The Benefits of Working at Harvard
Harvard Human Resources, Benefits 2018

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

• Your Benefits Options – 30 days
• How to enroll in your Benefits
• TDA and Tuition Programs
• Contacting Benefits
• This presentation can be found at hr.harvard.edu/
Benefit Options

You have **30 days** to enroll in the following benefits:

- Medical
- Dental
- Vision Care
- Hyatt Legal
- Supplemental Life Insurance*
- Dependent Life Insurance*
- Long Term Disability (LTD)*
- Flexible Spending Accounts **

*No proof of good health required if you enroll within your first 30 days- except for $75K or $100K of Dependent Life.

** Internal Post Doctoral Fellows Only
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

*Internal Post Doctoral Fellows only who do not have a J-1 Visa
<table>
<thead>
<tr>
<th>Medical Plans &amp; Provider Networks</th>
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<tbody>
<tr>
<td><strong>HMO / POS</strong></td>
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<tr>
<td><strong>HUHS</strong></td>
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<tr>
<td>Harvard Law School - Pound Hall</td>
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<tr>
<td>Longwood Medical Area - Vanderbilt Hall</td>
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<tr>
<td>Harvard Square - Smith Campus Center</td>
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<td>Harvard Business School - Cumnock Hall</td>
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<td>Atrius Health</td>
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<td>Multiple locations</td>
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<td><strong>HDHP</strong></td>
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<td><strong>BCBS of MA PPO Network</strong></td>
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<td><strong>Harvard University Group Health Plan (HUGHP)</strong></td>
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<td><strong>Harvard Pilgrim Health Plan (HPHC)</strong></td>
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<tr>
<td><strong>HMO</strong> – New England Harvard Pilgrim participating providers</td>
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<tr>
<td><strong>POS</strong> – All New England Harvard Pilgrim participating providers + national participating providers</td>
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<tr>
<td><strong>HPHC Best Buy HSA PPO Network</strong></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% after deductible
- Orthodontics - children under age 19
  - $1500 maximum per child
Flexible Spending Account (FSA)*

2018 FSA Eligible expenses

• Incurred by 3/15/2019 / submitted by 3/31/2019
• ‘Use it or lose it’ rule
• Requires annual election

Health FSA

• Medical, dental & vision expenses
• 2018 annual maximum = $2,650

Dependent Care FSA

• Day care expenses - dependents under age 13
• 2018 annual maximum = $5,000 per family

What’s an eligible expense?

Go to www.bentstrat.com and click on the Harvard University tab.

* For internal post-doctoral fellows
Health Savings Account (HSA) *

**HSA**
- Must be enrolled in the High Deductible Health Plan (HDHP)
- Harvard contributes $500 individual / $1,000 family
- Maximum employee contributions
  - $2,950 individual / $5,900 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

* Internal Post-Doctoral Fellows enrolled in the HDHP
Alex – Plan Selection Tool

Interactive, animated, personalized online tool

- Compares your medical plan options
- Reviews coverage details & more
Reimbursement Program

Eligibility: must be enrolled in a Harvard-sponsored HMO or POS medical plan in-network services only

<table>
<thead>
<tr>
<th>If your FTE salary is...</th>
<th>You can be reimbursed for costs above...</th>
<th>For an Individual</th>
<th>For a Family</th>
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<tbody>
<tr>
<td>&lt; $30,000</td>
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<td>$600</td>
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<td>$30,000 - $39,999</td>
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<td>$800</td>
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<td>$100,000 - &lt;$110,000</td>
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<td>$1,500</td>
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Claims must be incurred by 12/31/2018 and submitted by March 31, 2019
Life Insurance Benefits - Employee

**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
Life Insurance Benefits - Dependent

**Eligibility:** Employee must be enrolled in Supplemental Life Insurance

Dependent Life Insurance coverage for your spouse/domestic partner and/or dependent child(ren)

- **Spouse/Domestic Partner**
  - Option 1: $25,000
  - Option 2: $50,000
  - Option 3: $75,000 *
  - Option 4: $100,000 *

- **Dependent Child(ren)**
  - Option 1: $5,000
  - Option 2: $10,000

* Requires statement of health be completed and approved by MetLife before coverage is effective
Disability Benefits

**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
Hyatt Legal Plan

Who is covered?
You, your spouse/domestic partner, and your dependent child(ren)

What is covered?
Legal services from network attorneys experienced in estate planning, civil suits, adoption, identity theft issues, home purchasing/sale and much more

You can also be reimbursed if using a non-network Attorney

Who pays for the coverage?
Employees pay the full cost of this benefit. Your election is for the calendar year
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
Employee-funded retirement programs

403(b) Tax-Deferred Annuity (TDA) Plan Traditional (pretax) & Roth (after-tax)

- Flat dollar amount or percentage of salary is withheld from your pay
- Option to invest with three vendors: Fidelity, TIAA CREF and Vanguard
- Once enrolled, you may change or stop contributions at any time
- The maximum contribution for 2018 is $18,500. If you are age 50 or older before the end of the year, your maximum contribution is $24,500

Details about Harvard’s retirement programs are available online. Personalized enrollment instructions will be mailed to your address on record.

*not available to Stipendees
Tuition Assistance (TAP)
Tuition Reimbursement (TRP)

**Wait Periods**

**Harvard courses (TAP)**
Date of hire must be on or before:
- July 1 for Fall Semester,
- November 1 for Spring Semester,
- 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
New Employee Orientation for Internal Post Doctoral Fellows and Stipendees
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

Harvard University Retirement Center (HURC)
     800-527-1398