



Post Doc Associates: Set Up or Update Enrollment in Tax Deferred Savings Plan

<p>1 Open an internet browser and type in the following address to access the portal:</p> <p>www.yale.edu/portal</p>																																								
<p>2 On the portal homepage click Login to the portal. Log in with your NetID and password.</p>																																								
<p>3 Click My Benefits on the upper right hand corner of the screen.</p>																																								
<p>4 If enrolling for the first time, click View in the My Health & Insurance box.</p> <p>5 If already enrolled, click View in the My Retirement Savings box.</p>	 <p>My 2011 Current Benefits</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Item</th> <th>Action</th> </tr> </thead> <tbody> <tr> <td rowspan="4">My Health & Insurance</td> <td>Medical Plan</td> <td>View</td> </tr> <tr> <td>Dental Plan</td> <td>View</td> </tr> <tr> <td>Vision Plan</td> <td>View</td> </tr> <tr> <td>Yale Health</td> <td>View</td> </tr> <tr> <td rowspan="2">My Retirement Savings</td> <td>403(b) Savings</td> <td>View</td> </tr> <tr> <td>Direct Access to TIAA-CREF</td> <td>View</td> </tr> <tr> <td rowspan="3">My Spending Accounts</td> <td>Health Care</td> <td>View</td> </tr> <tr> <td>Child/Dependent Care</td> <td>View</td> </tr> <tr> <td>Commuter</td> <td>View</td> </tr> </tbody> </table> <p>My Total Rewards</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Amount</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Base Salary</td> <td>\$81,010</td> <td>83%</td> </tr> <tr> <td>Benefits</td> <td>\$5,618</td> <td>11%</td> </tr> <tr> <td>Retirement</td> <td>\$3,162</td> <td>6%</td> </tr> <tr> <td>My Total Rewards</td> <td>\$90,190</td> <td>100%</td> </tr> </tbody> </table>	Category	Item	Action	My Health & Insurance	Medical Plan	View	Dental Plan	View	Vision Plan	View	Yale Health	View	My Retirement Savings	403(b) Savings	View	Direct Access to TIAA-CREF	View	My Spending Accounts	Health Care	View	Child/Dependent Care	View	Commuter	View	Category	Amount	Percentage	Base Salary	\$81,010	83%	Benefits	\$5,618	11%	Retirement	\$3,162	6%	My Total Rewards	\$90,190	100%
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<p>6 Click Enroll Online.</p>																																																						
<p>7 Click Start Enrollment.</p>																																																						
<p>8 Verify your personal information and then click Continue.</p>	<p>Review My Information</p> <p>Please verify your personal and dependent information below.</p> <p>If you need to make changes to any information, please contact the Employee Service Center at 1-877-352-5552.</p> <p>*Clarification on Medicare Eligible Question & Work Number</p> <p>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.</p> <p>As for work phone numbers, we are not collecting that information on this site, please disregard this field.</p> <p>When you are finished reviewing your information, click Continue.</p> <table border="1"> <thead> <tr> <th>Your Enrollment Checklist</th> <th>Your Personal Information</th> <th>Reset</th> <th>Update</th> <th>Continue</th> </tr> </thead> <tbody> <tr> <td> <input type="checkbox"/> Review My Information <input checked="" type="checkbox"/> Select Benefits (Effective Through: 12/31/2011) <input checked="" type="checkbox"/> Supplemental Group Life <input checked="" type="checkbox"/> Step 1: My 403B Employee Vendor Election <input checked="" type="checkbox"/> Step 2: My Contribution Percentage <input type="button" value="Complete Enrollment"/> </td> <td> <table border="1"> <thead> <tr> <th>Name</th> <th colspan="2">Address Info</th> </tr> </thead> <tbody> <tr> <td>Prefix:</td> <td>Ms.</td> <td>Country:</td> <td>United States</td> </tr> <tr> <td>First Name:</td> <td>Patricia</td> <td>Address One:</td> <td>333 Main Street</td> </tr> <tr> <td>Middle:</td> <td></td> <td>Address Two:</td> <td></td> </tr> <tr> <td>Last Name:</td> <td>Smith</td> <td>City:</td> <td>East Haven</td> </tr> <tr> <td>Suffix:</td> <td></td> <td>State:</td> <td>CT</td> </tr> <tr> <td>Gender:</td> <td>F</td> <td>Postal Code:</td> <td>06512</td> </tr> <tr> <td>Date of Birth:</td> <td>7/25/1951</td> <td>Home Phone:</td> <td></td> </tr> <tr> <td>*Marital Status:</td> <td>Married</td> <td>Work Phone:</td> <td>ext.</td> </tr> <tr> <td>*Medicare Eligible:</td> <td><input type="radio"/> Yes <input checked="" type="radio"/> No</td> <td>Primary Email:</td> <td></td> </tr> <tr> <td></td> <td></td> <td>Secondary Email:</td> <td></td> </tr> </tbody> </table> <p>Go Paperless</p> <p>This feature allows you to receive benefit communications within your secure inbox on this website instead of paper mailings. 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9 Click **Step 1: My 403B 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
- Long Term Disability
- Step 1: My 403B 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

Plan	Coverage Level	Covered Participants	Employee Pays Pre-Tax Cost	Employer Pays Post-Tax Cost	Current Effective Date(s)**
Waived	Supplemental Life				
Auto-Enrolled	Basic Long Term Disability	Patricia Smith		\$36.24	01/01/2011
Waived	Step 1: My 403B Employee Vendor Election				
Not Enrolled	Step 2: My Contribution Percentage				
Totals			\$0.00	\$0.00	\$36.24

* 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.

***** PLEASE NOTE: Per IRS regulations, you are allowed a maximum Life Insurance amount of \$50,000 as a pre-tax benefit. This amount appears incorrect on this statement; however your payroll deductions will accurately reflect the correct pre-tax deduction for your Life Insurance benefit.**

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

Click **Continue.**

Step 1: My 403B Employee Vendor Election

Your Retirement Option:

The Tax Deferred Savings plan is a voluntary retirement savings plan. All contributions are made by the employee. Plan contributions and earnings are tax-deferred. Employee contributions to the plan are immediately vested and there is a loan option with TIAA-CREF.

In order to complete your enrollment in the Tax Deferred Savings Plan, you will need to complete three (2) steps:

Step 1: Select your Vendor and

Step 2: Decide what amount you want to contribute

Allocate your Employee Voluntary Contribution to either TIAA-CREF or Vanguard.

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

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.

Your Enrollment Checklist

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

Complete Enrollment

Step 1: My 403B Employee Vendor Election | Coverage Effective: August 1, 2011*

Plan	Options
I do not want to enroll in Step 1: My 403B Employee Vendor Election. Please waive this coverage.	<input type="radio"/>
Step 1: My 403B Employee Vendor Election	<input checked="" type="radio"/> VANGUARD
	<input type="radio"/> TIAA-CREF

Return to Benefits Summary | **Continue**

11 Enter the percentage of your salary to contribute each pay period.

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

Enter "51" to elect the IRS Maximum contribution.

Enter "52" 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.

Click **Continue**.

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.

To begin again, click **Clear Values**.

Step 2: My Contribution Percentage

How much do I want to contribute?

Let's proceed to Step 2:

Decide how much you want to contribute.

You have elected to contribute a percentage of salary on a per pay period basis to the Tax Deferred Savings Plan.

Determine what percent of your salary you wish to contribute for the year. For example, if you currently earn \$100,000 and wish to contribute \$20,500, the calculated percentage is 21%. 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 **\$84,600.00**.

YOUR CONTRIBUTION PERCENTAGE: Please enter one of the following below:

Enter a percentage of 1-50% (partial percentages are allowed ex: 3.5%) for the amount you wish to contribute

Enter the number "51" for IRS' Maximum allowed amount, currently \$16,500

Enter the number "52" for for Age 50 Catch Up Contribution, currently \$22,000

PLEASE NOTE: If you are a recent new hire and have contributed to a previous employer's 403(b)/401(k) plan at anytime this year, you will need to consider the year to date contributions you made when determining the percent of pay you wish to contribute now. You must also complete and return the [Prior Employer Retirement Savings Form](#) to the Yale Employee Service Center.

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

[TIAA-CREF Tax Deferred Savings](#)

[Vanguard Tax Deferred Savings](#)

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.

Plan	Amount	Coverage Effective: August 1, 2011
Selection of Coverage is Required		
Step 2: My Contribution Percentage	5	Min 0.00 % Savings Percentage (Note 51= MAX, 52 = CATCHUP) Max 52.00 % Savings Percentage (Note 51= MAX, 52 = CATCHUP)

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.

12 This screen states that any elections that you make will be processed as indicated.

Incomplete elections will not be processed.

Click **Continue**.

13 Click **Return to Benefits Summary**.

14

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

Click **Complete Enrollment**.

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 Group Life
- Step 1: My 403B Employee Vendor Election
- Step 2: My Contribution Percentage

Complete Enrollment

Plan		Coverage Level	Covered Participants	Employee Pays Pre-Tax Cost	Employer Pays Post-Tax Cost	Current Effective Date(s)**
Waived	Supplemental Group Life					
Enrolled	Step 1: My 403B Employee Vendor Election	Vanguard				08/18/2011
Enrolled	Step 2: My Contribution Percentage	5 % Savings Percentage (Note 51= MAX, 52 = CATCHUP)				08/18/2011
Totals				\$0.00	\$0.00	\$0.00

* 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.

*****PLEASE NOTE: Per IRS regulations, you are allowed a maximum Life Insurance amount of \$50,000 as a pre-tax benefit. This amount appears incorrect on this statement; however your payroll deductions will accurately reflect the correct pre-tax deduction for your Life Insurance benefit.**

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.