



## Change in Postdoctoral Fellowship (Internal Postdoc to External Postdoc)

You are receiving this notice because you recently experienced a change in your Postdoctoral Fellowship from “Internal” Postdoc to Stipendee or “External” Postdoc. **This change means:**

- You will now be paying for your benefits with post-tax dollars and the value of Harvard’s subsidy will be added to your taxable income.
- You are no longer eligible for the High Deductible Health Plan (HDHP), Flexible Spending Accounts (FSA), and Health Savings Account (HSA).

**IMPORTANT:** If you are currently enrolled in a High Deductible Health Plan (HDHP) you will be moved to the POS Plan with the same insurance provider. *If you wish to select the HMO or POS Plus plan, follow the instructions provided below.*

### What you will find in this packet:

- *Your 2018 Programs and Premiums At A Glance*
- PeopleSoft Enrollment Instructions

### What you need to know:

- If you are enrolled in the **High Deductible Health Plan (HDHP)** you will be automatically enrolled in the POS Plan with the same insurance provider BUT if you wish to select the HMO or POS Plus plan instead, you have **30 days** from the date of your change in status to complete the online enrollment via PeopleSoft.
- If you are **NOT enrolled in an HDHP**, no action is required on your part unless you wish to cancel your current coverage.
- If you are enrolled in the **Health FSA**, your contributions will stop on your job status change date. You may submit claims until March 31<sup>st</sup> of the following calendar year for reimbursement of *eligible expenses incurred up to your job status change date.*
- If you are enrolled in the **Dependent Care FSA**, your contributions will stop on your job status change date. You may submit claims until March 31<sup>st</sup> of the following calendar year for reimbursement of *eligible expenses incurred through the end of the calendar year in which your job status changed,* provided both parents are working or actively looking for work.
- If you are enrolled in the **Health Savings Account (HSA)**, your contributions will stop on your status change date. You may access the pre-tax funds remaining in your account at any time for eligible health care expenses.

If you have any questions, please call Harvard Benefits at 617-496-4001; or email us at [benefits@harvard.edu](mailto:benefits@harvard.edu)