The Benefits of Working at Harvard
Harvard Human Resources, Benefits 2019

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 and Supplemental Life over $1.25M.

** 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)*

Pharmacy Benefit

What if I need care before I receive member ID cards?

*Internal Post Doctoral Fellows only who do not have a J-1 Visa
## Medical Plans & Provider Networks

<table>
<thead>
<tr>
<th></th>
<th>HMO / POS</th>
<th>HDHP</th>
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<tbody>
<tr>
<td><strong>Harvard University</strong></td>
<td>HUHS</td>
<td>BCBS of MA PPO Network</td>
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<td><strong>Group Health Plan</strong></td>
<td>Harvard Law School - Pound Hall</td>
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<td></td>
<td>Longwood Medical Area - Vanderbilt Hall</td>
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<td></td>
<td>Harvard Square - Smith Campus Center</td>
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<td>Harvard Business School - Cumnock Hall</td>
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<td><strong>Atrius Health</strong></td>
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<td>Multiple locations</td>
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<tr>
<td><strong>Harvard Pilgrim</strong></td>
<td><strong>HMO</strong> – New England Harvard Pilgrim participating providers</td>
<td>HPHC Best Buy HSA PPO Network</td>
</tr>
<tr>
<td><strong>Health Plan</strong></td>
<td><strong>POS</strong> – All New England Harvard Pilgrim participating providers + national</td>
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<td>participating providers</td>
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<td><strong>(HPHC)</strong></td>
<td><strong>Atrius Health</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)*

2019 FSA Eligible expenses
- Incurred by 3/15/2020 / submitted by 3/31/2020
- ‘Use it or lose it’ rule
- Requires annual election

Health FSA
- Medical, dental & vision expenses
- 2019 annual maximum = $2,650

Dependent Care FSA
- Day care expenses - dependents under age 13
- 2019 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
  - $3,000 individual / $6,000 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>$40,000 - $49,000</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 12/31/2019 and submitted by March 31, 2020
Life Insurance Benefits - Employee

**Basic Life Insurance** = 50% of your annual benefits salary
Harvard pays the full cost of this benefit

**Supplemental Life Insurance** = 1x to 6x your annual salary up to $2,500,000
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

One premium covers all eligible children

* Must submit completed to Statement of Health form to MetLife for approval. Coverage will be effective as of MetLife approval date
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
Identity Theft Protection

InfoArmor PrivacyArmor Plus® Plan
- Full identity monitoring
- Credit monitoring
- Proactive alerts
- Digital wallet (password storage)
- Full-service restoration and insurance coverage up to $1M if your identity is stolen

Two Levels of Coverage
Individual ($9.95 per month), covers:
- Employee only

Family ($17.95 per month), covers
- Employee
- Those who are financially supported by employee or live under their roof

Must have a valid social security number to enroll
Enrolling in Benefits

My Pay

My Time & Absences

My Benefits

My Personal Details

My Performance

My Preferences & Agreements

Last Pay Date: 04/28/2017

4 Evaluation Requests
Tax Deferred Annuity (TDA)*

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 2019 is $19,000. If you are age 50 or older before the end of the year, your maximum contribution is $25,000

Details about Harvard’s TDA 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, 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.

HARVie - https://hr.harvard.edu/tuition-assistance
Life Events & Future Benefits Changes

Qualified Life 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

Changes must be consistent with the event

You have 30 days from the date of the event to make eligible changes
I feel included at Harvard when...

- My manager asks how I'm doing
- My work makes a difference
- I'm not asked where I am from
- I see other people who look like me

#consciousharvard Launch - November 29, noon!

Join us as we launch the #consciousharvard Sounding Board - an inclusive conversation about what it means to belong at Harvard.

IN THE SPOTLIGHT

The Next Chapter: Transitioning to Retirement
November 21, 2018

You may be financially ready to retire but have you thought about what you will do with the next chapter of your life and how to make the most of the opportunities available to you?

The Harvard Benefits Office offers this 2 hour workshop on Dec. 6 that will help you plan for a successful transition to retirement.... Read more

NEWS & ANNOUNCEMENTS

Harvard Art Museums shop - holiday discount for ID holders

UPCOMING EVENTS

New Employee Orientation
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 - 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