basic term life insurance coverage.

Annual Maximum:
You can elect to contribute a dollar amount, a percentage of your salary, or a combination of both.

With a Flexible Spending Account, you can reduce your taxable income.

Preventive & Diagnostic:
You may contribute up to the IRS limit to a Flexible Spending Account.

To learn more about ways to save, visit the IRS annual maximum amount.

To learn more about ways to save, visit the IRS annual maximum amount.

Vision Insurance:
You are provided with the following:

Preventive & Diagnostic 100%

Disability Protection:
You are provided with $50,000 of basic term life insurance coverage.

For members covered by more than one insurance plan:
For members covered by more than one insurance plan:

Adjustments:
Adjustments:

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. See Yale Health website and plan document for details.
2. Participation in Aetna Choice POS II is limited to YPBA members hired on or before 09/01/2011, and YPBA members hired on or after 10/01/2011 with prior service who continuously have been employed for at least 30 days before being eligible to collect benefits.

Coverage:
Chiropractic: Up to 12 visits per year, 20% of the cost or the greater of 20% of the cost or the maximum.
Physical Therapy: $0 deductible.

Out-of-Pocket:

Outpatient surgical:

Routine Eye Exams:

Inpatient Hospital:

Emergency Room:

Physical Therapy:

Disability:

Preventive:

Mental Health Specialist:

If you have questions, please call 866-27-1198.

http://yalehealth.yale.edu/
**Vacation and bonus vacation accruals vary for those hired prior to October 1, 2011. Visit [Vacation Program](#) for details.**

**Paid Time Of Program.**

**Maximum Vacation carryover:**

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Days</th>
<th>Less than 1 year</th>
<th>Years following 12 days per fiscal year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immediate</td>
<td>8</td>
<td>1 day per month</td>
<td>10 days</td>
</tr>
<tr>
<td>1 to 3 years</td>
<td>10</td>
<td>10 days</td>
<td>20 days</td>
</tr>
<tr>
<td>4 to 9 years</td>
<td>12</td>
<td>12 days</td>
<td>24 days</td>
</tr>
<tr>
<td>10 to 19 years</td>
<td>20</td>
<td>20 days</td>
<td>30 days</td>
</tr>
</tbody>
</table>

**Sick Leave:**

- Year of hire: 1 day per month
- Less than 10 years of service: 240 days
- 10 to 19 years of service: 20 days
- 20 days

**Holidays Immediate:**

- Thanksgiving Day
- Labor Day
- New Year’s Day

**Thanksgiving Day Compensation:**

- Less than 1 year: Pro rata share of 10 days
- 10 years of service or more: 12 days per fiscal year

**Eligible to use or be paid for vacation after six months of employment.**

**Thanksgiving Day Compensation:**

- Less than 10 years of service: 10 days
- 10 years of service or more: 12 days per fiscal year

**Disability Protection**

**Short-Term Disability:**

You have the option of paying a percentage of your disability coverage through Aetna. In the event of an approved disability claim, Aetna will pay up to two percent of your base monthly earnings in severance of up to one year per event.

**Long-Term Disability:**

You are automatically enrolled in Long-Term Disability coverage on your receipt of an approval. In the event of an approved disability claim, Aetna will pay up to four percent of your base monthly earnings in severance of up to five years per event.

**Life Insurance**

You are provided with free life insurance that is equal to a multiple of your base salary. This multiple is reduced by the highest multiple of your base salary that is available to employees under the National Bureau of Servicemen’s and Women’s Life Insurance Program. In addition, since you are a beneficiary of accidental death and dismemberment coverage, you are eligible for an insurance policy.

**Tobacco-Free Yale**

Tobacco-Free Yale: a tobacco-use prevention program, is open to employees, faculty, and staff. The program offers services such as quitting assistance and resources to help you quit tobacco use. To learn more about the Tobacco-Free Yale program, please visit [tobacco.yale.edu](http://tobacco.yale.edu).

**Disability Protection**

**Short-Term Disability:**

You have the option of paying a percentage of your disability coverage through Aetna. In the event of an approved disability claim, Aetna will pay up to two percent of your base monthly earnings in severance of up to one year per event.

**Long-Term Disability:**

You are automatically enrolled in Long-Term Disability coverage on your receipt of an approval. In the event of an approved disability claim, Aetna will pay up to four percent of your base monthly earnings in severance of up to five years per event.

**Ways to Save**

**Flexible Spending Accounts**

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 80% of your base salary into your Flexible Spending Account.

**College Savings Plan (529)**

You can use the after-tax earnings of a college savings plan for opening a tax-free college savings plan.

To learn more about ways to save, visit [your.yale.edu](http://your.yale.edu).
## Vacation and Bonus Vacation Accruals

Vacation and bonus vacation accruals vary for those hired prior to October 1, 2011. Visit your.yale.edu for details.

<table>
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<tr>
<th>Type</th>
<th>Eligibility</th>
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<td></td>
<td>10 to 19 years</td>
<td>20 days</td>
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<td></td>
<td>20 to 29 years</td>
<td>25 days</td>
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<tr>
<td></td>
<td>30 years or more</td>
<td>30 days</td>
</tr>
</tbody>
</table>

### Paid Time Off Schedule

Ineligible to use or be paid for vacation before six months of employment.

Eligible to use personal time after 90 days of employment.

Maximum Vacation carryover:

- Eligible to use or be paid for vacation after six months of employment.

### Retirement Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employer Match</th>
<th>Employee Contribution Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yale University Matching Retirement Plan</td>
<td>50% of first four percent of your salary</td>
<td>Pre-tax, Roth, or match up to five times your annual salary</td>
</tr>
</tbody>
</table>

### Life Insurance

Your university will match 100% of your employee contributions up to forty percent of your annual compensation. Yale University will match up to five times your annual salary.

### Dental Insurance

Delta Dental is the exclusive dental carrier for Yale University.

### Vision Insurance

EyeMed offers two options; the Basic plan which provides comprehensive coverage and the Comprehensive plan which offers enhanced vision services.

### Disability Coverage

You have the option of purchasing voluntary short-term disability coverage through your benefit program.

### Long-Term Disability Coverage

If you are approved for a disability, this benefit pays 60% of your annual salary up to five times your annual salary. You can choose coverage equivalent to a maximum of your annual salary.

### Term Life Insurance

You are provided with $50,000 of basic term life insurance coverage at no cost to you.

### 529 College Savings Plan

You can open a 529 college savings plan.

### Tax-Deferred Accounts

Delta Health offers a tax-deferred contribution account, a tax-deferred retirement account, and a tax-deferred investment account, which also covers eye exams and more frequent hardware replacement.

### 401(k) and 457(b) Plans

You can contribute to a 401(k) or 457(b) plan and match your employee contributions up to four percent of your annual compensation, which enables you to build additional tax-deferred retirement savings.

### Tobacco-Free Yale

Tobacco-Free Yale offers programs and resources geared toward helping you and your loved ones quit tobacco use. To learn more about the Tobacco-Free Yale program, please call 866-27-1198.

### Medical Insurance

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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Annual Deductible</th>
<th>Out-of-Pocket Coinsurance</th>
<th>Prescription Rx Plans</th>
<th>Out-of-Pocket Coinsurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yale Health</td>
<td>$500/$1,000</td>
<td>30%</td>
<td>Preferred</td>
<td>20%</td>
</tr>
<tr>
<td>University Lifetime</td>
<td>$2,000/$4,000</td>
<td>20%, not subject to</td>
<td>Specialty</td>
<td>20%, not subject to</td>
</tr>
<tr>
<td></td>
<td></td>
<td>annual deductible</td>
<td></td>
<td></td>
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</table>

### Preventive & Diagnostic Services

- Routine Eye Exams: 100%
- Preventive Care: 100%
- Routine Office Visits: 100%
- Routine lab work: 100%
- Preventive & Diagnostic (e.g., MRI, CT scan) Services: 100%

### In-Vitro Fertilization & Infertility Services

Four (4) cycles, University Lifetime maximum; Pre-authorization required.
Paid Time Off:
- Eligible to use sick time after 90 days of employment. Maximum sick time carryover is 3.
- Eligible to use personal time after 90 days of employment.
- Eligible to use or be paid for vacation after six months of employment.

Personal Time:
- 4 days per fiscal year

Sick:
- 1 day per month
- 1 to 4 years: 10 days
- Thanksgiving Day
- Friday after Thanksgiving Day

Your contributions can be made on a pre-tax basis, a Roth tax contribution option provides for tax-free withdrawal of employee contributions and university match are sheltered. You can save for the cost of a college education by opening a College Savings Plan (529). To learn more about the Tobacco-Free Yale plan, visit your.yale.edu.

Do you have other insurance?
For additional information (at no cost to your university plan), call your plan administrator or your employee's plan administrator. Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the amount of both plan. Yale Health will act as the UB coordinator when the member covered by more than one insurance plan will carry the benefit they are enrolled in prior to enrollment on a second plan.

If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about the plan to Yale Health in the Insurance Information Update (IIU) form, which can be found at your.yale.edu.

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


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. Participation in Aetna Choice POS II is limited to YPBA members hired on or before 9/1/2011, and YPBA members hired on or after 10/1/2011 with at least two years of service. 
3. The amount shown is a cap per calendar year and is subject to any applicable plan documents. 
4. Choices are based on 30% or non-preferred and 70% for preferred. 
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. 
6. Failure to disclose this information may affect the terms of your coverage or denial of benefits. Please see http://yalehealth.yale.edu for more information about your coordination of benefits.

Yale Health, Yale’s flagship plan, is a not-for-profit, physician-led health insurance option exclusively for members of the Yale community. It offers choices for individuals, families, and groups of any size. YH provides a wide range of medical, surgical, and dental benefits, as well as a variety of preferred provider networks. It is designed to meet the diverse health needs of Yale’s employees, faculty, and their families.

The following chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna plan documents located on the benefits website at http://yalehealth.yale.edu.

| Benefits & Services | YH Single | YH Single/Family | YH Single/Family | University Lifetime maximum; Pre-authorization required
|---|---|---|---|---|
| Inpatient Hospital | $20,000 | $3,000 | $3,000 | $2,000/$4,000
| Capital Health | $40 | $40 | $40 | $40
| Technology/In-Vitro Fertilization & Infertility Services | $150 | $100 | $100 | $20,000
| Preventive Care | None $1,000/$3,000 | None $250/$750 | None $250/$750 | None $250/$750
| Specialty | None $2,000/$4,000 | None $1,000/$3,000 | None $1,000/$3,000 | None $1,000/$3,000
| Hi-tech imaging | $5 Preferred | $5 Preferred | $5 Preferred | $5 Preferred
| Physical Therapy/Rehab | $40 Non-preferred & $40 | $40 Non-preferred & $40 | $40 Non-preferred & $40 | $40 Non-preferred & $40
| Pharmacy | $100, waived if admitted | $100, waived if admitted | $100, waived if admitted | $100, waived if admitted
| None 10% 30% None 30% | None 10% 30% None 30% | None 10% 30% None 30% | None 10% 30% None 30% | None 10% 30% None 30%

Note: The amount shown is a cap per calendar year and is subject to any applicable plan documents. For more information about coverage, please visit http://yalehealth.yale.edu.
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### Healthy Planet Green Benefits
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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.

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<table>
<thead>
<tr>
<th>Benefit</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Yale Health</td>
</tr>
<tr>
<td>Vision</td>
<td>EyeMed</td>
</tr>
<tr>
<td>Dental</td>
<td>Delta</td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA)</td>
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<td>Counseling and Support Services</td>
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<td>Employee Services</td>
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</table>

*Cover photo: Lisa Maloney

This communication is not intended as a substitute for the Plan documents. Benefits are set out in the documents. The Plan documents and this communication are 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/work-yale/hr-support/employee-services/your.yale.edu/portal.