

Your Benefits at a Glance

CEDARHURSTTEACHERS

MEDICAL INSURANCE

You have the option of several different insurance plans at Yale University:

- Yale Health Plan
- Aetna Smart Care Plan with HSA
- Aetna Choice POS II
- Legacy Aetna Choice POS II (closed to new enrollment)

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. Alternatively, you may elect to enroll in Aetna Smart Care (with Health Savings Account and personal accident) or Aetna Choice POS plan offered through our Aetna program. For contribution and benefit plan options, please visit It's Your Yale - Enroll (<http://enroll16.itsyouryale.yale.edu/>).

PLAN ADJUSTMENTS FOR 2017

Yale Health:

Inpatient Hospital co-pay \$300 from \$250

Outpatient Surgical co-pay \$200 from \$100

Prescription Drugs: Non-Preferred Brand 40% coinsurance (min \$50 co-pay; max \$100 co-pay).

Aetna Smart Care/Choice/Legacy:

Advocacy Services: provides highly qualified advocates who will address and resolve complicated health, benefits, and claim issues.

Teladoc: provides 24-hour telephonic clinicians who can diagnose and prescribe medication for a wide range of conditions.

Aetna Choice:

In-network deductible \$500 for single and \$1,000 for family.

In-network out-of-pocket maximum (including deductible) \$3,500 for single and \$7,000 for family.

Out-of-network deductible \$750 for single and \$1,500 for family.

Out-of-network out-of-pocket maximum (including deductible) \$4,000 for single and \$8,000 for family

Prescription Drugs: Non-Preferred Brand 40% coinsurance (min \$50 co-pay; max \$100 co-pay).

Aetna Legacy:

Out-of-network deductible \$750 for single and \$1,500 for family.

Out-of-network out-of-pocket limit (including deductible) \$4,000 for single and \$8,000 for family.

Prescription Drugs: Non-Preferred Brand 40% coinsurance (min \$50 co-pay; max \$100 co-pay).

If you are currently enrolled in Aetna Legacy, give Yale Health or the Aetna Smart Care Plan a try. If after a one-year trial (2017), you are not satisfied, you can switch back to Aetna Choice POS II (Legacy) during next Year's Annual Benefits Enrollment period.

AETNA SMART CARE W/HEALTH SAVINGS ACCOUNT

If you participate in the Aetna Smart Care Plan and elect to participate in an HSA, the university will provide a one-time deposit of \$500, \$750, or \$1000—depending on your coverage election—into your account in January. In addition, monthly contributions of \$50, \$75, or \$100, based on your coverage election, will be deposited into your account to help you pay for future medical costs. If you are currently enrolled in an HSA, your elections will roll over to 2017. To change your elections, please visit workday at <http://portal.yale.edu/staf>

Note: In order to receive the Yale Employer Contribution, you must be enrolled in the Aetna Smart Care Plan and be eligible to enroll in an HSA account.

COLONIAL LIFE ACCIDENT COVERAGE

If you participate in the Aetna Smart Care Plan, you will receive Accident Insurance, free of charge for you and your covered dependents. Accident Coverage provides lump sum benefits for covered accidents and some hospital confinements.

TOBACCO-FREE YALE

Takes a holistic approach to supporting Yale students, faculty, and staff by offering various programs and resources geared toward helping you and your loved ones quit tobacco use and qualify for lower contributions on healthcare. To learn more about the Tobacco-Free Yale program, please call 866-237-1198.

DENTAL

Delta Dental is the exclusive dental carrier for Yale University. With the Delta Dental Assistance Plan, there is no annual deductible and no out-of-pocket maximum for covered services. "Employee only" coverage under this program is free for the employee.

VISION

EyeMed offers two options; the Basic plan which provides allowances for frames and lenses, and the Enhanced plan, which also covers eye exams and more frequent hardware allowances as well as other valuable enhancements.

FLEXIBLE SPENDING ACCOUNTS

You have the opportunity to reduce your taxable earnings by enrolling in a flexible spending account for your health care and/or dependent care expenses. You must re-enroll each year if you wish to participate.

LIFE INSURANCE

Eligible employees are provided with \$25,000 of basic term life insurance at no cost, as well as accidental death and dismemberment coverage. You also have the option of purchasing Supplemental Life Insurance up to five times your annual salary to a maximum of \$1,500,000.

DEPENDENT SUPPLEMENTAL LIFE

You also have the option of purchasing an additional \$25,000 spousal coverage and \$5,000 or \$10,000 for dependent coverage (EOI may apply).

SHORT TERM DISABILITY (STD)

The Short-Term Disability (STD) plan, in conjunction with Sick Pay, will provide salary protection for up to 26 weeks for extended absence due to a non-work related illness or disability

LONG TERM DISABILITY (LTD)

As an employee, you are automatically enrolled in Long-Term Disability coverage. In the event of an approved disability, the benefit pays 60% of your base monthly earnings. Coverage is provided at no cost on salaries up to \$150,000. Supplemental coverage, for those earning over \$150,000 is contributory.

SCHOLARSHIP PROGRAM FOR SONS AND DAUGHTERS

Your college bound child(ren) may be eligible for a partial college scholarship, provided both you and your child(ren) meet the plan's eligibility requirements.

TUITION ASSISTANCE

Employees who work full-time (or part-time employees after six months of employment) may be reimbursed for certain courses taken at an accredited degree-granting college or university.

COMMUTER BENEFITS

You can save money by enrolling in a commuter benefit if you take the bus, train or vanpool to work or if you park in an off-campus parking lot.

MORTGAGE LOAN PROGRAM

You may be eligible to receive special rates through the Mortgage Loan Program from several participating area banks.

NEW HAVEN HOMEBUYER PROGRAM

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

YALE UNIVERSITY RETIREMENT PLAN (YURAP)

You are automatically enrolled to save 5% of your eligible pay as a pre-tax contribution to your YURAP 403(b) account and the university will match 100% of your contributions, up to 5%. The university automatically contributes a Core contribution of 5% of eligible earnings below and 7.5% above the Social Security Wage Base (SSWB). You will receive the university Core contribution whether or not you contribute to the Plan.

You may increase, decrease, or stop your contribution to YURAP at any time, and can elect to contribute a flat dollar amount, a percentage of your salary, or the IRS annual maximum amount of \$18,000 (\$24,000 if age 50 or older) in 2017. You may choose to make all pre-tax contributions, all Roth 403(b) after-tax contributions, or a combination of both. Each July, if you are saving less than 10%, YURAP's annual automatic-escalation feature will adjust your savings rate. If your employee contribution rate is below 5%, it will increase to 5%; and, if your contribution rate is above 5%, but less than 10%, it will increase by 1%.

Log in, or register for a user i.d. and password, by visiting www.tiaa.org/yale, or call 855-250-5424. This is where you can change your contribution rate, review or update investment elections, schedule a one-on-one advice session, and review or make your beneficiary designations.

Note: Some employees hired before 07/01/2015 may have an accrued Staff Pension Plan benefit based on past years of service during which they were participants of the Yale University Staff Pension Plan (YRPSE). Any accrued benefit in the Staff Pension Plan will become available at full retirement.

Contact Information

Medical	Yale Health	yalehealth.yale.edu	1-203-432-0246
	Aetna	aetna.com	1-866-253-8889
Vision	EyeMed	eyemed.com	1-866-299-1358
Dental	Delta	deltadentalnj.com	1-800-494-4138
Flexible Spending Accounts (FSA), Commuter, and Tuition Reimbursement	YSA	myworkday.com/yale/d/home.html	1-877-352-5552; press 6
Counseling and Support Services	Magellan Health Services	Magellanhealth.com	1-800-327-9240
Advocacy Services	Advocacy	aonhewittadvocacy.com	1-800-715-4015
403 (b) Plans	TIAA	TIAA.org/yale	1-855-250-5424
Employee Service Center	Employee Services	your.yale.edu/work-yale/hr-support/employee-services	1-203-432-5552
Staff Pension Plan	Your Pension Resources	www.yale.edu/portal	1-877-352-5552; press 5
Pay Flex	Health Savings Account (HSA)	payflex.com	1-844-729-3539
Colonial Life	Accident	coloniallife.com	1-800-325-4368
Teladoc	Telemedicine	teladoc.com/aetna	1-855-835-2362
Bright Horizons Care Advantage	Bright Horizons	careadvantage.com/yale	1-877242-2737
Homework Connections	Magellan	magellanassist.com	1-800-327-9240
My Personal Assistant	Magellan	magellanassist.com	1-800-327-9240

For information about employee benefits, call or visit:

Employee Service Center
221 Whitney Avenue New
Haven, CT 06511

Telephone: (203) 432-5552, Email: employee.services@yale.edu

Or you can visit our Benefits web site at www.your.yale.edu/work-yale/benefits

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