The Benefits of Working at Harvard

Harvard Human Resources, Benefits 2017

Internal Post Doctoral Fellows and Stipendees
What we’ll cover today

• Your Benefit Options – 30 days
• How to enroll in your Benefits
• Retirement and Tuition Programs
• Contacting Benefits
You have 30 days to enroll in the following benefits:

- Medical
- Dental
- Vision Care
- Supplemental Life Insurance
- Long Term Disability
- Flexible Spending Accounts**

** Internal Post Doctoral Fellows
Whom Can You Cover?

**Individual Coverage** = you

**Family Coverage** = you + your spouse / registered domestic partner + your children up to age 26

Within 30 days of your hire or eligibility date – submit proof of dependent status for covered dependents
Medical and Prescription Drug Coverage

Health Maintenance Organization (HMO)
Point of Service (POS)
Point of Service Plus (POS)**
High Deductible Health Plan (HDHP)**

OptumRx Pharmacy Benefit

What if I need care before I receive member ID cards?
## Medical Plans & Provider Networks

<table>
<thead>
<tr>
<th>Medical Plan &amp; Provider Networks</th>
<th>HMO / POS</th>
<th>HDHP</th>
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<tbody>
<tr>
<td><strong>Harvard University Group Health Plan (HUGHP)</strong></td>
<td>HUHS&lt;br&gt;Harvard Law School - Pound Hall&lt;br&gt;Longwood Medical Area - Vanderbilt Hall&lt;br&gt;Harvard Square - Smith Campus Center&lt;br&gt;Harvard Business School - Cumnock Hall&lt;br&gt;Atrius Health&lt;br&gt;Multiple locations</td>
<td>BCBS of MA PPO Network</td>
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<tr>
<td><strong>Harvard Pilgrim Health Plan (HPHC)</strong></td>
<td>HMO – New England Harvard Pilgrim participating providers&lt;br&gt;POS – All New England Harvard Pilgrim participating providers + national participating providers</td>
<td>HPHC Best Buy HSA PPO Network</td>
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Vision and Dental Care Coverage

**Davis Vision**

Nationwide Network
In-network / Out-of-network services

**Delta Dental**

Nationwide Network
Preventive services, 100%
Basic, restorative, major services, 75%
Orthodontics - children under age 19
- $1500 maximum per child
Alex – Plan Selection Tool

Interactive, animated, personalized online tool

✔️ Compares your medical plan options
✔️ Reviews coverage details & more
Flexible Spending Account (FSA)

FSA Eligible expenses
• incurred by 3/15/2018 / submitted by 3/31/2018
• ‘Use it or lose it’ rule
• Requires annual election

Health FSA
• Medical, dental & vision expenses
• 2017 annual maximum = $2,600

Dependent Care FSA
• Day care expenses - dependents under age 13
• 2017 annual maximum = $5,000
HSA
• Harvard contributes $500 individual / $1,000 family
• Maximum employee contributions
  $2,900 individual / $5,750 family
• Unused balance accumulates year after year
• Requires annual election
• Portable if you leave the University

Limited Purpose FSA
• Eligible dental and vision expenses
• Follows Health FSA rules
Reimbursement Program

Faculty and non-union staff not enrolled in a HDHP earning less than $110,000 / year

You do not need to enroll in this benefit. Claims must be incurred by 12/31/2017 and submitted by March 31, 2018.
**Basic Life Insurance** = 50% of your annual benefits salary  
Harvard pays the full cost of this benefit

**Supplemental Life Insurance** = 1 to 5 times your annual salary up to $1,250,000  
Employees pay the full cost of this benefit

Designate your beneficiary. Forms included in Benefits package or hr.Harvard.edu/forms & documents
### Short Term Disability
- Automatic coverage at no cost for eligible employees
- Provides benefits up to 26 weeks in a 52 consecutive week period
- Pays 70% - 100% of salary, taxable

### Long Term Disability
- You must roll within 30 days / after-tax deductions
- 180 day wait period before benefits pay
- 60% of your pre-disability salary - not taxable
Enrolling in Benefits

My Pay
Last Pay Date: 04/28/2017

My Time & Absences

My Benefits

My Personal Details

My Performance

My Preferences & Agreements

4 Evaluation Request
Tax Deferred Annuity (TDA)*

Employee-funded retirement program

Contributions through payroll deduction
  • Pretax and Roth (after tax) contributions
  • Flat dollar amount or percentage of salary

  • Annual maximum contribution for 2017 is $18,000
  If age 50 or older by 12/31, maximum contribution is $24,000

Investments: Fidelity, TIAA, and Vanguard

*not available to Stipendees
Wait Periods

Harvard courses (TAP)
Date of hire must be on or before:
July 1 for Fall Semester, November 1 for Spring Semester, and
April 1 for Summer Semester

Non-Harvard courses (TRP)
Date of hire must be **180 days before the class begins**. First day of class can coincide with the 180th day of employment.
Life Events & Future Benefits Changes

Events Include:

- Getting married or registering a domestic partnership
- Getting divorced
- Having or adopting a child
- Spouse changing employment
- Dependent gaining or losing eligibility
- Employee reaching age 26 & losing coverage under parent

30 days to make eligible changes
What’s Next.....

✓ Complete enrollment & submit dependent documentation
✓ Complete life insurance beneficiary designation

Remember.....

☐ ID cards take 2-3 weeks to receive
☐ Benefits contact list located in At A Glance, in your enrollment material
☐ FAQs, located on pages 24 & 25 of Benefits Guide
☐ TDA plan information - within 2 weeks
Contact Benefits

Phone: 617-496-4001
   M, T, Th, F  9 AM - 5 PM
   W, 10 AM to 5 PM

E-mail: benefits@harvard.edu

FAX: 617-496-3000

Visit:  M - Th, 11 AM - 3 PM
      114 Mt. Auburn St., 4th Floor
      Cambridge, MA 02138