This communication is not intended as a substitute for the Plan document. 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.

Contact Information

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 Yale and Daughter 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 Peel
Vice President, Human Resources and Administration

Signature Benefits at Yale

Benefits available to employees, their spouses, and their eligible children at Yale are among the very best in the nation, providing for a strong financial future. As an employer, Yale provides many unique and valuable benefits to employees. To fully understand these offerings:

Yale Employee Benefits

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

Scholarship for Children of Employees

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

Tuition Assistance

You may be entitled to receive monetary assistance towards several degree programs and loan deferment programs.

Adoption Reimbursement Plan

This plan provides a maximum benefit of $10,000 per finalized adoption.

On-site Health Coaching

Through Yale Health and Trestle Tree, plan members have access to one-on-one support to help manage chronic medical conditions, quitting tobacco, improving nutrition and exercise, manage weight, and cope with stress.

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of services and resources, including mental health care, grief counseling services, non-counseling related aid care. Counseling services are confidential and are not for use in court and your personal legal rights.

Employee Discounts

Yale Advantages, powered by YOUDECIDE, offers discounts on legal and non-curricular, student-led, and not-for-profit purchases, the light employee purchase program, mortgage, banking services.

Cultural & Recreational Benefits

As a Yale employee, you can take advantage of discounts in the New Haven area ranging from Payne Whitney Gym membership to Yale Center for British Art admission to borrowing privileges in one of Yale’s renowned libraries.

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

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Signature Benefits at Yale

Whether you are single, bringing your own family, or raising children or college-age children, you are a valuable component of planning for a strong financial future. Yale provides many unique and valued benefits and resources to help you plan for your future.

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

Scholarship for Children of Employees
You and/or your spouse are eligible to apply for a college scholarship provided that you work full-time for an unaffiliated employer.

Travel Assistance
You may also receive assistance for the cost of travel toward education or vacation.

Healthcare Plan
This plan provides a comprehensive range of medical services and resources.

Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement

Counseling and Support Services
You can receive help with managing a common benefit or service if you live, work, or have periods of travel outside of commuting patterns.

Employee Discounts
You may be eligible for discounts on legal and tax services, financial planning services, and employee purchase programs.

Cultural & Recreational Benefits
You may be eligible for discounts on cultural and recreational programs.

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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. Yale’s unique workplace benefits—like the Yale and Dougherty Scholarship Program and the New Haven Employee Assistance Program—are designed to help you plan for your financial future. We encourage you to take control of your financial health by learning more about your full benefits offering at Yale.

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Mike Peel
Vice President, Human Resources and Administration

This communication was created as a substitute for the plan document. For your specific and current benefits in your employee record, please view the Plan Document and Summary Plan Description for a complete description of all benefits covered by the plan. For more information, please visit the Benefits website.
Signature Benefits at Yale

Whether you are helping your own family, or your children in college, or as a breadwinner earning for a family, financial security is more important than ever before. Yale provides many unique and valuable benefits and resources to help you maintain your financial wellness.

Yale Health-Plan of New York

You may be eligible to receive monetary assistance for purchasing a policy in the designated area of New York.

Scholarship for Children of Employees

You may be eligible to apply for a college scholarship provided that you work full-time for at least one year.

Tuition Assistance

You may be eligible to apply for assistance with the cost of your tuition. Contact us for more information.

Adoption Reimbursement Plan

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On-site Health Coaching

Through Yale Health and Trestle Tree, plan members have access to one-on-one support to help manage chronic medical conditions, quit tobacco, improve nutrition and exercise, manage weight, and cope with stress.

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of services and resources, including mental health care, grief management and the like. Counseling sessions are confidential and available to you and your eligible household members.

Employee Discounts

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Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement

You can set aside pre-tax dollars for certain qualified expenses such as parking, commuting, and children’s education.

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Employee Service Center

Employee Services your.yale.edu/work-yale/hr-support/employee-services

203-432-5552

Staff Pension Plan

Your Pension Resources yale.edu/portal

877-352-5552; press 5

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**Retirement**

The Yale University Retirement Plan for Staff Employees (Staff Pension Plan) is a defined benefit plan where your current compensation is increased by an amount determined to be necessary to provide an income or annuity at age 65. This benefit is not dependent on contributions you make to the plan. You will receive a pension based on years of benefit service and attained age 45. The university will match 100% of your contributions up to 60% of base monthly earnings. Contributions and dismemberment coverage. In addition, there is "line of duty" accidental death and dismemberment insurance of up to five times your annual salary.

**Yale University MetLife Retirement Plan**

This is a tax-separate plan that provides additional defined contribution benefits.

**Paid Time Off**

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

- **Vacation**
  - Immediate 8 days: 10 or more years of service = additional 5 days per year, to an additional maximum of 10 days per fiscal year

- **Holidays**
  - Christmas Day
  - Good Friday
  - Dr. Martin Luther King Jr. Day
  - New Year's Day
  - Election Day: Schedule a one-on-one advice session, and review or change your contribution rate, review or update your investment allocation.

- **Paid Time Off**
  - Log in, or register for a user ID and password, by visiting your.yale.edu.

- **Life Insurance**
  - Yale provides you with basic coverage at no cost to you as an employee, in the accidental death and dismemberment coverage. In addition, this accidental death and dismemberment coverage includes family coverage. As an employee, you have the option to purchase life insurance in amounts up to five times your annual salary.

- **Smoking Cessation**
  - To learn more about the Tobacco-Free Yale policies, visit: Tobacco-Free.yale.edu.

**Vision Insurance**

Excluded from the insured staff plan, the plan does not provide coverage for lenses and frames, nor does the plan, which also covers accident costs such as hospitalization, vision insurance. Vision insurance.

**Medical Insurance**

Visa Health is a8+ health plan for full-time employees in the United States. All full-time employees who are United States citizens and who have worked for the university for at least 300 hours in a calendar year are covered. Visa Health provides the same core benefits for all employees, but there are different cost-sharing arrangements. Visa Health is a comprehensive health plan that provides coverage for medical services, renewable for one year, with the option to renew for an additional year before the renewal date.

**Disability Prevention**

Long-Term Disability

- Full-time employees who have been employed less than 30 months are subject to the following limits:
  - 10% of base monthly earnings for 12 months
  - 30% of base monthly earnings for 9 months
  - Full-time employees who have been employed for more than 30 months are subject to the following limits:
  - 10% of base monthly earnings for 12 months
  - 30% of base monthly earnings for 9 months

- You receive 60% of base monthly earnings for 24 months after the 30-day waiting period.

**Run-Off Period**

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

**Vision Plan**

- To learn more about your eligibility and coverage, visit www.visahealth.com.

**Medical Plan**

- The plan is designed to provide you with comprehensive coverage for medical services.

**Pharmacy**

- The plan is designed to provide you with comprehensive coverage for medical services.

**Medical Plan**

- The plan is designed to provide you with comprehensive coverage for medical services.

**Dental Insurance**

Paid Time Off* Enjoy work/life balance with a generous paid time off program. Your paid time off will accrue monthly based on the following schedule:
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<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sick Time</td>
<td>Eligible to use after 90 days of employment.</td>
<td>4</td>
</tr>
<tr>
<td>Personal Time</td>
<td>Eligible to use after 90 days of employment.</td>
<td>3</td>
</tr>
<tr>
<td>Vacation</td>
<td>Eligible to use after six months of employment.</td>
<td>1</td>
</tr>
<tr>
<td>Recess (Immediate)</td>
<td>6 days: Reassess after 12 days per fiscal year.</td>
<td></td>
</tr>
<tr>
<td>Recess (Years following)</td>
<td>10 or more years of service = additional 5 days per year, to an additional maximum of 25 days.</td>
<td></td>
</tr>
<tr>
<td>Recess (Years following)</td>
<td>20+ years = 25 days.</td>
<td></td>
</tr>
<tr>
<td>Recess (Years following)</td>
<td>1 to 4 years = 10 days.</td>
<td></td>
</tr>
<tr>
<td>Christmas Day</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Thanksgiving Day</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Labor Day</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Memorial Day</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>New Year’s Day</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Day before Christmas</td>
<td>10% deductible for employees who are tobacco-free.</td>
<td></td>
</tr>
</tbody>
</table>

You are automatically enrolled in this university-paid defined contribution Retirement program, please call 866-237-1198.

Vision Insurance

Rollover IRA is a personal plan that provides tax advantages for lump sum benefits or lump sum retirement. Individuals are eligible after 21 years of employment. You may contribute up to a maximum of 21% of your earnings, with a maximum annual contribution of $19,500.

Disability Protection

Long-Term Disability

You are eligible for long-term Disability coverage as an employee. To avail of an approved disability, this benefit is available through DIA, or a disability salary in a minimum amount of $1,000 per month.

Ways to Save

Flexible Spending Accounts

With Flexible Spending Accounts, you can reduce your taxable earnings and save reimbursement of eligible out-of-pocket expenses. You may consider using it in a ShareEd Health Care account or in a Flexible Benefit Account.

College Savings Plan (529)

You can use the tax advantages of a college education by opening a 529 College Savings Plan.

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

Medical Insurance

Yale Health is a highly respected, physician-led medical center located on the Yale campus and is affiliated with Yale Medicine and Yale New Haven Health. Yale Health offers a range of ways to save and protect your health.

Disability Protection

You are automatically enrolled in this university-paid defined contribution Retirement program, please call 866-237-1198.

2. Participation in Aetna Choice POS II is limited to YPBA members hired on or before 09/30/2011, and YPBA members hired on or after 10/01/2011 with at least 3 years of service. Aetna Choice POS II is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was in effect when that law was enacted. Being a grandfathered health plan means that your Aetna Choice POS II Plan is not a “grandfathered health plan” under the Patient Protection and Affordable Care Act. As permitted by the Affordable Care Act (the Affordable Care Act), a grandfathered health plan can preserve certain basic health coverage that was in effect when that law was enacted. Being a grandfathered health plan means that your Aetna Choice POS II Plan is not a “grandfathered health plan” under the Patient Protection and Affordable Care Act.
Vacation and bonus vacation accruals vary for those hired prior to their employment date.:

<table>
<thead>
<tr>
<th>Type</th>
<th>Eligibility</th>
<th>Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Time</td>
<td>Eligible to use personal time after 90 days of employment.</td>
<td>4 days per fiscal year</td>
</tr>
<tr>
<td>Sick</td>
<td>Eligible to use or be paid for vacation after six months of employment.</td>
<td>1 day per month</td>
</tr>
</tbody>
</table>

Maximum Vacation carryover:

- Less than 1 year: Pro rata share of 10 days
- 1 to 4 years: 10 days
- 5 to 9 years: 15 days
- 10 to 19 years: 20 days
- 20+ years: 25 days

1. Good Friday
2. New Year’s Day
3. Four days between Christmas and New Year’s Day before Christmas

After-tax contribution option provides for tax-free withdrawal of contributions and earnings. The Roth 403(b) is a tax-deferred retirement savings. Once you complete two (2) years of benefit service, the university will match 100% of employee contributions up to four percent (4%) of your salary. If you retire at age 55 or above with a minimum of 10 years of benefit service, the university will match 100% of your pre-tax employee contributions and university match. The chart represents a general overview of the Yale University Medical Plan options.

**Medical Insurance**

- Yale Health and Aetna Plan

**Disability Protection**

Long-Term Disability

- Up to 2 years
- Time loss
- 50% of total earnings
- Long Term Disability Protection

**Vision Insurance**

- Essential benefits and extras for seeing through a qualified vision provider
- Benefits include eyeglass frames, lenses, and contact lenses
- Vision Insurance from a qualified vision provider

**Yale Police Benevolent Association Benefits & Services**

- Family Medical
- Civil Service Retirement Plan

- Yale Health Aetna Choice POS

**Tobacco-Free Yale**

- Smoking cessation benefits to encourage quitting
- Tobacco assistance in the course of seeking medical care
- Tobacco-free plans

**Ways to Save**

- Flexible Spending Accounts
- Health Savings Accounts
- College Savings Plan (529)

**Discretionary Benefits**

- Tuition Remission
- Employee Assistance Program
- Short-Term & Long-Term Disability
- Life Insurance
- Dental Insurance
- Vision Insurance
- Fertilization & ART
- Prescription Drugs
- Out-of-Pocket Maximum
- Lab Supplies

**Low-Income Prescriptions**

- Reduced cost
- Assistance programs

**Out-of-Pocket Maximum**

- The amount you pay for services, after the deductible has been reached (out-of-pocket maximum)
- The amount that you must pay toward the cost of your medical care in the course of the calendar year including deductible or co-pays

- Aetna supplies copay documents for your copay details. Aetna does not have a copay for services including dental, eyewear, and vision care.

- Face-to-face visits
- In-office procedures
- Outpatient Surgical Services

- prescription drug plan differences to the brand name drug plan

- Personal health benefits
- 403(b) retirement plan

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

- The plan administrator provides the opportunity to choose different products and services
- The amount you pay for services before the plan pays any expenses (deductible)
- The amount you pay for services, after the deductible has been reached (out-of-pocket maximum)
- The amount of any cost-sharing that you have to pay for services in the course of the calendar year including deductible or co-pays

- The amount you pay for services, after the deductible has been reached (out-of-pocket maximum)
- The amount that you must pay toward the cost of your medical care in the course of the calendar year including deductible or co-pays

- Eligible
- Ineligible

- Aetna supplies copay documents for your copay details. Aetna does not have a copay for services including dental, eyewear, and vision care.
Paid Time Off

Vacation and bonus vacation accruals vary for those hired prior to October 1, 2011. Visit your.yale.edu for details.

*Paid Time Off*

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Paid Time Off</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>Pro rata share of 10 days</td>
</tr>
<tr>
<td>10 or more years</td>
<td>Additional 5 days per year, to a maximum of 20 days</td>
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</table>

**Holidays**

- Thanksgiving Day
- Labor Day
- Memorial Day
- Dr. Martin Luther King Jr. Day
- President's Day (four days between Christmas and New Year's Day)

Paid Time Off is paid for both standard and non-standard hours worked. The plan also provides time to work or not work before being eligible for paid time off.

Retirement

<table>
<thead>
<tr>
<th>Retirement Plan</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement Matching Retirement Plan</td>
<td>This is a 403(b) plan that enables you to build additional tax-deferred retirement savings. Once you complete two (2) years of benefit service and attain age 45, the university will match your eligible pay. Once you complete five (5) years of benefit service, you are automatically enrolled in this university-paid defined contribution plan. The university will match your employee contributions up to two percent (2%) of your eligible pay.</td>
</tr>
<tr>
<td>Yale University 457(b) Plan</td>
<td>This is a plan that enables you to set aside after-tax contributions for future retirement. The plan is similar to a Roth 403(b) plan in that it is funded with after-tax contributions, but the university does not provide any matching or other contributions. You are eligible to contribute up to the IRS annual maximum amount.</td>
</tr>
</tbody>
</table>

Disability Protection

**Long-Term Disability**

- Covered for non-standard hours worked at Yale.
- Coverage is provided by Aetna Disability Income Protection.
- Coverage pays 60% of your base monthly earnings to a maximum of $2,600 per month.

Ways to Save

**Flexible Spending Accounts**

- Allows for pre-tax contributions towards dependent care expenses, healthcare expenses, or the IRS annual maximum amount.
- You can save for the cost of a college education by opening a College Savings Plan (529) 529 Plan.
- You may contribute up to $2,600 to a Health Care Flexible Spending Account (HCFSA). You are provided with $25,000 of basic term life insurance.

Medical Insurance

- Yale Health is a highly respected, physician-led medical center located on the Yale campus and is affiliated with Yale Medicine and Yale New Haven Hospital. Over 75% of Yale faculty and staff elect to enroll in Yale Health.
- University employees are represented by the following benefit plans:
  - Yale Health Aetna Choice POS
  - Yale Health Aetna Choice POS II
  - Yale Health Aetna Value

Tobacco-Free Yale

- If you smoke tobacco products, the plan also provides allowances for frame and lens replacement, as well as vision impairment that may have occurred prior to being eligible for paid time off.

Vision Insurance

- Eyemart Express offers two options; the Basic plan which provides comprehensive vision insurance, and the Enhanced plan, which also provides comprehensive vision insurance as well as 10% of the cost of eyeglasses.

Dental Insurance

- EyeMed offers two options; the Basic plan which provides basic vision insurance, and the Enhanced plan, which provides additional vision insurance.

Life Insurance

- You are provided with $25,000 of basic term life insurance along with accidental death and dismemberment coverage. You can purchase additional life insurance through the University lifetime limit per contract regardless of carrier chosen.

Vision Correction

- Corrective lenses and frames are provided through EyeMed Vision Care. The plan provides a variety of lenses and frame options.

Vision & Dental Insurance

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

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Yale

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Contact Information

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Contact Name</th>
<th>Department</th>
<th>Website</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Yale Health</td>
<td>Insurance</td>
<td><a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a></td>
<td>203-432-0246</td>
</tr>
<tr>
<td>Vision</td>
<td>EyeMed</td>
<td>Vision</td>
<td>eyemed.com</td>
<td>866-299-1358</td>
</tr>
<tr>
<td>Dental</td>
<td>Delta Dental</td>
<td>Dental</td>
<td>deltadentalnj.com</td>
<td>800-494-4138</td>
</tr>
<tr>
<td>Counseling and Support Services</td>
<td>Magellan Health Services</td>
<td>Counseling</td>
<td><a href="http://www.Magellanhealth.com">www.Magellanhealth.com</a></td>
<td>800-327-9240</td>
</tr>
<tr>
<td>403 (b) Plans</td>
<td>TIAA</td>
<td>Retirement</td>
<td><a href="http://www.TIAA.org/yale">www.TIAA.org/yale</a></td>
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<td></td>
<td>your.yale.edu/work-yale/hr-support/employee-services</td>
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<td>Your Pension Resources</td>
<td></td>
<td>yale.edu/portal</td>
<td>877-352-5552; press 5</td>
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This communication is not intended as a substitute for the Plan document. 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.

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

Signature Benefits at Yale

Whether you are helping your own family, and your children or college, or for a sustainable future, planning for a strong financial future is more important than ever before. Yale provides many unique and valuable benefits and resources to help you plan for your future.

Yale Housekeeper Program

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

Scholarship for Children of Employees

Your college-bound child(ren) may be eligible for a partial college scholarship provided that you work full-time for the university.

Tuition Assistance

You may meet certain requirements to receive tuition assistance under various university programs.

Adoption Reimbursement Plan

This plan provides a maximum benefit of $10,000 per finalized adoption.

On-site Health Coaching

Through Yale Health and Trestle Tree, plan members have access to one-on-one support to help manage chronic medical conditions, quit tobacco, improve nutrition and exercise, manage weight, and cope with stress.

Counseling and Support Services

This program, managed by Magellan Health Care, provides a wide range of services and resources, including mental health services, substance management and aid, counseling services, and assistance to reduce stress and promote mental wellness.

Employee Discounts

Save hundreds on products and services, from groceries to health care, car repairs, entertainment, home furnishings, and more.

Cultural & Recreational Benefits

As a Yale employee, you can take advantage of discounts in the New Haven area ranging from Payne Whitney Gym membership to Yale Center for British Art admission to borrowing privileges at one of Yale’s renowned libraries.

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