

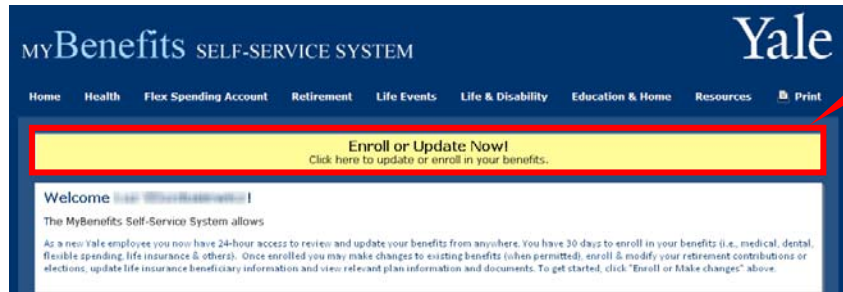
C&T/S&M: Enroll or Update Enrollment in a 403(b) Matching Retirement Plan

1. Open an internet browser and type in the following address to access the portal: www.yale.edu/portal.
2. Click **Login to the portal**, and log in with your NetID and password.
3. Click **My Benefits** on the upper right side of the screen.
4. If enrolling for the first time, click **Access** in the **My Health & Insurance** box.
If already enrolled, click **Access** in the **My Retirement Savings** box.
5. Click **Enroll or Update Now!** on the upper middle part of the screen.
6. Verify your personal information and then click **Continue**.
7. Click **Step 1: My 403B Yale Employee Vendor Election** in the left navigation bar.
8. After reviewing the information on the page, select either **I do not want to enroll in Step 1** or **My 403B Employee Vendor Election**, then click **Continue**.
9. Enter the percentage of your salary to contribute each pay period, then click **Continue**. (Fractional percentages of up to 2 decimal places can be used, i.e. 2.50%.)
 - Enter "76" to elect the IRS Maximum contribution.
 - Enter "77" to elect the Age 50 CatchUp Contribution.
10. Read the important message, then click **Continue**.
11. Click **Return to Benefits Summary**.
12. Verify your selections on the Benefits Selection Chart and obtain a printer-friendly version if desired, then click **Complete Enrollment** in the left navigation bar.

ILLUSTRATED INSTRUCTIONS BEGIN ON THE NEXT PAGE

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<p>2 Click Login to the portal, then log in with your NetID and password.</p>	
<p>3 Click the My Benefits link on the upper right hand corner of the Portal.</p>	
<p>4 If enrolling for the first time, click Access in the My Health & Insurance box.</p> <p>If already enrolled, click Access in the My Retirement Savings box.</p>	

5 Click **Enroll or Update Now!**



6 Verify your personal information and then click **Continue.**

Review My Information

Please verify your personal and dependent information below.

If you need to make changes to any information, please contact the Employee Service Center at 1-877-352-5552.

*Clarification on Medicare Eligible Question & Work Number

Per government regulation, vendors are required to display the Medicare Eligible question to capture the history of Medicare coverage of employees. It is not only applicable to Retirees, but any Active employee who has applied for Medicare. If you select the Yes box, the system will ask for your Medicare date and claim number, which are listed on your Medicare card. It is helpful to have your Medicare card with you for reference when entering in this information.

As for work phone numbers, we are not collecting that information on this site, please disregard this field.

When you are finished reviewing your information, click **Continue.**

Your Enrollment Checklist

- Review My Information
- Select Benefits (Effective Through 12/31/2011)
- Supplemental Group Life
- Step 1: My 403B Employee Vendor Election
- Step 2: My Contribution Percentage

Complete Enrollment

Your Personal Information

Reset
Update
Continue

Name		Address Info	
Prefic:	Ms.	Country:	United States
First Name:	Patricia	Address One:	333 Main Street
Middle:		Address Two:	
Last Name:	Smith	City:	East Haven
Suffix:		State:	CT
Gender:	F	Postal Code:	06512
Date of Birth:	7/25/1951	Home Phone:	
Marital Status:	Married	Work Phone:	ext.
Medicare Eligible:	<input type="radio"/> Yes <input checked="" type="radio"/> No	Primary Email:	
		Secondary Email:	

Go Paperless

This feature allows you to receive benefit communications within your secure inbox on this website instead of paper mailings. When new benefit communications are available, you will be notified by email. To enable this feature, check the box below to consent with the terms and conditions.

I would like to Go Paperless and have read and consent to the disclosure below

By selecting this option, I consent to receive all benefit communications electronically. Benefit communications will be provided on the site and I will be notified via email when they are available to view. I understand that I may print a paper copy of communications for future reference. I agree to keep my email address updated on the system. This consent can be withdrawn at any time without charge by updating my account profile on the site.

7 Click **Step 1: My 403B Yale Employee Vendor Election.**

Select Benefits for Current Plan Year

Review your selections in the chart below. To enroll, click on any plan name within the chart or click **Start Selecting Your Benefits** to be guided through enrollment. Select **Complete Enrollment** when finished.

Your Enrollment Checklist

- Review My Information
- Select Benefits (Effective Through 12/31/2011)
- Supplemental Life
- Step 1: My 403B Yale Employee Vendor Election
- Step 2: My Contribution Percentage

Complete Enrollment

Current Benefits
Update Your Current Benefits
Start Selecting Your Benefits

Benefit Selections for Patricia Smith

	Coverage Level	Covered Participants	Employee Pays		Employer Pays	Current Effective Date(s)**
			Pre-Tax Cost	Post-Tax Cost		
Enrolled Supplemental Life → Beneficiary Designations	4X Annual Salary \$270,000.00	Patricia Smith		\$28.54*		09/01/2011
Waived	Step 1: My 403B Yale Employee Vendor Election					
Waived	Step 2: My Contribution Percentage					
Totals			\$0.00	\$26.54	\$0.00	

8 After reviewing the information on this page, select either **I do not want to enroll in Step 1 or My 403B Employee Vendor Election.**

Click **Continue**.

Step 1: My 403B Yale Employee Vendor Election

Step 1 - Matching Retirement Plan

You are eligible to participate in the Yale University Matching Retirement Plan. This is a 403(b) plan in which you decide the amount you wish to contribute. Once you have completed two years of service, you will receive a University Match on the first 2% of eligible pay that you contribute to the Plan. Employees age 45 and older who have five years of service are eligible to receive a 4% University Match.

All employee contributions, including the University Match may be invested in the either the [TIAA-CREF Lifecycle Funds](#) or the [Vanguard Target Retirement Funds](#). Your beneficiary will default based on the provisions of the plan.

In order to complete your enrollment in the Matching Retirement Plan, you will need to complete two (2) steps:

Step 1: Select a Vendor and.

Step 2: Decide what amount you want to contribute.

Let's begin with Step 1: Select a Vendor

At anytime during the enrollment process, you can click on the Return to Benefits Summary button below to complete your enrollment. Take note that all elections are automatically in real time.

9 Enter the percentage of your salary to contribute each pay period, then click **Continue**.

NOTE Fractional percentages of up to 2 decimal places can be used (i.e. 2.50%.)

Enter "76" to elect the IRS Maximum contribution.

Enter "77" to elect the Age 50 CatchUp Contribution.

NOTE There is a calculator tool highlighted here that you can use to help you with your calculations. →

Step 2: My Contribution Percentage

Coverage Effective: Jan 1, 2012*

Percentage Calculator

You may determine your savings on a weekly, monthly or annual basis. Simply enter your desired frequency above in the "my pay" box. Please remember to use the percentage you entered in this calculator when determining the appropriate employee contribution.

Instructions for the Percentage Calculator:

Enter a number in the first box which represents a percentage of your salary.

In the second box, enter your salary (weekly, monthly or annual).

Click **Calculate Savings Rate** for the dollar amount of your contribution.

Click **Clear Values** to start again.

<p>10 This screen states that any elections you make will be processed as indicated.</p> <p>If you would like to proceed, click Continue.</p>	
<p>11 Click Return to Benefits Summary.</p>	
<p>12 Verify your selections on the Benefits Selection Chart and obtain a printer-friendly version if desired, then click Complete Enrollment.</p>	

Support:

- Please contact the **Employee Service Center at 203-432-5552** if you have any questions regarding your eligibility or need further assistance in completing your enrollment elections.
- Please contact the **ITS Helpdesk at 203-432-9000** if you have any questions regarding portal navigation issues, NetID and password resets, and internet browser related issues.