

2009

SUMMARY OF MEDICAL BENEFITS

Clerical & Technical and Service & Maintenance Staff

The chart below represents a general overview of the Yale Health Plan option.

Benefits & Services	Yale Health Plan
	In-Network ¹
Doctor's Office Visits	Plan pays 100%
Routine Eye Exams	Plan pays 100%
Emergency Services	Plan pays 100%
Diagnostic X-ray, Laboratory	Plan pays 100%
Prescription Drugs	Copay: \$5 Generic \$20 Preferred Brand \$30 Non-preferred Brand Non YUHS Pharmacies : 20% or Copay, whichever is greater
Inpatient Hospital Services	Plan pays 100%
Outpatient Surgical Services	Plan pays 100%
Physical Therapy/Chiropractic	Physical Therapy: Plan pays 100% Chiropractic: Up to 12 visits per year, \$50 maximum reimbursement per visit
Infertility Services	Plan pays 100% up to a \$20,000 University lifetime maximum
In-Vitro Fertilization & ART ²	Four (4) cycles; University lifetime maximum.
Mental Health and Substance Abuse —Outpatient	After \$100 deductible, YHP reimburses \$60/visit—maximum of 30 visits per plan year/150 visits lifetime
Mental Health and Substance Abuse —Inpatient	60 days per plan year (see plan document for restrictions)
Dependent Coverage	Dependents covered up to age 25. Proof of student status or financial dependency required.

For complete details, refer to the Yale Health Plan documents located online at www.yale.edu/benefits.

¹ Yale Health Plan only provides out-of-area coverage for emergency and urgent care.

² In-vitro Fertilization & Advanced Reproductive Technology (ART) covers four (4) cycles of ovulation induction and artificial insemination. This is a University lifetime limit per family unit regardless of carrier chosen.

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 www.yale.edu/benefits.