About Annual Enrollment

November 30–December 14 is the time to make enrollment changes to your medical, dental, and vision benefit choices, and to update beneficiary information. You can enroll or make changes in Workday, located on 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.
• 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.
• Opportunity to enroll in the AFLAC voluntary short-term disability program for 2019

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

Benefit Enhancements for 2019

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).

Introducing the Health Expectations Program (HEP)
The Health Expectations Program (HEP) is a healthcare management program designed to encourage you and your spouse to take action in meeting your healthcare goals. This voluntary program for YPBA applies to employees and spouses enrolled in Yale Health and Aetna healthcare plans. HEP also offers a health coaching program to support you when serious or chronic health conditions arise. More information will be sent to you via US mail about the HEP program in the New Year.

Introducing A New Weight Watchers Program that 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://beingwell.yale.edu/weight-watchers.

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

New Voluntary AFLAC Short-Term Disability
You have the option of purchasing voluntary short-term disability coverage through AFLAC. In the event of an approved off-the-job disability, this benefit pays 60% of your base monthly earnings to a maximum of $5,000 per month.

Yale Health & Aetna Changes for 2019

An update about your Aetna pharmacy benefit
Any prescription medication that has a generic equivalent will automatically be substituted by a generic equivalent unless the prescribing clinician indicates Dispense as Written (DAW) or the member request the name brand. The member will pay the appropriate tier copay and the price difference between the name-brand and the generic versions of the medication. The price difference will be waived in cases where the clinician provides documentation that the name-brand medication is medically necessary in which case the member will pay only the appropriate tier co-pay. (A generic equivalent is a pharmaceutical with the same active ingredient(s) as the name-brand prescription medication).

Yale Health
Emergency Room $70
Pharmacy Copays
• Alternative $25
• Non Preferred & Specialty $40

Late Cancellation/No Show penalties
$25 charge applies to diagnostic imaging, endoscopy, and physical therapy. Fee waived in cases of legitimate emergencies or cancellation 24 or more hours in advance. Fee waived for first missed or late PT appointment.

Aetna Choice POS II
Closed to new enrollment
PCP & Mental health $15
Specialist $25

Pharmacy Copays
• $25 Alternative
• $40 Non-Preferred & Specialty

Dental Plan
$1,000 Lifetime Maximum
Dependent Child Orthodontia benefit
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.

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.

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.

Photo by Michael Marsland