The Benefits of Working at Harvard
Harvard Human Resources, Benefits 2021

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
  - Long Term Disability
  - Supplemental Life Insurance
  - Dependent Life Insurance
  - MetLife Legal Plans
  - Allstate Identity Theft Protection

- Designate beneficiaries for your life insurance
Coverage Levels

Employee Only

Employee + Spouse/Domestic Partner*

Employee + Children*
  • Children under age 26
  • Disabled children age 26 and older

Family coverage* – Employee plus:
  • Spouse or registered domestic partner
  • Children under age 26
  • Disabled children age 26 and older

* If electing one of these coverage levels, supporting documentation (i.e. copy of marriage certificate, birth or adoption certificate) must be submitted within 30 days of your hire/eligibility date.
Medical and Prescription Drug Coverage

Health Maintenance Organization (HMO)

Point of Service (POS) and POS Plus

Preferred Provider Organization (PPO) and PPO Plus*

High Deductible Health Plan (HDHP)**

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

*Available only if you reside outside of New England

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

<table>
<thead>
<tr>
<th>Harvard University Group Health Plan* (HUGHP)</th>
<th><strong>HMO / POS/PPO</strong> Provider Networks</th>
<th>HDHP Provider Networks</th>
</tr>
</thead>
<tbody>
<tr>
<td>HUHS:</td>
<td>HUHS: Harvard Law School - Pound Hall Longwood Med Area - Vanderbilt Hall Harvard Square - Smith Campus Center Atrius Health – 30+ Clinical Locations Mount Auburn Pediatrics</td>
<td>N/A</td>
</tr>
<tr>
<td>Blue Cross Blue Shield of MA (BCBSMA)</td>
<td>HMO – HMO Blue New England Network</td>
<td>BCBS PPO/EPO Network</td>
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<td></td>
<td>POS – BCBS PPO/EPO Network</td>
<td></td>
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</tbody>
</table>

*You must live in Massachusetts to be eligible for the HUGHP HMO

**PPO available only through BCBSMA and only to employees who reside outside New England
Vision and Dental Care Coverage

EyeMed

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

Delta Dental of Massachusetts PPO Plus Premier

- Nationwide Network
- Preventive services, 100%
- Basic, restorative, major services, 75% after Deductible ($50/person, $150 family maximum)
- Orthodontics - children under age 19 up to $2,000 lifetime
  Delta Dental maximum per child
Flexible Spending Account (FSA)* and Health Savings Account (HSA) *

2021 Health, Limited Purpose, and Dependent Care FSA
- Incurred by 3/15/2022 and submitted by 3/31/2022
- ‘Use it or lose it’ rule
- Requires annual election

Health FSA
- Eligible health care expenses (medical, dental, vision, Rx, etc.)
- 2021 maximum election = $2,750
- Those enrolled in the HSA are not eligible

Limited Purpose FSA
- Eligible dental and vision care expenses
- 2021 maximum election = $2,750
- Must be enrolled in the HSA

* For internal post-doctoral fellows
Flexible Spending Account (FSA) and Health Savings Account (HSA) *

**Dependent Care FSA**
- Day care expenses - dependents under age 13
- 2021 annual maximum = $5,000 per family

**HSA**
- Must be enrolled in the High Deductible Health Plan (HDHP)
- 2021 maximum contribution - $3,600 individual/$7,200 family
  - Harvard contributes $500/ $1,000
  - Maximum employee contributions $3,100/ $6,200
  - EEs age 55+ can contribute additional $1,000
- Unused balance accumulates year after year
- Requires annual election
- Portable if you leave the University

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

Interactive, animated, personalized online tool

- Compares your medical plan options
- Reviews coverage details & more
- Helps you choose the best coverage for you and your family’s needs
Reimbursement Program

**Eligibility:** must be enrolled in a Harvard-sponsored HMO, POS, or PPO medical plan

In-network Medical and Rx services only

<table>
<thead>
<tr>
<th>If your FTE salary is…</th>
<th>You can be reimbursed for costs above…</th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>For an Individual</td>
<td>For a Family</td>
</tr>
<tr>
<td>&lt; $30,000</td>
<td>$600</td>
<td>$600</td>
</tr>
<tr>
<td>$30,000 - $39,999</td>
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<td>$900</td>
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<tr>
<td>$100,000 - &lt;$110,000</td>
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<td>$4,000</td>
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Claims must be incurred by 12/31/2021 and submitted by March 31, 2022
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 life insurance beneficiaries through MetLife’s portal – mybenefits.metlife.com. Information is included in your Benefits New Hire package or go to hr.Harvard.edu/disability for details.

*The imputed cost of coverage in excess of $50,000 is considered taxable income. Imputed cost, if any, will be shown on your paycheck*
Eligibility

- Must be enrolled in Supplemental Life Insurance
- Coverage available for spouse/domestic partner and/or dependent children

**Spouse/Domestic Partner Coverage**

Option 1: $25,000  
Option 2: $50,000  
Option 3: $75,000 *  
Option 4: $100,000 *

**Child Coverage** (One premium covers all eligible children)

Option 1: $5,000  
Option 2: $10,000

* 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 enroll within 30 days for automatic approval
- Premiums paid with after-tax deductions
- 180 day wait period before benefits pay
- 60% of your pre-disability salary, tax-free
MetLife Legal Plans

Who is covered?
- You
- Your spouse/domestic partner
- 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?
- You pay the full cost of this benefit
- You cannot change your election until the annual Open Enrollment period
Identity Theft Protection

Allstate Identity Protection*

• 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

- Employee only
- Family
  - Includes you and those who are financially supported by employee or live under their roof

*Must have a valid social security number to enroll
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 two 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 Program (TAP)  
Tuition Reimbursement Program (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**
- Before enrolling in classes, review the TAP/TRP Booklet (hr.harvard.edu/tuition-assistance) for details, including tax withholding information for certain graduate-credit courses
Midyear Benefit Changes

Qualified Life Events (QLE) May 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
- Go to hr.harvard.edu/life-events for more details

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

Annual Open Enrollment Period

- Each year in the fall
- Changes effective January 1 of the upcoming year
Visit HARVie (hr.harvard.edu) for:

- Events Calendar
- Financial Education Calendar
- Office of Work/Life Program Calendar
- Monthly Wellbeing 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 two 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 Contact Information

**Phone:** 617-496-4001
- Monday, Tuesday, Thursday, Friday 9:00am – 5:00pm
- Wednesday 10:00am – 5:00pm

**E-mail:** benefits@harvard.edu

**FAX:** 617-496-3000

**Mail:** 114 Mt. Auburn St., 4th Floor, Cambridge, MA 02138