

# Your Benefits at a Glance

## CLERICAL & TECHNICAL (POST-JULY 1, 2009 HIRE)

### HEALTH & WELLNESS

*Maximum benefits, minimum cost*

#### Medical Insurance

Yale's most popular health plan,\* Yale Health Plan, is available during your first three years of employment to you or your eligible family members. Yale Health Plan is a highly respected, physician-led medical center located on the Yale campus and is affiliated with the Yale Medical Group and Yale-New Haven Hospital. After the completion of three years of service, you will have the option of electing the Aetna POS II plan.

Service	Employee Cost
Office Visit	\$0
Emergency Room	\$0
Inpatient Hospital	\$0
Prescription Coverage	Copay
• Generic	\$5
• Preferred Brand	\$20
• Non-preferred Brand	\$30
Vision – Eye Exam	\$0

\*Over 70% of Yale employees elect to enroll in Yale Health Plan.

#### Dental Insurance

Delta Dental is the exclusive dental carrier for Yale University. There is no annual deductible and no out-of-pocket maximum.

Service Category	Reimbursement (up to a maximum allowable amount)
Preventive & Diagnostic	100%
Basic Restorative	80%
Major Restorative	50%

#### Vision Insurance

You have the choice of the EyeMed Basic option which offers discounts on hardware and contact lenses, or the EyeMed Enhanced option which also offers yearly eye exams, frames every 12 months and more.

### RETIREMENT PLANS

*Can you afford not to start saving for retirement?*

#### The Yale University Retirement Plan for Staff Employees (YRPSE)

You are automatically enrolled in this University paid defined benefit plan on your first day of employment. You are fully vested after just five years of service. Vesting gives you the right to a pension at age 65 (or as early as age 55, when your age plus your years of service equal 75), even if you leave Yale employment prior to being eligible to collect a pension.

#### Yale University Matching Retirement Plan

This is a 403(b) plan that enables you to build additional tax-deferred retirement savings. Contributions are sheltered from federal and state taxes; earnings are not taxed until withdrawn. There is also a University match after two years of service.

#### Life Insurance

You are provided with \$5,000 of basic term life insurance at no cost, as well as accidental death and dismemberment coverage. As an employee, you have the option of purchasing Supplemental Life Insurance of up to five times your annual salary to a maximum of \$1,500,000.

#### Long-Term Disability

You are automatically enrolled for Long-Term Disability coverage at no cost. Upon approval, this benefit pays 60% of your base monthly earnings to a maximum of \$7,500 per month.

#### 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.

#### College Savings Plan (529)

You can save for the cost of a college education by opening a 529 college savings plan.

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### EXTRAORDINARY BENEFITS

*Generous, one-of-a-kind benefits*

#### Scholarship for Children of Employees

Your college-bound child(ren) may be eligible for a partial college scholarship once you've worked full-time for six consecutive years.

#### Tuition Assistance

You may receive tuition assistance for courses taken toward degree programs and non-degree programs, if they are job-related and of direct benefit to both you and Yale 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.

#### Employee Discounts

Yale Advantages is a website that provides easy access to the Yale-affiliated discounts such as cell phones, computers and travel.

#### Yale Homebuyer Program

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

#### Yale Mortgage Loan Program

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

#### Cultural & Recreational Benefits

As a Yale employee, you can take advantage of discount opportunities 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.

### PAID TIME OFF

*Enjoy work/life balance with a generous paid time off program.*

You will receive paid time off based on the following schedule:

Type	Eligibility	Allotment
<b>Holidays</b>	Immediate	Eight days: <ul style="list-style-type: none"> <li>• New Year's Day</li> <li>• Dr. Martin Luther King Jr. Day</li> <li>• Good Friday</li> <li>• Memorial Day</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Thanksgiving Day</li> <li>• Christmas Day</li> </ul>
<b>Recess</b>	Immediate	Six days: <ul style="list-style-type: none"> <li>• Friday after Thanksgiving Day</li> <li>• Day before Christmas</li> <li>• Four workdays between Christmas and New Year's Day</li> </ul>
<b>Sick</b>	Year of hire	1 day per month
	Years following	12 days per fiscal year
	Eligible to use sick days after three months of employment. Maximum Sick pay carryover is 2752 hours.	
<b>Vacation</b>	Less than 1 year	Pro rata share of 2 weeks
	1 to 4 years	2 weeks
	5 to 9 years	3 weeks
	10 to 19 years	4 weeks
	20+ years	5 weeks
	Eligible to use or be paid for vacation after six months of employment. Maximum Vacation carryover is equivalent to 2 years worth of accruals.	
<b>Part-time</b>	Employees regularly scheduled to work 20 hours or more per week are entitled to vacation and sick time on a prorated basis.	



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