Yale Homebuyer Program
You may be eligible to receive financial assistance for purchasing a home in selected areas of New Haven.

Scholarship for Children of Employees
Your child(ren) may be eligible for a partial college scholarship provided that you work full-time for six consecutive years.

Yale Homebuyer Program
You may be eligible to receive monetary assistance for purchasing a residence in designated areas of New Haven.

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

For more information, visit the 2017 Your Yale website at your.yale.edu.
Yale Health www.yalehealth.yale.edu 203-432-0246
Aetna www.aetna.com 866-253-8889
Colonial Life www.coloniallife.com 800-325-4368
EyeMed www.eyemed.com 866-299-1358
Dental Delta www.deltadentalnj.com 800-494-4138

Our Benefits at Yale
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Signature Benefits at Yale

Whether you are looking to start a new home, send your children to college, or save for a comfortable retirement, Yale provides many unique and valuable benefits and resources to help you prepare for your future.

Yale Homebuyer Program
You may be eligible for a reverse mortgage to purchase a home or for the cost of a home renovation. For more information, visit the It’s Your Yale website at your.yale.edu.

Scholarship for Children of Employees
You and your family member may be eligible for the Scholarship for Children of Employees. This plan provides a maximum benefit of $10,000 per eligible household member.

Homework Connections (SM)
Designed to support grades K–12, Homework Connections offers a wide variety of resources and assistance, including individualized one-on-one tutoring, group sessions, online learning modules, and classroom assistance.

On-site Health Coaching
You can save money by enrolling in a commuter benefit if you commute to work. You may be eligible for the Arts in the Workplace program, which includes a wide range of resources and assistance, stress management and elder care. Counseling and Support Services
This program, managed by Magellan Health Care, provides a wide range of resources and assistance, including worksite services, on-site counseling, and program consultation. Counseling and Support Services are available through Magellan Health Services at 1-800-327-9240.

Bright Horizons Backup Care Advantage Program (BUCA)
Offers in-home and center-based backup childcare and eldercare at a subsidized rate for up to 10 uses per year.

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

Cultural & Recreational Benefits
Through Yale Health and Social Tau, you may receive tuition assistance for courses taken toward a college degree and membership to Yale Center for British Art admission to the New Haven area ranging from Payne Whitney Gym membership to Yale football season tickets.

Telemedicine
A network of telemedicine providers, Teladoc, provides a range of services including virtual visits with a licensed medical provider.

Yale Homebuyer Program
You may be eligible for a reverse mortgage to purchase a home or for the cost of a home renovation. For more information, visit the It’s Your Yale website at your.yale.edu.

PayFlex
Health Savings Account (HSA)
For more information, visit the It’s Your Yale website at your.yale.edu.

Employee Retirement Plan
This plan offers a variety of retirement options, including defined benefit and defined contribution plans, and is designed to help you meet your retirement goals.

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

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

Contact Information

2017 My Benefits at Yale

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Regards,
Mike Pish
Vice President, Human Resources and Administration
Paid Time Off
Enjoy a work-life balance with a generous paid-time-off program. Your pay will not be reduced over the months that you are off.

Benefits
Your monthly pay will be the same even if you are on leave. This enables you to enjoy a fulfilling personal life, pursue your own interests, and support your family.

Paid Time Off All employees are entitled to the following:

- 20 days of paid vacation
- 10 days of paid sick time
- 12 paid days for personal reasons
- 10 paid days for holidays
- 5 personal days
- 12 paid holidays
- 10 paid holidays

PTO

Holidays Immediate 8 days:

- Good Friday
- New Year’s Day
- Memorial Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving Day

In addition to the above, all public holidays are observed.

PTO

Holidays Immediate 8 days:

- Good Friday
- New Year’s Day
- Memorial Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving Day

In addition to the above, all public holidays are observed.

Retirement
The university retirement plan for staff employees (Staff Pension Plan) is a defined contribution plan. You may choose to make an automatic contribution of 5% of eligible earnings below and 7.5% above the IRS annual dollar limit. You may also choose to make a contribution of 5% of eligible earnings below and 7.5% above the IRS annual dollar limit. You may also choose to make a contribution of 5% of eligible earnings below and 7.5% above the IRS annual dollar limit. You may also choose to make a contribution of 5% of eligible earnings below and 7.5% above the IRS annual dollar limit. You may also choose to make a contribution of 5% of eligible earnings below and 7.5% above the IRS annual dollar limit. You may also choose to make a contribution of 5% of eligible earnings below and 7.5% above

Colonial Life Accident Coverage will also be available to define contribution plan. Pre-tax employee contributions and earnings are not taxed until withdrawn.

Medical Insurance
The university offers a high-quality, comprehensive benefit package at an affordable cost.

Medical Insurance

- The university offers a high-quality, comprehensive benefit package at an affordable cost.

Life Insurance
- You are provided with one of three basic insurance amounts at no cost:
- $2,000 for dependents
- $4,000 for employees
- $8,000 for employees

Dental Insurance
- Dental benefits are provided by the university.
- You are entitled to 80% coverage for preventive care and 50% coverage for basic care.

Flexible Spending Accounts
- Flexible Spending Accounts will be limited to certain dental and

Vaccination Services
- Vaccination services for employees

Tobacco-Free Yale
- Tobacco is defined as cigarettes, smokeless tobacco, and e-cigarettes.
- Employees are required to abstain from using tobacco products on university property.

Flexible Spending Accounts
- Flexible Spending Accounts (FSA) provide a way to reduce your tax liability by paying for eligible expenses using pre-tax dollars.
- Contributions to an FSA are not subject to income tax, Social Security tax, or Medicare tax.

Ways to Save

Flexible Spending Accounts
- Flexible Spending Accounts (FSA) provide a way to reduce your tax liability by paying for eligible expenses using pre-tax dollars.
- Contributions to an FSA are not subject to income tax, Social Security tax, or Medicare tax.

529 College Savings Plan
- The College Savings Plan (529) offers a tax-advantaged way to save money for your child’s or grandchild’s higher education.
- Contributions made to a 529 plan are not subject to income tax in most cases.

950/2017 My Benefits at Yale POLICE SUPERVISORS AND COMMAND STAFF 2017 My Benefits at Yale
Your paid time off will accrue monthly based on the following paid time off program.

**Paid Time Off (PTO)**

- Employees hired prior to July 1, 2010:
  - Fewer than 5 years of service: 15 days
  - 5 years or more of service: 18 days
  - 10 or more years of service: 21 days

- New hires:
  - Flex Day eligibility: New hires can begin to use flex days 1st of the month the following calendar month of hire;
  - Immediate 6 days: 3
  - Recess Immediate 6 days: 2

**Recess Immediate 6 days:**

- Four days between Christmas and New Year’s Day
- Good Friday
- Memorial Day
- Labor Day
- Thanksgiving
- Christmas Day

**Long-Term Disability Protection**

- Disability is defined as the inability to perform your duties. Disability will end when:
  - Your capacity to perform your duties is restored
  - You become unable to perform your duties as a result of a new condition
  - Your condition is no longer disabling
  - You return to a job that you are qualified to perform

**Disability Protection**

- Short-Term Disability: Provides income replacement if you are unable to perform your duties for 12 weeks or less at 90% of your annual salary income up to $10,000 per year

**Medical Insurance**

- Employees are eligible for a health plan based on their level of service.
- Each July, if you are saving less than 10%, YURAP's annual tax-free withdrawal of earnings with a qualified withdrawal.
- The Roth 403(b) after-tax contribution option provides for a contribution of 5% of eligible earnings below and 7.5% above 5%
- You are automatically enrolled to save 5% of your eligible compensation.

**Deferred Compensation Plan**

- Yale University 457(b) Deferred Compensation Plan
- Yale University Retirement Plan

**Tobacco-Free Yale**

- Yale University takes a balanced approach to supporting those who wish to quit smoking for health and environmental reasons.
- Tobacco-Free Yale does not apply to tobacco products used for the purpose of medical necessity.

**Short-Term Disability**

- Disability is defined as the inability to perform your duties. Disability will end when:
  - Your capacity to perform your duties is restored
  - You become unable to perform your duties as a result of a new condition
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- You are automatically enrolled to save 5% of your eligible compensation.
Your paid time off will accrue monthly based on the following:

<table>
<thead>
<tr>
<th>Paid Time Off</th>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PTO</td>
<td>All employees hired prior to July 1, 2010.</td>
<td></td>
</tr>
</tbody>
</table>
|               | PTO  | New hire | 8 days:
|               |      | - 1 year: | 9 days:
|               |      | - 5 or more years of service: | 15 days |

The maximum PTO carryover is 15 days. There is no waiting period for using accrued PTO.

Holidays

Immediate:
- Christmas
- Thanksgiving Day
- New Year’s Day
- Fourth of July
- Labor Day
- Memorial Day
- Veterans Day

Four days between Christmas and Friday after Thanksgiving Day.

Each July, if you are saving less than 10%, YURAP’s annual university match are sheltered from federal and state taxes; university Core contribution whether or not you contribute to the Yale University Retirement Account Plan or the Yale University Retirement Plan.

As an alternative, you can make an irrevocable election to Yale University Retirement Account Plan or the Yale University Retirement Plan.

To learn more about the Tobacco-Free Yale program, please visit: http://www.tobaccofreeyale.gov or contact the University Health Services at 203-432-4555.

Retirement

The University Retirement Plan for Staff Employees (Staff Pension Plan) is a defined benefit plan in which your earnings are matched to your contributions up to 5% of your compensation. Your contributions to the plan are made through salary reduction contributions. You are automatically enrolled in the plan at the time of hire.

LEAF: The LEAF plan provides for a monthly payment of $1,500,000 to your beneficiary upon your death from any cause. You can reduce or increase the amount of your protection. Your contribution is based on your employer Contributions Plan (Legacy Aetna Choice). For more information on LEAF, see your employee handbook.

Delta Dental of New York is the exclusive dental carrier for Yale University faculty and staff.

ChiroCare（Aetna Choice）

ChiroCare（Legacy Aetna Choice）

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

<table>
<thead>
<tr>
<th>Service/Procedure</th>
<th>Out-of-Network</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive &amp; Diagnostic</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td>Physical therapy</td>
<td>$0</td>
<td>$40</td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td>Chiropractic: up to 12 visits per year,</td>
<td>$0</td>
<td>$40</td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td>Routine Eye Exams</td>
<td>$0</td>
<td>$40</td>
<td>$40</td>
<td>$25</td>
</tr>
<tr>
<td>Preventive Care: (MRIs, CTs, PETs)</td>
<td>$40</td>
<td>$30</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>In-Vitro Fertilization</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Out-of-Network Benefits</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10%</td>
<td>10%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Annual out-of-pocket limit (includes deductible)</td>
<td>$4,000</td>
<td>$4,000</td>
<td>$4,000</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

To learn more about ways to save, visit: your.yale.edu/WaysToSave.

Helping you make decisions: ALEX, your virtual benefits counselor

ALEX will help you understand and make decisions about your healthcare coverage. After asking a few basic questions, ALEX will walk you through your options. Visit It’s Your Yale — Enroll or Workday Access ALEX.

Ways to Save

Flexible Spending Accounts

With a Flexible Spending Account, you can order your medical and dependent care expenses before the start of the plan year. Your contributions are not subject to any Federal income tax and are made dollar-for-dollar.

Log in to www.tiaa.org/your.yale.edu to access ALEX.

2017 My Benefits at Yale

POLICE SUPERVISORS AND COMMAND STAFF

University Retirement Account Plan

The University Retirement Account Plan is a defined contribution plan where you contribute post-tax retirement savings up to the Social Security Wage Base. Log in to www.tiaa.org/your.yale.edu to access ALEX.

10 Things to Know About Legacy Aetna Choice

1. Coverage is based on your employee Contributions Plan (Legacy Aetna Choice). For more information on Legacy Aetna Choice, see your employee handbook.
2. Benefits are subject to change and not guaranteed. Log in to www.tiaa.org/your.yale.edu to access ALEX.
3. The Annual out-of-pocket limit (includes deductible) is $4,000. Log in to www.tiaa.org/your.yale.edu to access ALEX.
4. You can use the cost of a college education in opening a College Savings Plan (529) tax-advantaged savings plan for qualified family members. Log in to www.tiaa.org/your.yale.edu to access ALEX.
2017 My Benefits at Yale

**Paid Time Off**

Your annual work-life balance with a generous paid-time-off program. You will get up to all six weeks toward your desired availability.

- **Vacation**
  - 2 weeks
- **Sick Time**
  - 1 day per month
- **Personal Time**
  - 1 day per month

Yale University Retirement Plan—Staff Employees (Staff Pension Plan)

You are automatically enrolled to save 5% of your eligible salary as a pre-tax contribution to your YURAP 403(b) account. You can increase your contributions up to 100% of your eligible salary, or up to $25,500 a year (whichever is lower). You can make your beneficiary designations, elections, schedule a one-on-one advice session, and review or update investment elections, through www.tiaa.org/yale, or call 855-250-5424.

Yale University Retirement Account Plan (YURAP)

You pay as a pre-tax contribution to your YURAP 403(b) plan. Eligible participants include tenured professor, and the university will match 100% of your contributions, up to 5% of your eligible salary. Contributions and earnings are not taxed until withdrawn. You can change your contribution rate, review or update investment combinations, or stop contributing to the plan at any time.

- **Yale University Retirement Plan—Employees hired prior to July 1, 2010.**
  - **Paid time off allotments and carryover rules are posted to the benefits website for 4 The maximum sick time carryover is 50 days following date of hire.**
  - 2
  - The maximum PTO carryover is 15 days. There is no waiting period for using accrued and June 30 you will receive 1 flex day.
  - 1
  - The first year of employment.

Dental Insurance

Dental is a reduced dental coverage for the Full University, offering...

- **Life Insurance**
  - 4
  - \$500,000 for single
  - \$10,000 for dependent coverage.

Vision Insurance

Including no copay for the first two pairs of glasses and the annual vision exam.

- **Tobacco-Free Yale**
  - Tobacco Free Yale website

**Medical Insurance**

Different choices are available for different levels of coverage. You may choose to enroll in the Federal Employee Health Benefits or in a medical plan that is offered by your employer. You can change your coverage choice each year.

- **Medical**
  - **Disability Protection**
  - **Accident Coverage**
  - **Long-Term Disability**

**Tobacco-Free Yale**

Tobacco Free Yale website offers information for quitting tobacco, medical, fitness, and wellness by offering various programs and services provided through the facility and your health plan.

**Summary of Benefits and Plan documents located on the benefits website at http://your.yale.edu/plan-documents-notices.**

Helping you make decisions: ALEX, your virtual benefits counselor will help you understand and make decisions about your healthcare coverage. After asking a few basic questions, ALEX will walk you through your options. Visit It's Your Yale —scroll to Ways to Access.

Ways to Access

Flexible Spending Accounts

- **Flexible Spending Accounts**
- **HSA**
- **Coverages**

**College Savings Plan (529)**

You can use the year of a collegescholarship to open a 529 college savings plan for your family members.

**Other Benefits**

- **Tobacco-Free Yale**
- **Disability Protection**
- **Alex, your virtual benefits counselor**

**Summary of Benefits and Plan documents located on the benefits website at http://your.yale.edu/plan-documents-notices.**

**The applicable plan documents govern all questions of interpretation.**
For more information, visit the It's Your Yale website at your.yale.edu.

Signature Benefits at Yale
Whether you are newly moving to New Haven, work with children on or off campus, or just want to sustainable existence, planning for a strong financial future is more important than ever before. Yale provides many unique and valuable benefits to help you achieve financial wellness.

Medical
Through Yale Health and Trestle Tree for Aetna, plan members have access to more than 250,000 providers in more than 190 countries throughout the world. We provide high-quality, cost-effective care in a wide range of services.

Dental
For plan participants and eligible dependents, Delta Dental provides dental care services. Delta Dental offers a network of dental providers and offers a number of dental services, including exams, cleanings, fillings, and crowns.

Vision
EyeMed Vision Care offers discounts on eyeglasses and contact lenses. Plan members are eligible for additional vision discounts.

Employee Assistance
Designed to be easy to access, Employee Assistance offers confidential assistance through our 24/7 hotline so that you can maintain work-life balance and make the most of your benefits.

Health Savings Account (HSA)
For plan members with eligible household members, a Health Savings Account (HSA) is available. The HSA is a tax-exempt account that allows plan members to save for medical expenses, including prescription drugs, dental services, and other medical expenses.

Flexible Spending Accounts (FSA)
Flexible Spending Accounts (FSA) offer plan members the ability to set aside pretax dollars to pay for eligible expenses, such as dependent care, health care, and parking.

403 (b) Plans
Through the Yale University 403(b) Plan, plan members can invest in a retirement savings plan that allows for tax-deferred contributions. Additionally, plan members have access to a number of investment options to help meet their retirement goals.

Employee Services
Employee Services offers a wide range of resources and assistance, including work-life programs, job search training, and a variety of employee and family support programs.

Employee Benefits
Bright Horizons Care Advantage, Magellan Capital Health Care, provides a wide range of resources and assistance, including medical services, travel insurance, and life insurance. Plan members can receive a wide range of resources and assistance, including medical services, travel insurance, and life insurance.

In addition, plan members can choose to participate in other Employee Benefits programs, such as the Volunteer Employee Program, the Community Service Program, and the Volunteer Service Program.

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