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

Internal Post Doctoral Fellows and Stipendees
Where to learn about your Benefits

- Review your New Hire Benefits Enrollment Packet
- Visit hr.harvard.edu/new-employees
  - View informational videos about your benefits options
  - Access Alex (plan comparison tool for nonunion employees)
Your First 30 Days

- Complete your benefits enrollment via PeopleSoft Self-Service

  Medical
  Dental
  Vision
  Flexible Spending Accounts
  Hyatt Legal
  InfoArmor Identity Theft Protection

- Designate beneficiaries for your life insurance
Coverage Levels

Individual coverage – Employee only

Family coverage* - Employee plus:

- Spouse or registered domestic partner
- Children under age 26
- Disabled children age 26 and older

*If electing **Family coverage**, supporting documentation must be submitted in 30 days (i.e. copy of marriage certificate, birth or adoption certificate)
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

*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>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Harvard University</strong>&lt;br&gt;Group Health Plan&lt;br&gt;(HUGHP)</td>
<td><strong>HUHS</strong>&lt;br&gt;Harvard Law School - Pound Hall&lt;br&gt;Longwood Medical 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><strong>BCBS of MA PPO Network</strong></td>
</tr>
<tr>
<td><strong>Harvard Pilgrim</strong>&lt;br&gt;Health Plan&lt;br&gt;(HPHC)</td>
<td><strong>HMO</strong> – New England Harvard Pilgrim participating providers&lt;br&gt;&lt;br&gt;<strong>POS</strong> – All New England Harvard Pilgrim participating providers + national participating providers</td>
<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 life time 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

* 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>
<td>$600</td>
<td>$600</td>
<td></td>
</tr>
<tr>
<td>$30,000 - $39,999</td>
<td>$800</td>
<td>$900</td>
<td></td>
</tr>
<tr>
<td>$40,000 - $49,000</td>
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<td>$1,200</td>
<td></td>
</tr>
<tr>
<td>$50,000 - $59,000</td>
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<td>$1,600</td>
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<td>$60,000 - $69,000</td>
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<tr>
<td>$90,000 – 99,999</td>
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<td>$3,300</td>
<td></td>
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<tr>
<td>$100,000 - &lt;$110,000</td>
<td>$1,500</td>
<td>$4,000</td>
<td></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 - Dependents

**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

<table>
<thead>
<tr>
<th><strong>Short Term Disability</strong></th>
<th><strong>Long Term Disability</strong></th>
</tr>
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<tr>
<td>Automatic coverage at no cost for eligible employees</td>
<td>You must roll within 30 days / after-tax deductions</td>
</tr>
<tr>
<td>Provides benefits up to 26 weeks in a 52 consecutive week period</td>
<td>180 day wait period before benefits pay</td>
</tr>
<tr>
<td>Pays 70% - 100% of salary, taxable</td>
<td>60% of your pre-disability salary - not taxable</td>
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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)
- Employee only

**Family** ($17.95 per month)
- Employee + those who are financially supported by employee or live under their roof
Enrolling in Benefits – PeopleSoft Self Service
Tax Deferred Annuity (TDA) Plan – 403(b)

Employee-funded retirement program

- TDA plan information sent from the Harvard University Retirement Center (HURC) within 2 weeks of your hire date
- Traditional (pre-tax contributions) and Roth (after-tax)*
- Eligible to rollover prior employer plan or IRA
- 100% vested
Tuition Assistance (TAP)
Tuition Reimbursement (TRP)

Participating Harvard Schools (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.

Program details
Review the TAP/TRP Booklet - hr.harvard.edu/tuition-assistance
Benefit Changes

Qualified Life Events (QLE) Include

- Marriage or registering a domestic partnership
- Divorce
- Birth or adoption of a child
- Dependent’s change in employment
- Employee or Dependent gaining or losing coverage elsewhere

Changes must be made within 30 days of the QLE and must be consistent with the event

Annual Open Enrollment Period

- Fall of each year
- Changes effective January 1st
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.
Wellbeing

Visit HARVie (hr.harvard.edu) for:

- Events Calendar
- Financial Education Calendar
- Office of Work/Life Program Calendar
- Monthly Wellness Newsletter
- Links to financial vendor sites where you can schedule one-on-one meetings
What’s Next…..

- Watch the New Employee benefits videos
- Check out ALEX to help you compare health plans
- Complete the online enrollment & submit dependent documentation
- Complete life insurance beneficiary designation
- Receive health plan ID cards within 2-3 weeks of enrolling
- Receive TDA plan information within 2 weeks of hire date
- Review FAQs in the back of your Benefits Enrollment Guide

Additional Questions
- Visit HARVie – hr.harvard.edu
- Contact Benefits Office - Email, call, or visit
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
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