

# Your Benefits at a Glance

## CLERICAL & TECHNICAL

### HEALTH & WELLNESS

*Maximum benefits, minimum cost*

#### Medical Insurance

Yale's most popular health plan,\* Yale Health Plan (YHP), is available during your first three years of employment at no cost to you or your eligible family members. YHP 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.

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 the 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%

### 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 effective with 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 Contributions are sheltered from federal and state taxes; earnings are not taxed until withdrawn.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 an employee, you have the option of purchasing Supplemental Life Insurance up to five times your annual salary to a maximum of \$1,500,000.

### LONG-TERM DISABILITY INSURANCE

As an employee, 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 ACCOUNT

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.

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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 provided that you work full-time for six consecutive years.

#### Tuition Assistance

You may receive tuition assistance for courses taken toward degree 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.

#### 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 several participating area banks.

#### College Savings Plan (529)

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

#### 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 22 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>• Martin Luther King 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>
		<p><b>Recess</b></p> <p>Immediate</p> <p>Six days:  <ul style="list-style-type: none"> <li>• Friday after Thanksgiving Day</li> <li>• Day before Christmas</li> <li>• Four days between Christmas and New Year's Day</li> </ul> </p> <p>Departments may designate any recess day as a normal work day and substitute a floating holiday.</p>
<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.	
<b>Vacation</b>	Less than 1 year	Pro rata share of 2 weeks
	1 to 4	2 weeks
	5 to 9	3 weeks
	10 to 19	4 weeks
	20+	5 weeks
Eligible to use or be paid for vacation after six months of employment.		
<b>Part-time</b>	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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