

**Yale Police Benevolent Association (YPBA)
2012 Weekly Medical, Dental & Vision Contributions**

MEDICAL

Medical Plan	Weekly Employee Cost
Yale Health Plan	
Single	\$0.00
2-Person (Employee + spouse or child)	\$0.00
Family	\$0.00
Same-Sex Spouse or Partner*	\$0.00
Aetna Choice POS II (YPBA hired before 9/30/2011)	
Single	\$26.77
2-Person (Employee + spouse or child)	\$39.23
Family	\$47.54
Same-Sex Spouse or Partner*	\$12.46

DENTAL

Delta Dental	Weekly Employee Cost (18+ months of service)	Weekly Employee Cost (less than 18 months of service)
Single	\$0.00	\$0.00
2-Person (Employee + spouse or child)	\$4.41	\$8.82
Family	\$8.82	\$17.64
Same-Sex Spouse or Partner*	\$4.41	\$8.82
CIGNA DMO** (closed to new members)	Weekly Employee Cost (18+ months of service)	Weekly Employee Cost (less than 18 months of service)
Single	\$0.00	N/A
2-Person (Employee + spouse or child)	\$2.93	N/A
Family	\$5.93	N/A
Same-Sex Spouse or Partner*	\$2.93	N/A

VISION

EyeMed Vision Plan	Weekly Employee Cost
EyeMed Basic	
Single	\$0.93
2-Person (Employee + spouse or child)	\$1.77
Family	\$2.59
Same-Sex Spouse or Partner*	\$0.84
EyeMed Enhanced	
Single	\$1.56
2-Person (Employee + spouse or child)	\$2.98
Family	\$4.38
Same-Sex Spouse or Partner*	\$1.41

* The University only recognizes same-sex spouses, civil union partners and domestic partnerships (on file with Yale prior to 2006). Contributions for medical and dental are deducted on a post-tax basis in accordance with IRC Section 152.

** CIGNA DMO will continue to be available only to employees currently enrolled (2011). Enrollment for 2012 is closed to new participants; however, Delta Dental will be available as an option for those in the CIGNA DMO plan.

YALE UNIVERSITY GROUP TERM LIFE INSURANCE PROGRAM

Yale University offers all benefit eligible employees the opportunity to purchase Group Term Life Insurance through THE STANDARD INSURANCE COMPANY. The policy amount can be in multiples of 1, 2, 3, 4 or 5 times their annual base salary, or a flat amount of \$50,000. The maximum amount of covered insurance is \$1,500,000.

New employees who enroll in the Group Term Life Insurance Program within the first 60 days of employment are eligible to purchase up to 2 times their annual base salary without “proof of insurability”. An employee wishing to purchase Group Term Life Insurance after the initial 60 days of employment, and new employees electing coverage above 2 times their annual base salary, must complete a MEDICAL HISTORY STATEMENT to be approved by THE STANDARD INSURANCE COMPANY.

The monthly cost of insurance is based on the age of the employee and the amount of term life insurance elected. *The monthly costs will also be adjusted as salary increases and as your age reaches one of the age brackets shown below.*

Monthly costs beginning January 1, 2012:

Age bracket	Monthly costs per thousand dollars of coverage
Less than 30	.046
30 – 34	.050
35 – 39	.059
40 – 44	.085
45 – 49	.133
50 – 54	.200
55 – 59	.329
60 – 64	.509
65 – 69	.799
70 – 74	1.200
75 and up	1.698

Premiums will be taken from your paycheck as a salary *reduction* on the first \$50,000 of coverage and as a *deduction* for the cost of coverage in excess of \$50,000.

Note: The above rates and group policy include an Accidental Death and Dismemberment (AD&D) benefit. Additionally, there is a conversion or portability option for terminating or retiring employees. This allows a former employee to keep his/her coverage by purchasing a term policy directly from STANDARD. (Rates will be slightly higher than those charged through Yale’s active employee program.)