



BENEFITS SUMMARY

FOR POSTDOCTORAL FELLOWS

MISSION-DRIVEN

As one of the world's leading academic institutions, Harvard University is committed to attracting and retaining top-quality Postdoctoral Fellows who will contribute to our mission of excellence in teaching and research, and who are interested in advancing new ideas and promoting enduring knowledge.

CULTURE AND COMMUNITY

Harvard offers access to intellectual and cultural resources that are as unique as they are unrivaled.

At Harvard University, it is exciting to be part of our vibrant and diverse academic community, have the freedom to take initiative and work creatively, and to grow personally as well as professionally in our dynamic work environment.

BENEFITS AND SUPPORT

The University offers a total compensation package that is competitive with the very best of our peer institutions. As a Postdoctoral Fellow at Harvard, you have an array of benefits, services, facilities, and discounts at your disposal to help keep you and your family healthy, assist you with housing and transportation, and support you in finding and financing child care.

TYPES OF BENEFITS-ELIGIBLE POSTDOCS

Harvard has two types of benefits-eligible Postdocs: Employee Postdocs and Stipendee Postdocs. For questions on status, please go to your local postdoctoral affairs office.

Employee Postdocs (or Internal Postdocs)

These appointments include Postdocs who work under the direction of a Harvard principal investigator, receive payment in the form of employee wages, and are eligible for tax-advantaged benefits.

Stipendee Postdocs (or External Postdocs engaged in Harvard Research)

These appointments include Postdocs who may work under the direction of a Harvard principal investigator, but to whom payment is in the form of a stipend. These fellows are not considered to be employees and therefore are ineligible for certain benefits.

Harvard provides resources to help you balance work and life. Through the Employee Assistance Program (EAP), you and household members may access free, confidential resources to deal with changes and challenges in your personal or professional life.

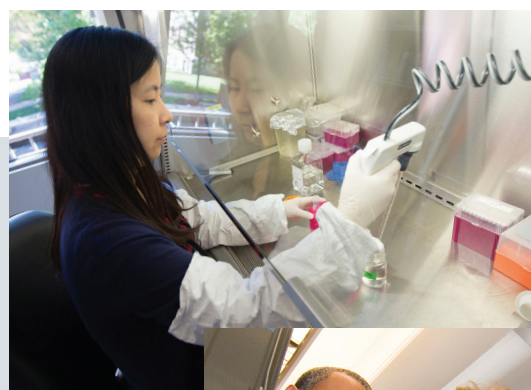
Your Harvard ID provides access to Harvard's world-class libraries and museums, athletic facilities, as well as discounts to recreational and cultural activities in the Cambridge/Boston area.

OVERVIEW

This overview has been designed to acquaint you with the wide range of benefits and services available to Postdoctoral Fellows who are benefits-eligible employees and stipendees of Harvard University.

This summary does not apply to Postdoctoral Fellows conducting non-Harvard research or to those Postdoctoral Fellows who do not receive their compensation or stipend through Harvard University.

Upon hire, detailed information on benefits and eligibility will be provided. If eligible, you have 30 days from your date of hire to enroll in benefits.



OVERVIEW OF BENEFITS

FOR POSTDOCTORAL FELLOWS

	EMPLOYEE POSTDOCS	STIPENDEE POSTDOCS	COMMENTS
MEDICAL COVERAGE	2 HMO Options 4 POS Options - 2 traditional and 2 POS Plus 2 HDHP Options with Health Saving Account* *HDHP does not meet J-1 visa requirements	2 HMO Options 4 POS Options - 2 traditional and 2 POS Plus	Employee postdoc premium deductions are pretax. Stipendee postdoc premiums are post-tax and Harvard's contribution will be added to your taxable income.
DENTAL COVERAGE	Delta Dental PPO Plus Premier.	Delta Dental PPO Plus Premier.	See Comments about premiums under Medical Coverage.
SHORT-TERM DISABILITY (STD)	Coverage offered by Harvard at no cost provides up to 26 weeks of leave at 75-100% of pay for eligible postdocs if unable to work due to injury or illness. Includes 8 weeks paid maternity leave for birth mothers.	Coverage offered by Harvard at no cost provides up to 26 weeks of leave at 75-100% of pay for eligible postdocs if unable to work due to injury or illness. Includes 8 weeks paid maternity leave for birth mothers.	
LONG-TERM DISABILITY (LTD)	Eligible to purchase optional LTD insurance providing 60% of pre-disability pay, tax free, if unable to work for more than 180 days due to an illness or injury.	Eligible to purchase optional LTD insurance providing 60% of pre-disability pay, tax free, if unable to work for more than 180 days due to an illness or injury.	LTD coverage includes continued eligibility for Harvard's medical, dental, vision, and life insurance should you become disabled.
LIFE INSURANCE	Harvard pays the full cost of basic life insurance. Additional coverage up to 6x annual salary and dependent coverage for spouse/DP and/or child(ren) may be purchased.	Harvard pays the full cost of basic life insurance. Additional coverage up to 6x annual salary and dependent coverage for spouse/DP and/or child(ren) may be purchased.	Basic life insurance coverage equals one-half annual salary rounded to the nearest \$1,000.
VISION CARE COVERAGE	Eligible to purchase comprehensive coverage for vision exams and products.	Eligible to purchase comprehensive coverage for vision exams and products.	See Comments about premiums under Medical Coverage.
403(b) TAX-DEFERRED ACCOUNT (TDA)	Harvard offers an extensive choice of investment funds for voluntary retirement savings, with a pretax option ("Traditional") and an after-tax Roth option available.	Not eligible.	Postdoctoral fellows are not covered by TDA auto-enrollment/ auto-escalation program.
RETIREMENT PLAN	Not eligible.	Not eligible.	
HEALTH FLEXIBLE SPENDING ACCOUNT (FSA)	Eligible to set aside up to \$2,650 of salary per year on a pretax basis to pay for out-of-pocket medical, dental and vision care expenses.	Not eligible.	HDHP participants are not eligible for the Health FSA, but may elect a Limited Purpose FSA to cover out-of-pocket dental and vision costs.
DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)	Eligible to set aside up to \$5,000 of salary per year on a pretax basis to pay for eligible expenses for the care of a dependent child under age 13 or a dependent adult.	Not eligible.	
REIMBURSEMENT PROGRAM	Eligible for reimbursement of out-of-pocket, in-network medical expenses when amounts exceed annual thresholds. Must be enrolled in Harvard's HMO or POS plan.	Eligible for reimbursement of out-of-pocket, in-network medical expenses when amounts exceed annual thresholds. Must be enrolled in Harvard's HMO or POS plan.	Please see hr.harvard.edu/reimbursement-programs for details and income thresholds.
WORKERS' COMPENSATION	Automatic coverage for work-related incidents causing injury or illness.	Automatic coverage for work-related incidents causing injury or illness.	
EMPLOYEE ASSISTANCE PROGRAM (EAP)	Free and confidential services and crisis support available toll-free, 24 hours a day/7days a week. Counseling is provided in over a dozen languages.	Free and confidential services and crisis support available toll-free, 24 hours a day/7days a week. Counseling is provided in over a dozen languages.	Household members of eligible postdocs may use EAP services. Call the EAP at 877-EAP-HARV (877-327-4278) for assistance or information.



EMPLOYEE POSTDOCS

STIPENDEE POSTDOCS

COMMENTS

	EMPLOYEE POSTDOCS	STIPENDEE POSTDOCS	COMMENTS
CHILD CARE SCHOLARSHIPS	Eligible to apply for financial assistance for child care for children up to kindergarten age; and eligible after-school care, school vacation or summer camp for children of kindergarten age and older.	Eligible to apply for financial assistance for child care for children up to kindergarten age; and eligible after-school care, school vacation or summer camp for children of kindergarten age and older.	Harvard has invested over \$10 million in child care infrastructure, and commits over \$4 million per year to ongoing dependent care programs and services.
BACK-UP FAMILY CARE	Back-up services for child care and elder care when regular care is unavailable or when traveling for work.	Back-up services for child care and elder care when regular care is unavailable or when traveling for work.	Find Harvard student babysitters, pet sitters and more at online portal at watch.harvard.edu .
PARENTAL LEAVE	New parents who are primary caregivers are eligible for four weeks of paid leave. Non-primary caregivers are eligible for one week paid leave. Leave pay is 75% of full pay for those with fewer than seven years of Harvard service. (Birth mothers – see Comments.)	New parents who are primary caregivers are eligible for four weeks of paid leave. Non-primary caregivers are eligible for one week paid leave. Leave pay is 75% of full pay for those with fewer than seven years of Harvard service. (Birth mothers – see Comments.)	Birth mothers may receive up to 13 weeks of paid leave, through a combination of 8 weeks of STD, 4 weeks of parental leave and additional paid time off (if available).
ADOPTION ASSISTANCE	Eligible for up to \$5,000 to cover expenses directly related to the legal adoption of a child, excluding the adoption of the child of an employee's spouse or domestic partner.	Eligible for up to \$5,000 to cover expenses directly related to the legal adoption of a child, excluding the adoption of the child of an employee's spouse or domestic partner.	Financial need is not a factor with regard to assistance.
HYATT LEGAL PLAN	Optional plan covers a range of legal services for low monthly cost.	Optional plan covers a range of legal services for low monthly cost.	
IDENTITY THEFT	Optional Identity Theft Protection program.	Optional Identity Theft Protection program.	
TRAINING AND CAREER DEVELOPMENT	Eligible to take courses through the Center for Workplace Development.	Eligible to take courses through the Center for Workplace Development.	Free membership in lynda.com - online training resource.
TUITION ASSISTANCE AND TUITION REIMBURSEMENT	Eligible to take courses at most Harvard schools and to take job-related courses at other accredited institutions.	Eligible to take courses at most Harvard schools and to take job-related courses at other accredited institutions.	Waiting period for new hires before becoming eligible: refer to full guidelines at hr.harvard.edu/tuition-assistance .
TRANSPORTATION ASSISTANCE	50% subsidy on public transit passes. Discounted Zipcar and Hubway membership, parking at Harvard, auto insurance, and more.	50% subsidy on public transit passes. Discounted Zipcar and Hubway membership, parking at Harvard, auto insurance, and more.	Bicycle commuters may be eligible for additional benefits and discounts.
ATHLETICS AND RECREATION	Convenient and affordable fitness and recreational opportunities including access to classes and facilities.	Convenient and affordable fitness and recreational opportunities including access to classes and facilities.	
CULTURAL AND LEISURE ACTIVITIES	With a Harvard ID: <ul style="list-style-type: none"> • Free admission for you and one guest to Harvard's museums. • Access to discounts on a wide range of offerings including theatre, dance, travel, and personal services. 	With a Harvard ID: <ul style="list-style-type: none"> • Free admission for you and one guest to Harvard's museums. • Access to discounts on a wide range of offerings including theatre, dance, travel, and personal services. 	Discounts are available through Outings & Innings , Harvard's window to culture and recreation in the greater Boston area. 617-495-2828 outingsandinings.harvard.edu
HARVARD UNIVERSITY EMPLOYEES CREDIT UNION	Eligible for membership in the nonprofit Harvard University Employees Credit Union, which offers financial services, accounts and mortgages.	Eligible for membership in the nonprofit Harvard University Employees Credit Union, which offers financial services, accounts and mortgages.	
FICA	FICA taxes will be paid by the individual and the University and amounts paid will be reflected on pay checks, available on PeopleSoft	No FICA taxes paid or deducted.	

ADDITIONAL RESOURCES



In addition to the benefits information highlighted on pages 2 and 3, you may find the resources listed below helpful. More information can be found online on the Harvard Human Resources website (hr.harvard.edu), the Harvard home page (harvard.edu), and the Harvard University Gazette (news.harvard.edu/gazette).

HARVARD HUMAN RESOURCES BENEFITS

benefits@harvard.edu | 617-496-4001
hr.harvard.edu/post-doctoral-fellows

OFFICES FOR POSTDOCTORAL AFFAIRS

HMS/HSDM Office for Postdoctoral Fellows
postdoc.hms.harvard.edu | 617-432-6735

Harvard T.H. Chan School of Public Health

617-432-4533 | hsph.me/postdocs

FAS Office for Postdoctoral Affairs

617-496-5517 | postdoc.harvard.edu

OFFICE OF FACULTY DEVELOPMENT & DIVERSITY

Aids in the recruitment, hiring, development, promotion and retention of faculty.
faculty.harvard.edu

CHILD CARE AND ELDER CARE

Referrals to Harvard-affiliated child care centers, information on child care scholarships, and discounts on emergency day care for children and elders. hr.harvard.edu/worklife

Office of Work/Life

617-495-4100 | worklife@harvard.edu

Harvard Longwood Campus Work/Life Program Manager

617-432-1048 | worklife@hsph.edu

EMPLOYEE ASSISTANCE PROGRAM

Referrals to non-Harvard-affiliated child care, confidential referrals for mental health, substance abuse, stress management and more. 877-EAP-HARV (877-327-4278)
hr.harvard.edu/employee-assistance-program

OMBUDS OFFICES

Neutral, confidential resource to discuss academic and workplace issues.
ombudsman.harvard.edu
hms.harvard.edu/departments/ombuds-office

HOUSING

Harvard University Housing

Assistance in finding housing and related services.
617-496-7827 | huhousing.harvard.edu
Off-campus listings: harvardhousingoffcampus.com

Real Estate Advantage Program

Home buying and selling services, preferred mortgage vendors and a cash-back benefit.
617-495-8840
huhousing.harvard.edu/homebuying

COMPUTERS AND ACCESSORIES

<http://huit.harvard.edu/pages/computers-software>

TRANSPORTATION AND PARKING

Harvard Commuter Choice

Subsidized MBTA passes, discounted Zipcar membership, carpools, Harvard shuttles, parking and other commuting options.
617-384-RIDE (7433)
commuterchoice@harvard.edu
transportation.harvard.edu/commuterchoice
transportation.harvard.edu/parking
www.MASCO.org - MASCO, Longwood-Cambridge Shuttle

HARVARD UNIVERSITY HEALTH SERVICES

General care for members of HUGHP (Harvard University Group Health Plan), and emergency care for non-members.
617-495-5711 | huhs.harvard.edu

DINING SERVICES

Overview of Harvard residential dining and campus restaurants including daily menus.
dining.harvard.edu

RECREATION

Harvard Athletics and Recreation

Exercise, yoga, dance, swimming, fitness and other recreational opportunities for free or at low cost with athletic facility membership.
617-496-1585 | recreation.gocrimson.com

Vanderbilt Athletic Facility

Fitness facilities and recreational opportunities
617-432-1942
hms.harvard.edu/departments/vanderbilt-hall, select Athletic Facility

Bodyscapes Wellness Benefit

HMS/HSDM benefits-eligible employees only
617-738-9229

LIBRARIES

Information on Harvard's libraries.
617-495-1000 | library.harvard.edu

MUSEUMS

Free admission for Harvard employees plus one guest; includes tours and children's programs.

Harvard Art Museums

617-495-9400 | harvardartmuseums.org

Harvard Museum of Natural History

617-495-3045 | hmnh.harvard.edu

The Semitic Museum

617-495-4631 | semiticmuseum.fas.harvard.edu

The Arnold Arboretum

617-524-1718 | arboretum.harvard.edu

Observatory Nights

520-879-4407 | cfa.harvard.edu/events

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The information in this document is intended to highlight features of the Harvard University benefit plans. In all cases, the actual provisions of each benefit plan will govern if there is any inconsistency between this general summary and Harvard's formal plans or contracts. The University reserves the right to change or terminate the benefits described here at its sole discretion.