

## M&P / Faculty: Enroll or Update Enrollment in YURAP and/or 457(b) Retirement Plan

1. Open an internet browser and type in the following address to access the portal: [www.yale.edu/portal](http://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: YURAP Core**.
8. After reviewing the information on this page, select your **YURAP Core vendor**, then click **Continue**.

Note: You can choose your own investment vehicle at the end of the enrollment process. If you do not make a choice, Yale has selected a default fund for your contribution.

9. Choose **I do not want to enroll in Yale Employee Vendor Election** or choose one of the vendors in **Step 2: My 403b Employee Vendor Election**, then click **Continue**.
10. 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.
11. Read the important message, then click **Continue**.

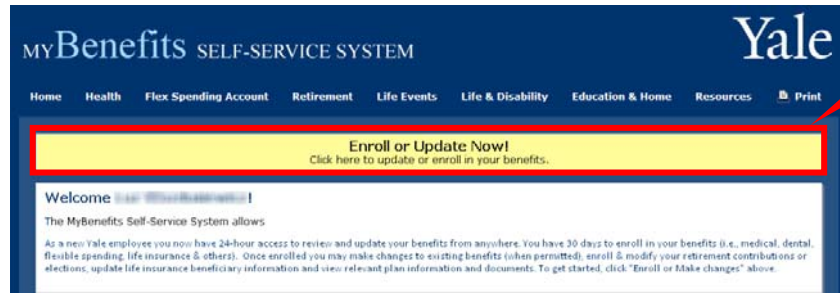
457(b) is a deferred compensation plan that allows eligible employees to set aside a portion of their salary on a pre-tax basis. Eligible employees may participate in the program only if they maximize their contributions to the University's 403(b) Plan.

12. Choose either **I do not want to enroll in Step 4...** or one of the vendors in **Step 4: My Deferred Comp Plan**, then click **Continue**.
13. Enter the percentage of your salary to contribute each pay period, then click **Continue**.
  - Enter "76" to elect the IRS Maximum amount.
14. Read the important message.
15. To submit your elections, click **Complete Enrollment**.
16. Verify your selections on the Benefits Selections chart and, if desired, print a copy for future reference.
17. Click **Exit Enrollment**.

ILLUSTRATED INSTRUCTIONS BEGIN ON THE NEXT PAGE

<p><b>1</b> Open an internet browser and type in the following address to access the portal:</p> <p><a href="http://www.yale.edu/portal">www.yale.edu/portal</a></p>	
<p><b>2</b> Click <b>Login to the portal</b>, then log in with your NetID and password.</p>	
<p><b>3</b> Click <b>My Benefits</b> on the upper right side of the screen.</p> <p><b>4</b> Faculty will see a different menu.</p>	
<p><b>5</b> If enrolling for the first time, click <b>Access</b> in the <b>My Health &amp; Insurance</b> box.</p> <p>If already enrolled, click <b>Access</b> in the <b>My Retirement Savings</b> box.</p>	

**6** Click **Enroll or Update Now!**



**7** 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	
Prefix:	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.

**8** Click **Step 1: YURAP Core**.

### 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
- Supplemental Long Term Disability
- Step 1: YURAP Core**
- Step 2: My 403b Employee Vendor Election
- Step 3: My Contribution Percentage
- Step 4: My Deferred Comp Plan
- Step 5: My Deferred Compensation Contribution Percentage

**Complete Enrollment**

**Current Benefits** Update Your Current Benefits **Start Selecting Your Benefits**

**Benefit Selections for Patricia Smith**

Status	Benefit Name	Coverage Level	Covered Participants	Employee Pays		Current Effective Date(s)**
				Pre-Tax Cost	Post-Tax Cost	
Enrolled	Supplemental Long Term Disability	60% of the first \$33,333 of your Monthly Predisability Earnings up to a maximum benefit of \$20,000. The elimination period is 180 days.	Patricia Smith			09/01/2011
Enrolled	Step 1: YURAP Core	VANGUARD				08/18/2011
Enrolled	Step 2: My 403b Employee Vendor Election	VANGUARD				08/18/2011

**9** After reviewing the information on this page, select your **YURAP Core** vendor.

**NOTE** Note: You can choose your own investment vehicle at the end of the enrollment process. If you do not make a choice, Yale has selected a default fund for your contribution.

Click **Continue**.

### Step 1: YURAP Core

YURAP - Step 1

You have elected to participate in YURAP. The University provides a University Core Contribution in addition to a University Match.

For the first \$106,800 of base salary you earn in a fiscal year (from July 1 through June 30), the University Core will consist of a plan contribution equal to 5% of your earnings plus a dollar-for-dollar match up to the first 5% you contribute to the plan.

Once you earn over \$106,800 in a fiscal year, the University Core contribution will increase to 7.5% of your earnings while you continue to receive a dollar-for-dollar match on your contributions up to 5%.

*All employee contributions, including the University Core and Match may be invested in 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 YURAP, you will need to complete three (3) steps:

Step 1: Select your Core Vendor

Step 2: Determine whether you want to contribute to the Plan in order to receive the University Match

Step 3: Decide what amount you want to contribute

Let's begin with Step 1. Select your Core 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 saved automatically in real time.**

**Your Enrollment Checklist**

- Review My Information
- Select Benefits (Effective Through 12/31/2011)
  - Supplemental Life
  - Supplemental Long Term Disability
  - Step 1: YURAP Core
  - Step 2: My 403b Employee Vendor Election
  - Step 3: My Contribution Percentage
  - Step 4: My Deferred Comp Plan
  - Step 5: My Deferred Compensation Contribution Percentage

**Complete Enrollment**

**Step 1: YURAP Core** Coverage Effective: Aug 18, 2011\*

Plan	Options
<b>Selection of Coverage is Required</b>	
<b>Step 1: YURAP Core</b>	
	<input type="radio"/> TIAA-CREF <input checked="" type="radio"/> VANGUARD

**Return to Benefits Summary** **Continue**

**10** Choose **I do not want to enroll in Yale Employee Vendor Election** or choose one of the vendors in **Step 2: My 403b Employee Vendor Election**.

Click **Continue**.

**Yale Employee Vendor Election** Coverage Effective: Aug 18, 2011\*

Plan	Options
<b>I do not want to enroll in Yale Employee Vendor Election. Please waive this coverage.</b>	
<b>Step 2: My 403b Employee Vendor Election</b>	
	<input type="radio"/> TIAA-CREF <input checked="" type="radio"/> VANGUARD

**Return to Benefits Summary** **Continue**

**11** 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.



## 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.

**12** This screen states that any elections you make will be processed as indicated. Incomplete elections will not be processed.

If you would like to proceed, click **Continue**.

**13** **457(b)** is a deferred compensation plan that allows eligible employees to set aside a portion of their salary on a pre-tax basis. Eligible employees may participate in the program *only if they maximize their contributions to the University's 403(b) Plan.*

Choose either **I do not want to enroll in Step 4...** or one of the vendors in **Step 4: My Deferred Comp Plan**, then click **Continue**.

## Step 4: My Deferred Comp Plan

Yale 457(b) Deferred Compensation Program

457(b) Plans are deferred compensation plans that allow eligible employees to set aside a portion of their salary on a pre-tax basis for the purpose of saving for retirement.

Eligible employees may participate in the program provided they maximize their contributions to the University's 403(b) Plan.

The annual limit for 457(b) contributions is \$16,500. You may choose either TIAA-CREF or Vanguard through which to invest your tax-sheltered contributions.

**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 saved automatically in real time.**

**14** Enter the **percentage of your salary** to contribute each pay period. Enter "76" to elect the IRS Maximum amount.

Click **Continue**.

## Step 5: My Deferred Compensation Contribution Percentage

The Yale University 457(b) Deferred Compensation Plan provides a vehicle for employees meeting specific criteria to accumulate additional tax-deferred savings beyond the limits of the 403(b) plans. The plan is available to tenured Faculty and Managerial & Professional employees whose salary equals or exceeds 1.5 times the Social Security Wage Base (currently \$106,800) and have elected to contribute the IRS maximum to their Yale 403(b) plan.

Employees can contribute a percentage of pay ranging from 1 to 75% or the IRS maximum of \$16,500. The contributions made to the plan are exempt from federal and state taxes. There are no employer contributions to this plan.

This type of plan is unfunded by the University, however the account balance is credited with investment earnings based on the performance of funds selected and is always fully vested.

TIAA CREF or Vanguard may be chosen as record keepers and the investment funds available are the same as with the 403 (b) plans.

In order to help calculate a contribution rate, please Click on [Percentage Calculator](#). As a helpful hint, you may calculate your rate on a weekly, monthly or annual basis. Simply enter your income based on the desired frequency. Also note, your Current Annual Salary for this benefit is **\$112,200.00**.

If you would like to contribute the maximum as selected from the previous step, please enter 76.

If you wish to make a proactive investment election and beneficiary designation, please click on the appropriate vendor link below:

[TIAA-CREF Deferred Compensation](#)

[Vanguard Deferred Compensation](#)

If you elect to contribute the IRS maximum allowable amount of \$16,500, this amount will be divided over the pay periods remaining in this calendar year. If the resulting contribution amount exceeds your paycheck amount, then there will be no contribution withheld until the following calendar year.

**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 saved automatically in real time.**

**15** This screen states that any elections you make will be processed as indicated. Incomplete elections will not be processed.

To submit your elections, click **Complete Enrollment.**

**16** Verify your selections on the **Benefits Selections** chart and, if desired, print a copy for future reference.

Click **Exit Enrollment.**

Status	Plan	Coverage Level	Covered Participants	Employee Pays Pre-Tax Cost	Employee Pays Post-Tax Cost	Employer Pays	Current Effective Date(s)**
Waived	Supplemental Life						
Enrolled	Supplemental Long Term Disability	60% of the first \$33,333 of your Monthly Predisability Earnings up to a maximum benefit of \$20,000. The elimination period is 180 days.	Patricia Smith				09/01/2011
Enrolled	Step 1: YURAP Core	VANGUARD					08/19/2011
Enrolled	Step 2: My 403b Employee Vendor Election	VANGUARD					08/19/2011
Enrolled	Step 3: My Contribution Percentage	52.00 % Savings Percentage (Note S1= MAX, S2 = CATCHUP)					08/19/2011
Enrolled	Step 4: My Deferred Comp Plan	VANGUARD					09/01/2011
Enrolled	Step 5: My Deferred Compensation Contribution Percentage	51.00 % Savings Percentage (Note S1= MAX)					09/01/2011
<b>Totals</b>				<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	

\* Amounts displayed are estimated per pay frequency costs.  
\*\* Displayed coverage is effective as of this date but does not guarantee coverage from the provider. Please verify coverage with your benefit plan carrier at least 24 hours prior to your scheduled appointment.

**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.