About Annual Enrollment

**November 30–December 14** is the time to enroll in or update your medical, dental, and vision coverage, as well as HSA contributions and beneficiary information. You can enroll or make changes in Workday, located on [your.yale.edu](http://your.yale.edu). The Workday link is located at the top of the screen.

If you take no action, your current elections will remain in effect for 2019, with the exception of your Flexible Spending Account (Health Care and/or Dependent Care). If you wish to participate in Flexible Spending Accounts during 2019, you must re-enroll during annual enrollment. You can do so from November 30–December 14, 2018.

**Key Dates to Remember**

**November 30–December 14**
- Enroll in or change medical, dental, and vision coverage.
- Review your current Health Savings Account elections. Your elections will continue into 2019 unless you make a change.
- Enroll or re-enroll in a Health Care and/or Dependent Care Flexible Spending Account for 2019. Re-enrollment is required to participate. The 2019 Health Care FSA limit is $2,700. Requests to enroll after the December 14 deadline will not be accepted, so be sure to enroll within the specified time frame.

**Now through December 14**
- Submit staff tuition reimbursement claims (for your 2018 tax year benefit).

**Benefit Enhancements for 2019**

**New Eyemed Member Benefits**
- **Freedom Pass** any frame, any brand, any price for $0, at Target or Sears Optical
- **Amplifon Discount Program** 40% discount off hearing exams and set pricing on hearing aids

**Delta Dental**
- **Annual maximum** increased to $3,500
- **Preventive care** will no longer apply to the annual plan maximum.
- **Additional cleanings** now available to member with a history of periodontal disease.

**Updated Life coverage**
- **Yale paid Basic Life insurance** will increase to $50K
- **Improved Supplemental Life Options**:
  - **Spousal Life** NEW option of flat $50K in addition to the currently available option of flat $25K benefit
  - **Supplemental Life** Increase in coverage from 5 times to 6 times your annual salary to a new maximum of $2,000,000 (formerly $1,500,000)

**Note:** If you are currently enrolled in Supplemental Life coverage for you or your spouse, you will have the opportunity to increase your coverage to the next level with no evidence of insurability required.

**Introducing A New Weight Watchers Program**

A new subsidy reducing the cost by more than 50% for eligible employees through Being Well at Yale. Visit [https://beingwell.yale.edu/weight-watchers](https://beingwell.yale.edu/weight-watchers).

**Child Scholarship**

Effective July 1, 2019, the university will increase the Sons and Daughters Scholarship to a maximum of $16,500 per academic year ($8,250 per semester).

**Yale Health & Aetna Changes for 2019**

**Yale Health**
- **Office Visit** $20 co-pay (preventive care $0 co-pay)
- **Acute Care** $20 co-pay
- **Imaging** (x-ray/other) $20/$100 co-pay (outside Yale Health)

**Aetna Legacy**
- **Inpatient** $300 co-pay
- **Surgery** $200 co-pay
- **Imaging** (x-ray/other) $20/$100

**Aetna Choice**
- in-network deductible $800 for single and $1,600 for family.
Opportunity to try Yale Health, Aetna Smart Care, or Aetna Choice

If you currently participate in Aetna Choice POS II (Legacy) plan, which is closed to new enrollment, you may remain in the plan or you may enroll in Yale Health, Aetna Smart Care, or Aetna Choice for a trial period of one year (2019). If you are not satisfied, you will have a one-time opportunity to revert back to the Aetna Choice POS II (Legacy) plan during 2020 Annual Benefits Enrollment.

Do you have other insurance?

For members covered by more than one insurance plan (such as your employer plan and your spouse’s employer plan) 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. 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.

If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on the Insurance Information Update (COB) form, which can be found at http://yalehealth.yale.edu/resources/forms.

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

Let ALEX help you compare your benefit options

Use ALEX to learn about your benefits from someone who will talk to you in plain English instead of insurance jargon. Get recommendations for which benefits options you should consider based on your personal situation. Review your benefits options at home (or anywhere else there’s an internet connection) so you can include your spouse and family members. To access ALEX, visit your.yale.edu/enroll.

For more information

Visit your.yale.edu/enroll to access the resources available to help you make your annual enrollment elections. If you have additional questions, contact Employee Services at 203-432-5552 or via e-mail at employee.services@yale.edu.

Visit http://your.yale.edu/plan-documents-notices for important notices and plan documents.

Benefits Toolbox

Additional resources and details regarding your benefit options and plans are available in the Benefits Toolbox on the It’s Your Yale website.

2019 Annual Enrollment

The benefit description in this document are brief summaries of the benefits offered. More detailed information about your benefits can be found on your.yale.edu. If anything differs from what is stated in the legal plan documents and insurance contracts that govern the plans, the legal plan documents will prevail.

Although it is intended that the benefit plans will be continued, the university reserves the right to amend, modify, or terminate the plans at any time.

The 2019 Annual Enrollment document is a publication of Human Resources, Benefits Planning, Yale University. ©2018 Yale University.

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