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.

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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.

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2019
My Benefits at Yale

Yale Police Benevolent Association
Benefits at Yale — include impressive signature benefits

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Numerous fitness activities and weight loss and disease management programs provide benefits for employees and their families.

For Home & Family, Yale offers many valuable benefits and resources to help you achieve your goals.

For more information, visit your.yale.edu/enroll

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Paid Time Off

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

You may take off all accrue monthly based on the following schedule:

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<td>16</td>
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You are eligible to use sick time after 90 days of employment. Maximum sick time carryover is 240 hours.

Eligible to use personal time after 90 days of employment.

Holidays

- Thanksgiving Day
- Christmas Day
- New Year’s Day
- Martin Luther King Jr. Day
- Other paid holidays as determined by the University

Sick Time

- Year of hire: 1 day per month
- Less than 10 years of service: 44 days in total
- 10 to 19 years: 20 days per fiscal year
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Retirement

Yale University Retirement Plan for Employment

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<td>24</td>
</tr>
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<td>Oct-Dec</td>
<td>28</td>
</tr>
</tbody>
</table>

You are automatically enrolled in the University defined benefit plan on your first day of employment. After five years of service, you’ll receive a pension at age 65 or as early as age 50, when you’ve contributed 10 years of service and reached retirement age.

Tobacco-Free Yale

As a University, we’ve made a commitment to creating a healthy, smoke-free environment. This is more than just a policy; it’s part of a comprehensive wellness plan designed to support the health and well-being of all Yale community members.

Medical Insurance

Yale Health, Yale’s flagship plan, is a not-for-profit, physician-led health insurance option exclusively for members of the Yale community. With a network of over 550 facilities across the United States, we offer a wide range of comprehensive coverage options to meet your unique needs.

Vision Insurance

At Yale, we understand the importance of vision health and provide a variety of options for members to choose from. The Enhanced plan offers comprehensive vision coverage that includes allowances for frames and lenses, with additional options available for members wanting to maximize their vision benefits.

Disability Protection

At Yale, we understand the importance of maintaining a healthy work-life balance. That’s why we’ve implemented a comprehensive disability program designed to support you in case of illness or injury.

Insurance Information Update

To ensure we have the most up-to-date information, we’ve created a simple and straightforward process for updating your insurance information. This includes providing details about your coverage, including changes to your plan or carrier.

Comprehensive Benefits Information

At Yale, we provide comprehensive benefits information to ensure you have access to all the resources you need. From insurance plans to wellness programs, we’ve got you covered.

Medical Assistance

At Yale, we understand the importance of maintaining a healthy work-life balance. That’s why we’ve implemented a comprehensive disability program designed to support you in case of illness or injury.

Your plan may have a preferred cost-sharing requirement. This means that if you request an Alternative or Non-preferred drug or service, you’ll have to pay a higher copay or coinsurance. If you’re unsure about what your plan covers, we recommend checking your plan document or contacting our customer service team.
Vacation and bonus vacation accruals vary for those hired prior to October 1, 2011. Visit your.yale.edu for details.

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

<table>
<thead>
<tr>
<th>Program</th>
<th>Eligible</th>
<th>Less than 1 year</th>
<th>More than 1 year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holiday</td>
<td>Eligible to use sick time after 90 days of employment. Maximum sick time carryover is 1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vacation</td>
<td>Eligible to use or be paid for vacation after six months of employment.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Time</td>
<td>4 days per fiscal year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Holidays Immediate 8 days:
- Christmas Day
- Thanksgiving Day
- Memorial Day

Eligible to use or receive payments for any unused vacation time at the end of each fiscal year, subject to the following:
- Less than 1 year: Pro rata share of 10 days
- More than 1 year: 20 days

Yale University Matching Retirement Plan

Eligible to participate in the Yale University Matching Retirement Plan on your first day of employment. After just five years of service, you become fully vested. Vesting gives you the benefit plan on your first day of employment.

Employee Contributions and University Match

- Employee contributions and university match are sheltered up to the IRS annual maximum amount.

Disability Protection

Short-Term Disability

If you are employed on a full-time basis, you are eligible for short-term disability coverage as defined by the IRS. In the event of an approved illness or injury that results in a loss of earnings, benefits are payable at 60% of your base monthly earnings to a maximum of $5,000 per month.

Long-Term Disability

If you are not employed on a full-time basis, you are eligible for long-term disability coverage. In the event of an approved illness or injury, benefits are payable at 60% of your base monthly earnings to a maximum of $7,500 per month.

Disability Protection

Tobacco-Free Yale

Tobacco-Free Yale includes Tobacco-Free areas open to employees, faculty, and staff offering campus programs and resources for individuals who seek to quit or reduce their tobacco use. To learn more about the Tobacco-Free program, please visit: www.tiaa.org/yale.

Medical Insurance

Yale University offers two options for medical insurance: Yale Health and Aetna. Teladoc, a company that provides convenient, fast access to health care advice by phone, is included in both your options.

Disability Protection

- Short-Term Disability
- Long-Term Disability

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Medical Insurance

- Yale Health
- Aetna

Disability Protection

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- Long-Term Disability

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Medical Insurance

- Yale Health
- Aetna

Disability Protection

- Short-Term Disability
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Paid Time Off

Eligible to use sick time after 90 days of employment. Maximum sick time carryover is 10 or more years of service = additional 5 days per year, to an additional maximum of 20 days

Eligible to use personal time after 90 days of employment.

Maximum Vacation carryover:
- 1 year of hire: 1 day per month
- 5 to 9 years: 15 days
- 10 or more years: 1 day per month for each year of service plus an additional 5 days per year, to a maximum of 20 days

Additional paid time off:
- Thanksgiving Day
- Memorial Day
- Dr. Martin Luther King Jr. Day
- New Year’s Day
- Day before Christmas
- Friday after Thanksgiving Day

Insurance:

- Basic Life Insurance
- Yale Life Insurance
- Additional Life Insurance
- Savings Life Insurance
- Term Life Insurance
- Disability Insurance
- Dental Insurance
- Vision Insurance

Retirement:

- Yale University Retirement Plan for Employees
- Yale University Matching Retirement Plan
- 401(k) or 403(b)
- 457(b)

Wellness:

- The Health Expectations Program (HEP), is a healthcare management program designed to encourage you and your spouse to take action to improve your health goals.
- The program applies to all employees and spouses enrolled in Yale Health and Aetna healthcare plans.
- You and your spouse will be auto-enrolled in the program with the opportunity to opt out on a quarterly basis.
- HEP also offers a health coaching program to support you when serious or chronic health conditions arise.

Flexible Spending Accounts

- Flexible Spending Accounts provide tax-free dollars to pay for eligible and non-eligible expenses.
- You may contribute up to the IRS limit to a Flexible Spending Account for Medical or Dependent Care expenses.
- The amount you pay for services, after the deductible has been paid, until plan out of pocket maximum has been met.
- The amount of out-of-pocket expenses per calendar year you must pay for services, including deductible, before the plan pays any expenses.

Coordination of Benefits:

- Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the amount paid by each plan.
- For members covered by more than one insurance plan (such as your employer plan and your spouse’s employer plan), you must provide information about that plan to Yale Health on the COB form.
Eligible to use sick time after 90 days of employment. Maximum sick time carryover is 2.

Maximum Vacation carryover:

- Less than 1 year: Pro rata share of 10 days
- 5 to 9 years: 15 days
- 10+ years: 25 days

Holidays:

- Christmas Day
- Labor Day
- New Year's Day
- Four days between Christmas and Day before Christmas
- Friday after Thanksgiving Day

Vacation:

- Immediate: 8 days
- Personal Time: 4 days per fiscal year

Make your beneficiary designations.

Change your contribution rate, review or update investment options.

www.tiaa.org/yale, your.yale.edu

Employee contributions and university match are sheltered. You can elect to take a tax contribution option that enables you to build additional tax-deferred retirement savings. Once you complete five years of benefit service, the university will match 100% of your employee contributions to a maximum of $7,500 per month.

Yale University Matching Retirement Plan

Visit your.yale.edu

Tobacco-Free Yale

Tobacco-Free Yale takes a holistic approach to supporting individuals, families, and resources geared toward helping you and your loved ones prevent, treat, and stop smoking.

Employee Assistance Program (EAP)

If you are enrolled in an insurance plan, please review the plan documents located on the EAP website at http://www.yale.edu/employee/resources.

Flexible Spending Accounts

With a Flexible Spending Account, you can reduce your taxable income by setting aside pre-tax dollars in a plan to pay for eligible expenses. The amount of out-of-pocket expenses per calendar year you must pay for expenses including deductible before the plan pays any expenses is:

- $0
- $40
- 30%
- $25
- 30%

Routine Eye Exams

- $0
- $60
- 30%
- $25
- 30%

Chiropody

- $0
- $25
- Preferred
- None
- $1,000

Medical Insurance

- $0
- 10%
- 30%
- $0
- 30%

In-Network Only

Out-of-Network

In-Network Out-of-Network

Maximum

- $2,000
- $4,000

Single
- $6,350
- $12,700

Family
- $12,700
- $25,400

Office Visit: PCP/Preventive Care

- $70
- $75
- 30%
- $15

Out-patient Surgery

- $1,000
- $3,000

Infertility Services

- $40
- $50
- $100

In-vitro Fertilization and Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination. This is a 7.

4.

3.

2.

1.

http://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.

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http://yalehealth.yale.edu/

This is a University benefit that is contingent on enrollment in the Aetna Smart Care plan.

If a drug is the same chemical entity/active ingredient as a nonpreferred drug, the non-preferred drug may require pre-authorization or other limits.

Aetna DAW:

The prescription must state Dispense As Written (DAW) or Preferred substitution will apply. New prescriptions may require pre-authorization or other limits.

Aetna Choice POS II:

Participation in Aetna Choice POS II is limited to members hired on or before 9/30/2011, and members hired on or after 10/01/2011 who are participating in 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 cases. The amount of out-of-pocket expenses per calendar year you must pay for expenses at the time of the claim includes deductible or co-pays.

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 cases. The amount of out-of-pocket expenses per calendar year you must pay for expenses at the time of the claim includes deductible or co-pays.

Yale Health POS:

Your plan may have a preferred drug list or formulary. This means that if a drug is on the Preferred Drug List, your copayment may be lower.

Aetna Choice POS II:

The program covers your prescription up to a certain amount, after which you will pay the remainder. The exact dollar amount is subject to plan variation. See Yale Health website and plan documents for details. This chart is a summary of the benefits provided under each option. For complete details, refer to the Yale Health and Aetna plan documents.

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<td>Delta Dental</td>
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<tr>
<td>Aetna</td>
<td>CIGNA</td>
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403(b) Plans

Employee Service Center

Your Pension Resources

www.yalehealth.yale.edu 203-432-0246

www.aetna.com 66-253-6

eyemed.com 66-299-135

deltadentalnj.com 00-494-413

www.cigna.com 00-367-1037

www.myworkday.com/yale/d/home.htmld 77-352-5552; press 6

www.Magellanhealth.com 00-327-9240

www.TIAA.org/yale 55-250-5424

www.employee-services.yale.edu/portal 77-352-5552; press 5