



**HARVARD**  
Human Resources  
**BENEFITS**

# **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](https://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)\*\***



\*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

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

\*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

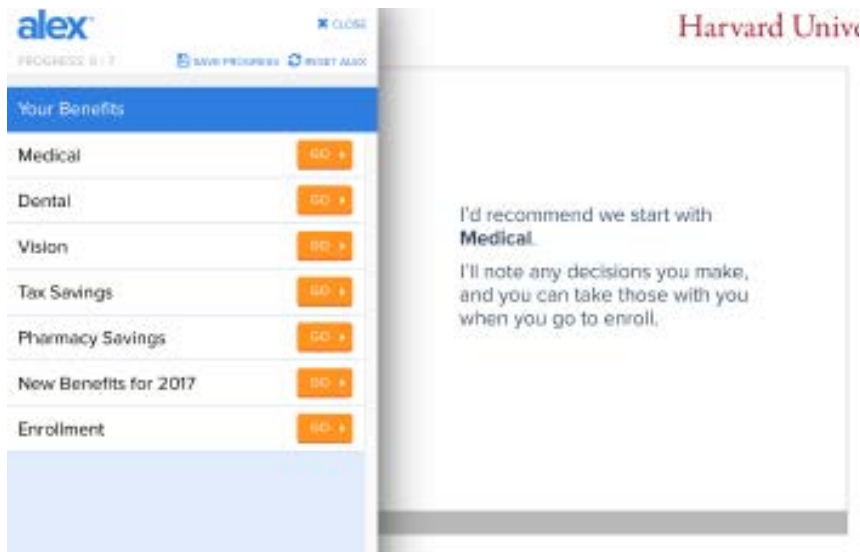
- Must be enrolled in the High Deductible Health Plan (HDHP)
- 2021 maximum contribution - \$3,600 individual/\$7,200 family
  - Harvard contributes \$500/ \$1,000
  - Maximum employee contributions \$3,100/ \$6,200
  - EEs age 55+ can contribute additional \$1,000
- Unused balance accumulates year after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



alex®

Harvard University



ALEX can help you make your best benefits decisions ever.

ALEX provides a summary of your benefits and is accurate to the best of our knowledge. But you should fully review all of your benefits documents before enrolling. ALEX may provide estimates or suggestions, but only you can elect benefits to best suit your needs. This is not an application for enrollment.

By clicking "Get Started," you acknowledge that you understand this and agree to the [Terms of Service](#) and [Privacy Policy](#).

Get Started ▶

ALEX is only for Harvard University Faculty and Nonunion Staff. Remember to enroll via PeopleSoft at [hr.harvard.edu](http://hr.harvard.edu).

- ✓ 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

If your FTE salary is...	You can be reimbursed for costs above...	
	For an Individual	For a Family
< \$30,000	\$600	\$600
\$30,000 - \$39,999	\$800	\$900
\$40,000 - \$49,999	\$900	\$1,200
\$50,000 - \$59,999	\$900	\$1,600
\$60,000 - \$69,999	\$900	\$1,900
\$70,000 - \$79,999	\$1,250	\$2,300
\$80,000 - \$89,999	\$1,250	\$2,800
\$90,000 - \$99,999	\$1,500	\$3,300
\$100,000 - <\$110,000	\$1,500	\$4,000

**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](https://mybenefits.metlife.com). Information is included in your Benefits New Hire package or go to [hr.harvard.edu/disability](https://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

# Life Insurance Benefits - Dependents

## 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

▼ Self Service

<p><b>My Pay</b></p>  <p>Last Pay Da... <b>04/28/2017</b></p>	<p><b>My Time &amp; Absences</b></p> 	<p><b>My Benefits</b></p> 	<p><b>My Personal Details</b></p> 
<p><b>My Performance</b></p>  <p>4 Evaluation Reque...</p>	<p><b>My Preferences &amp; Agreements</b></p> 		
<p> <b>18 Steps Remaining</b></p>			

# 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](http://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](http://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

# Additional Resources

**HARVie**  
Harvard Information for Employees

HOME PEOPLESOFT O&I CLASSIFIEDS  
TRAINING PORTAL CONTINGENT WORKFORCE

Jobs & Careers ▾ Total Rewards ▾ Learning & Development ▾ Work/Life ▾ Policies, Forms & Contracts ▾

### I feel included at Harvard when...

Text 333607 and your message to 22333  
Answers to this poll are anonymous

"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.

NEWS & ANNOUNCEMENTS  
[Harvard Art Museums shop - holiday discount for ID holders](#)

UPCOMING EVENTS  
2018 NOV 26  
[New Employee Orientation](#)

Job Seekers  
New Employees  
Wellbeing

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](#)

# Wellbeing

Visit **HARVie** ([hr.harvard.edu](http://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](http://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](mailto:benefits@harvard.edu)

**FAX:** 617-496-3000

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