Signature Benefits at Yale

Whether you are hoping to buy a new home, send your children to college, or save for a comfortable retirement, planning for the future should be a top priority. Yale provides many unique and valuable benefits and resources to help you live your best life.

Yale Homebuyer Program
You may be eligible for a reverse mortgage guarantee for purchasing an existing or new-built home. The program is ideal for older adults and is available to eligible household members.

Scholarship for Children of Employees
New college-bound students and their parents may receive a partial college scholarship provided that you work full-time for six consecutive years.

Private Client Services
Eligible members of the Yale community have access to one-on-one support to help you achieve financial wellness. This includes personalized financial planning and access to a full-service professional team.

Counseling and Support Services
This program, managed by Magellan Health Care, provides a wide range of resources and services, including telemedicine services, counseling, mental health care, and grief counseling services.

Cultural & Recreational Benefits
Through Yale Health and Trestle Tree for Aetna, plan members have access to over 300 programs to help manage stress, maintain a healthy lifestyle, and enjoy cultural events. These programs include art classes, music lessons, and fitness classes.

Homework Connections (SM)
Designed to support grades K-12, Homework Connections provides a wide range of educational services to help parents and children with homework and after-school activities.

Commuter Benefits
This plan provides the maximum benefit for a single adult or youth rider, including access to public transportation, parking passes, and off-campus parking lots.

Counseling and Support Services
A Magellan program provides 24/7 access to online support from professional counselors and therapists.

Employee Discounts
Yale Advantages, powered by YOUDECIDE, is a program that provides discounts on legal and tax services, identity theft protection, the Apple employee purchase program, mortgages, real estate services, and more.

Backup Care Advantage Program (BUCA)
This plan provides assistance at a subsidized rate for up to 10 uses per year.

Vision
EyeMed provides vision coverage at a discounted rate for eligible household members.

Medical
Aetna provides comprehensive medical coverage for eligible household members.

Employee Services
Employee Services provides a wide range of resources and assistance, including work-life planning, mental health, and emergency planning.

Employee Reimbursement Plan
This plan provides a maximum of $10,000 per degree programs and non-degree programs.

Cultural & Recreational Benefits
Yale Homebuyer Program
My Personal Assistant
Backup Care Advantage Program (BUCA)
Homework Connections (SM)
Commuter Benefits
Yale Advantages
Employee Discounts
Employee Services
Vision
Medical
Aetna
Telemedicine
Colonial Life
Employee Reimbursement Plan
Cultural & Recreational Benefits
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Cultural & Recreational Benefits

For more information, visit the It’s Your Yale website at your.yale.edu.

2017 My Benefits at Yale

Benefits at Yale — among the very best in the nation

As a member of the Yale community, you have access to benefits that are among the most comprehensive and affordable in the nation. The university’s unique signature benefits — like the Sons and Daughters Scholarship Program and the New Haven Homebuyer Assistance Program — are designed to help you plan for a bright financial future.

We encourage you to take charge of your health and financial well-being by learning more about your full benefits offering at Yale.

 Regards,
Mike Fish
Vice President, Human Resources and Administration

2017 My Benefits at Yale

Yale MANAGERIAL AND PROFESSIONAL STAFF

This comment section is committed to fostering an open and respectful conversation among the diverse community of Yale students, faculty, and staff. This communication is intended to be a forum for the exchange of ideas and opinions in the best spirit of the Yale community.
Signature Benefits at Yale

As a member of the Yale community, you have access to benefits that are among the very best in the nation. The university’s unique signature benefits—like the Sons and Daughters Scholarship Program and the New Haven Homebuyers Assistance Programs—are designed to help you plan for a strong financial future.

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Regards,
Mak Puck
Vice President, Human Resources and Administration

Employee Services www.your.yale.edu/work-yale/hr-support/

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Signature Benefits at Yale

Whether you are a staff member, a faculty worker, or a Yale student, you and your family have access to a wide range of resources and assistance, including work-life planning, counseling, elder care, personal planning, and much more.

For more information, visit the It’s Your Yale website at your.yale.edu.

Employee Benefits

Whether you are hoping to buy a new home, send your children to college, or save for a comfortable retirement, planning for your financial future is essential. Yale offers a variety of programs and services to help you achieve financial wellness.

Tuition Assistance

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Regards,
Mike Fish
Vice President, Human Resources and Administration

Yale University

170 Whitney Avenue
New Haven, CT 06511-4435

2017 My Benefits at Yale

Benefits at Yale—among the very best in the nation

This communication is intended as a substitute for the Plan Document that is available at your.yale.edu. 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.
Paid Time Off

Enjoy work/life balance with a generous paid time off program. Your time off will accrue monthly based on the following schedule:

<table>
<thead>
<tr>
<th>Time Off</th>
<th>Hours Per Year</th>
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<tbody>
<tr>
<td>New Hire</td>
<td>20</td>
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<tr>
<td>2 – 5 Years</td>
<td>33</td>
</tr>
<tr>
<td>6 – 10 Years</td>
<td>50</td>
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<tr>
<td>11 – 15 Years</td>
<td>70</td>
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<td>16 – 20 Years</td>
<td>90</td>
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<td>21 – 25 Years</td>
<td>110</td>
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<td>26 – 30 Years</td>
<td>130</td>
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<tr>
<td>31 – 35 Years</td>
<td>150</td>
</tr>
<tr>
<td>36 – 40 Years</td>
<td>170</td>
</tr>
<tr>
<td>41 + Years</td>
<td>200</td>
</tr>
</tbody>
</table>

Retirement

Yale University Retirement Account Plan (YURAP)

You are automatically enrolled in your 3% of salary direct deposit plan option at the Yale University Retirement Account Plan (YURAP) at the university contributions rate of 3% of pay. Your employer contributions will stop if you withdraw contributions and discontinue the retirement plan enrollment.

Medical Insurance

Yale Health is a highly respected, physician-led medical plan covering Yale Faculty and staff, and their covered dependents. The plan is administered by Aetna and is offered under a group insurance policy issued by Millenium Health Plan RBO. The plan offers three options:

- Legacy Aetna Choice
- Aetna Choice
- Aetna Smart Care

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

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Legacy Aetna Choice</th>
<th>Aetna Choice</th>
<th>Aetna Smart Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit PCP/Mental Health</td>
<td></td>
<td></td>
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<tr>
<td>Physical Health Care</td>
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<tr>
<td>Specialist Care</td>
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<tr>
<td>Hospital</td>
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<tr>
<td>Imaging</td>
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<tr>
<td>Orthodontia</td>
<td>50% coverage</td>
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<tr>
<td>Orthodontia</td>
<td>50% coverage</td>
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<td>50% coverage</td>
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<tr>
<td>Preventive &amp; Diagnostic Services</td>
<td>100% coverage</td>
<td></td>
<td>100% coverage</td>
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<tr>
<td><strong>Maximum Amount</strong></td>
<td></td>
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</tbody>
</table>

Disability Protection

Short-Term Disability

Your Short Term Disability (STD) plan is a companion to your YURAP plan. Your employer will provide a suspension of your coverage if you are out of work due to a non-job related illness or injury.

Long-Term Disability

You are automatically enrolled in long-term Disability Coverage. To learn more about disablement, visit the benefits website at http://www.yale.edu/benefits for more detailed information. This coverage is provided as an additional benefit and is not a supplement to or replacement of private or public disability insurance.

Life Insurance

You are provided with a fixed benefit amount based on your earnings or as a supplement to disability benefits. Your employer provides this life insurance benefit as a public service to its employees and is not deductible to you as an employee expense.

Tobacco-Free Yale

Yale University has a student and employee tobacco policy that prohibits tobacco usage on Yale University property. Tobacco usage is not permitted on hospital property or in any hospital building.

Vision Insurance

You are offered one of the following plans that will provide allowances for frames and lenses, the relevant plan, which also serves as vision insurance, in addition to your dental insurance.

Dental Insurance

Yale Faculty and staff enrolled in the Dental Plan receive free coverage for major orthodontic treatment.

Tobacco-Free Yale

Yale's tobacco-free student and employee policy prohibits tobacco use on Yale University property. This policy prohibits the use of all tobacco products, including electronic cigarettes.

Disability Protection

Short-Term Disability

The Short Term Disability (STD) plan is a companion to your YURAP plan. Your employer will provide a suspension of your coverage if you are out of work due to an illness or injury.

Long-Term Disability

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Ways to Save

Flexible Spending Accounts

Yale Flexible Spending Accounts allow you to set aside pretax dollars to pay for health and dependent care expenses not covered by your health insurance plan. If you participate in the Health Savings Account (HSA) plan under the Aetna Smart Care Plan, you will receive a tax-free contribution of $500 annually, which will grow in your HSA based on the current IRS limit.

$750, or $1000 depending on your coverage election, into a Health Savings Account or $5,000 to a Dependent Care account.

Colleague Savings Plan (JPS)

Yale University faculty and staff members can open a tax-free savings plan for your retirement that offers a maximum tax deduction.

To learn more about ways to save, visit the benefits website at http://www.yale.edu/benefits for more detailed information.
Paid Time Off

Yale University Retirement Account Plan (YURAP)

You are automatically enrolled in our 403(b) plan at the rate of 5% of eligible earnings. You may increase, decrease, or stop your contribution to the YURAP at any time, or when you reach 65 (or any other mutually agreed upon retirement age). Your participation is voluntary. To make changes to your contribution rate, review or update investment elections at www.tiaa.org/yale, or call 855-250-5424. This is where you can log in, or register for a user ID and password, by visiting www.tiaa.org/yale. You may increase, decrease, or stop your contribution at any time, or when you reach 65, and any contributions and earnings are fully protected.

TIAA-CREF 403(b) Plan

The TIAA-CREF 403(b) plan is a tax-deferred retirement savings plan available to eligible participants. Your contributions are not included in your taxable income, and your earnings grow on a tax deferred basis. To make contributions to your TIAA-CREF 403(b) plan, log in to Workday or enroll in the plan through the Benefits Toolbox for a complete list.

Yale Long-Term Disability

Yale Long-Term Disability is an insurance policy that provides coverage for extended absence due to a non-work related illness or injury. Coverage is provided for up to 26 weeks following a qualifying absence. Benefits are prorated for non-calendar year effective dates. Life Insurance

You are provided with $25,000 of basic term life insurance at no cost to you. Life insurance is also available at reduced rates to eligible partners, parents, and parents-in-law. Life insurance can be obtained through the Benefits Toolbox for a complete list.

Yale Short-Term Disability

Yale Short-Term Disability is an insurance policy designed to provide you with income in the event of a short-term work disability. Benefits are prorated for non-calendar year effective dates. You are automatically enrolled in Long-Term Disability and Short-Term Disability. To make changes to your contribution rate, review or update investment elections at www.tiaa.org/yale, or call 855-250-5424. This is where you can log in, or register for a user ID and password, by visiting www.tiaa.org/yale. You may increase, decrease, or stop your contribution at any time, or when you reach 65, and any contributions and earnings are fully protected.
2017 My Benefits at Yale

Medical Insurance

Yale Health is a high-option PPO plan. For detailed cost information, contact the Student Health Center or visit the Yale Health website. The student portion of your annual premium depends on the number of sites and the amount of covered care.

Disability Protection

Short-Term Disability

Long-Term Disability

Life Insurance

The Yale University Life Insurance Plan provides long-term disability coverage, subject to the essential terms and provisions of your policy. Coverage is provided on a nonforfeitable basis after 26 weeks.

Sick Pay

Vision Insurance

Dental Insurance

Tobacco-Free Yale

Retirement

University Retirement Account Plan (YURAP)

Delta Dental is the exclusive dental carrier for Yale University employees.

College Savings Plan (529)

Flexible Spending Accounts

In-Network Benefits

Out-of-Network Benefits

In-Vitro Fertilization & Advanced Reproductive Technology

University Infertility Benefits

Ways to Save

Health Savings Accounts

Flexible Spending Accounts

Tuition Reduction

After^{-}tax personal retirement plan./n

Flexible Savings Accounts

Tuition Waivers

Comprehensive Vision Insurance

Health Savings Accounts

Cost-sharing Assistance:

Cost-sharing Assistance:

Cost-sharing Assistance:

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## Retirement

**Yale University Retirement Account Plan (YURAP)**

You are automatically enrolled in one of 26 Yale’s 403(b) plans including YURAP at the contribution rate of 3% of your salary. In order to change your contribution rate, review or update investment elections in the Plan. Log in, or register for a user ID and password, by visiting www.tiaa.org/yale to enroll and make investment elections.

### Deferred Compensation Plan

Yale offers the following options to help you save:

- **Yale 401(k) Plan**
- **Yale 457(b) Plan**
- **Yale 403(b) Plan (YURAP)**

You can contribute pre-tax or Roth 403(b) contributions, allowing annual contributions up to $22,500. You may choose to make your after-tax contributions, of which 10% to 5%; and, if your contribution rate is above 5%, but less than 10%, it will increase by 1%.

The automatic-escalation feature will adjust your savings rate. If you change your contribution rate, review or update investment elections in the Plan.

**The Roth 403(b) after-tax contribution option provides for:

1. No current income tax implications on your contribution amounts.
2. All earnings, including investment income and appreciation, will grow tax-free.**

**Access to the Roth 403(b) plan includes:

- Access to a variety of investment options.
- Personalized retirement planning advice.
- Retirement savings for yourself and your dependent children.**

### Life Insurance

**Yale University Life Insurance**

Yale University Retirement Account Plan (YURAP) offers a group term life insurance policy issued by Aetna Life Insurance Company. You may purchase up to $150,000 of term life insurance at the following rates:

- $25,000 to $75,000: $2.15 per month
- $75,001 to $150,000: $3.40 per month

In the event of death, a death benefit will be paid to a designated beneficiary. The death benefit is paid regardless of the amount or type of plan participation you had with Yale University. The amount and type of plan participation you had with Yale University will not affect the amount of the death benefit paid to the beneficiary.

**Yale University Disability Insurance**

The Short-Term Disability (STD) plan, in conjunction with the Long-Term Disability (LTD) plan, is designed to provide enhanced coverage for accidental injuries and illnesses. In the event of a disability, the benefit in the Short-Term Disability plan is paid for the first 26 weeks of disability. After the 26-week benefit period, the benefit in the Long-Term Disability plan will continue until the disability ends.

**Yale University Dental Insurance**

This plan covers all basic care and preventive services. In addition, the plan offers coverage for orthodontia and a variety of specialty services.

**Yale University Vision Insurance**

Vision insurance offers two options: Basic plan and Vision Recovery plan. The Basic plan provides allowances as well as other valuable enhancements.

**Yale University Medical Insurance**

The Yale University Medical Plan provides comprehensive medical coverage to you and your eligible dependents. This plan includes the Yale Health Advantage Plan, which also covers eye exams and more frequent hardware replacements.

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Signature Benefits at Yale

Whether you are an employee at New Haven, work with a Yale family member or simply want to contribute to your financial future, Yale provides many unique and valuable benefits and resources to help you achieve your financial goals.

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Vice President, Human Resources and Administration

Contact Information

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<tbody>
<tr>
<td>Medical</td>
<td>MyHealth</td>
<td>939-3999</td>
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<td>Wage</td>
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<td>939-3686</td>
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<td>consultation.yale.edu</td>
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<td>939-3686</td>
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<td>mytuition.com</td>
<td>939-3686</td>
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<td>403(b) Plans</td>
<td><a href="http://www.tiaa.org/yale">www.tiaa.org/yale</a></td>
<td>855-250-5424</td>
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<td><a href="http://www.payflex.com">www.payflex.com</a></td>
<td>844-729-3539</td>
</tr>
<tr>
<td>Accident</td>
<td><a href="http://www.coloniallife.com">www.coloniallife.com</a></td>
<td>800-325-4368</td>
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</tr>
<tr>
<td>Long Term Care</td>
<td><a href="http://www.careadvantage.com">www.careadvantage.com</a></td>
<td>877-242-2737</td>
</tr>
<tr>
<td>Short Term Disability</td>
<td><a href="http://www.eyemed.com">www.eyemed.com</a></td>
<td>866-299-1358</td>
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<tr>
<td>Mental Health</td>
<td><a href="http://www.magellanassist.com">www.magellanassist.com</a></td>
<td>800-327-9240</td>
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<tr>
<td>Employee Assistance</td>
<td><a href="http://www.aonhewittadvocacy.com">www.aonhewittadvocacy.com</a></td>
<td>800-715-4015</td>
</tr>
<tr>
<td>Employee Benefits</td>
<td><a href="http://www.brighthorizons.com">www.brighthorizons.com</a></td>
<td>877-242-2737</td>
</tr>
<tr>
<td>Tuition Savings</td>
<td><a href="http://www.magellanhealth.com">www.magellanhealth.com</a></td>
<td>800-327-9240</td>
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</table>

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