The Benefits of Working at Harvard

New Employee Orientation - 2015
for Union Employees
Harvard Human Resources, Benefits
Topics

- **Eligibility**
- **Benefit options for:**
  - Medical, Dental, Vision, Flexible Spending Accounts (FSAs) and Copayment Reimbursement Program
  - Disability, Life Insurance, and Long Term Care
  - Retirement Savings Plans
  - Tuition Assistance and Reimbursement
- **Making your elections**
- **When you can make changes**
- **Additional resources**

The information in this orientation is a summary of Harvard’s benefits and every attempt has been made to ensure its accuracy. The actual provisions of each benefit program will govern if there is any inconsistency between the information in this orientation summary and Harvard’s formal plans, programs, policies or contracts or any subsequent change in such plans, programs, policies or contracts.
Eligibility

As a newly benefits-eligible employee, you have **30 days** from your hire or eligibility date to enroll in certain benefits*. These benefits include:

- Medical
- Dental
- Vision
- Flexible Spending Accounts
- Long Term Disability
- Life Insurance

Eligibility

- To participate in Harvard's benefits, you must be employed **on a regular University payroll** in an eligible employee class and
- **work at least 17.5 hours per week (excluding overtime)** or **earn a base annual rate of at least $15,000**

*Specific eligibility requirements may vary by union contract or employment classification
Harvard extends medical, dental, and vision coverage to benefits eligible employees and their eligible dependents. Eligible dependents are defined as:

- Your spouse or domestic partner
- Your children up to age 26, including children by birth, adoption, foster placement, marriage/domestic partnership, legal guardianship
- Disabled dependents, for which there are no age requirements

Proof of dependent status for covered dependents will need to be sent to Benefits within 30 days of your hire or eligibility date.
Medical Benefit Options

Harvard Pilgrim Health Care (HPHC)

- Health Maintenance Organization (HMO)
- Point of Service (POS)
- Preferred Provider Organization (PPO)*

Individual and family coverage available

Catamaran Pharmacy Benefit

Built into all medical plan options available through Harvard University

Harvard University Group Health Plan (HUGHHP)

- Health Maintenance Organization (HMO)
- Point of Service (POS)

Individual and family coverage available

*for out of state residents only
Medical Benefit Options

**Health Maintenance Organization (HMO)** - HMOs feature a specific network of health care providers. You choose a PCP for yourself and for each covered family member. When you need specialist care, your PCP refers you to a specialist within the network. There is no out-of-network option with the HMO except in the case of emergency care.

**Point of Service (POS)** - POS plans offer greater flexibility in choosing doctors, including the option to select your own specialist without a referral. Choosing an out-of-network provider will result in additional deductible and coinsurance payments.

**Preferred Provider Organization (PPO)** - PPOs let you choose a doctor inside or outside of the network, though out-of-pocket costs will be higher with out-of-network doctors. You must live outside Massachusetts to be eligible.
## In-Network Coverage for HMO, POS, & PPO Plans

**HUCTW / Local 26**

<table>
<thead>
<tr>
<th>In-Network</th>
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<tbody>
<tr>
<td>Preventive Care</td>
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<td>- Office Visit (PCP/Specialist)</td>
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<td>Deductible for non-preventive care (such as surgery, hospitalization, diagnostic testing)</td>
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<td>Deductible</td>
<td>$500 per individual / not to exceed $2,000 per family</td>
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<td>Coincidence after deductible for all types of care ***</td>
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ATC, HUPA, HUSPMGU & SEIU

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**ATC, HUPA, HUSPMGU & SEIU**

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Flexible Spending Accounts

2 Types of Flexible Spending Accounts

Participation is voluntary, and you must sign up each year if you wish to participate. You should estimate your expenses carefully, because the IRS requires that you forfeit any FSA money you don't use by March 15th of the following plan year.

Health FSA
Whether you waive coverage or you elect the HMO, POS or PPO plan, you may contribute from $120 to $2,550 per calendar year. You can use your account contributions for eligible medical, dental and/or vision expenses that are not covered, or are only partially covered, by your medical, dental and/or vision plans, even if you don’t participate in a Harvard-sponsored medical, dental and/or vision plan.

Dependent Care FSA
You may contribute from $120 to $5,000 per family per calendar year. A dependent care FSA allows you to set aside money for expenses used to care for a dependent child or adult so that you (and your spouse/partner) may work, attend school or job-search.
Flexible Spending Accounts

A flexible spending account (FSA) lets you set aside pre-tax dollars to pay for certain expenses, helping you save on those expenses. Harvard offers a health FSA and a dependent care FSA.

Participation is voluntary, and you must sign up if you want to participate. You should estimate your expenses for the year and decide if you want to participate. You should consider factors such as the amount of money you think you will need, the cost of your expected expenses, and how much you have available to contribute. You may include expenses until March 15 of the following year. All claims must be submitted by May 1.

Health FSA
You may contribute from $120 to $5,500 per year, depending on your salary. The maximum limit begins in 2013, under federal guidelines. You can use your account contributions to pay for qualified expenses that are not covered by insurance or are not enough to cover your out-of-pocket expenses even if you don’t participate in a Harvard-sponsored vision plan.

You can file a claim for reimbursement up to the amount you contributed, even if your claim is for an amount less than what you contributed at the time the service takes place. View an extensive list of eligible Health FSA expenses.

If you are confused about when to use a Health FSA, Harvard Copay Reimbursement benefit, please call Benefit Strategies.

Dependent care FSA
A dependent care FSA allows you to set aside tax-free money to pay for a dependent child or adult so that you can work, attend school or job-search.

Welcome to Benefit Strategies, LLC
Welcome to Benefit Strategies, your TPA of choice for superior, technology driven solutions to your employee benefit administration needs. We have proudly served a diverse clientele for 25 years. Our clients include companies from 10 to 100,000 employees, governmental entities including towns, cities, counties, school districts and state agencies, as well as a wide variety of non-profit organizations.

Our Services
- COPRA Administration
- Commuter Benefits
- Flexible Spending Accounts (FSA)
- Health Reimbursement Arrangement (HRA)
- Health Savings Account (HSA)
- Leave of Absence (LOA)
You are eligible if you are enrolled in a Harvard medical plan and you earn an annual full-time equivalent (FTE) salary equal to or less than $95,000 per year.

The following copayments are eligible for full reimbursement, after threshold is met:
- In network office visits (including mental health care)
- Prescription drugs

Copayments for emergency room visits, out-of-network expenses and coinsurance payments are not eligible for reimbursement through this program.
Copay Reimbursement

When can you submit for reimbursement? Requests are allowed after eligible copayments during the calendar year exceed the applicable threshold(s). Once you meet the applicable threshold(s), there is no limit to the amount you can be reimbursed.

<table>
<thead>
<tr>
<th>Claimant Status Under the Program</th>
<th>Full-Time Equivalent (FTE) Salary*</th>
<th>When Copayments for In-Network Office Visits Exceed...</th>
<th>When Copayments for Prescription Drugs Exceed...</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INDIVIDUAL</strong></td>
<td>Less than $70,000</td>
<td>$135</td>
<td>$500</td>
</tr>
<tr>
<td>(It does not matter if you have individual or family coverage under the Harvard Medical Plan.)</td>
<td>$70,000-$95,000</td>
<td>$270</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>FAMILY</strong></td>
<td>Less than $70,000</td>
<td>$330</td>
<td>$1,000</td>
</tr>
<tr>
<td>(You must be enrolled in family coverage under the Harvard Medical Plan.)</td>
<td>$70,000-$95,000</td>
<td>$660</td>
<td>$2,000</td>
</tr>
</tbody>
</table>
Dental Benefits

Delta Dental PPO Plus Premier
- Dental benefits are provided by Delta Dental
- Nationwide network
- Individual and family options available

General Coverage Information
- Maximum Annual Benefit of $3,000 per person, per year
- Preventative services covered 100%
- Most other basic, restorative, and major services covered 75%
- Orthodontic benefits up to $1,500 for dependents up to the age of 19
Vision Benefits

Davis Vision Designer Vision Plan

- Services are provided both in-network and out-of-network,
  - you save more money by using in-network providers
- Full coverage (with copayments) for in-network vision exams, eye wear, and contact lenses
- Discounts for out-of-network vision exams, eye wear, contact lenses, and laser surgery
- Coverage or discounts for eye wear options, such as scratch-resistant coating, anti-reflective coating, progressives and Transitions lenses
- Nationwide network of providers
- Administered by Davis Vision
Disability Benefits- Short Term Disability

Harvard provides short-term disability benefits at no cost to employees. You may receive up to 180 days of leave at 70 to 100 percent of your normal pay. This benefit also allows eight weeks of paid maternity leave for birth mothers.

Eligibility

– Coverage is automatic for employees who meet the following criteria:
  • Administrative, professional staff members and overtime eligible non-bargaining unit, support staff who actively work at least 17.5 hours per week and have completed their orientation and review period
  • HUCTW members who are actively at work, working at least 17.5 hours per week
  • Service and trade employees who meet the eligibility criteria of their collective-bargaining agreements
  • Stipendee and Internal Postdoctoral fellows who actively work at least 17.5 hours per week
– This benefit is administered by local HR and the Standard Insurance Company
Disability Benefits - Long Term Disability

Harvard’s long-term disability (LTD) plan replaces 60% of your salary if you are unable to work for more than 180 days due to a disability.

If you receive LTD payments, your participation in medical, dental, vision, and life insurance through Harvard continues.

You also continue to accrue participation service and receive pension contributions based on your salary immediately prior to disability.

LTD Premiums are based on salary. If you do not enroll for this benefit within your first 30 days of employment and you choose to do so at a later date, you will be subject to approval after completion of the Statement of Health.

Administered by The Standard.
Life Insurance Benefits

- You are automatically covered with Basic Life Insurance once you become eligible for benefits. Harvard pays the full cost of this benefit, which pays for coverage equal to half your annual salary rounded to the nearest $1,000.

- You may also buy Supplemental Life Insurance to cover up to five times your annual salary in addition to the Basic Life Insurance coverage, up to $1,250,000. If you do not enroll for this benefit within your first 30 days of employment and you choose to do so at a later date, you will be subject to approval after completion of a Statement of Health.

- **Premium Rates** for life insurance are based on age.
- **Make sure you designate a beneficiary** - forms are available on HARVie http://harvie.harvard.edu/forms
- Insurance benefits provided through MetLife.
Enrolling in Benefits
Tuition Assistance and Tuition Reimbursement

Harvard’s Tuition Assistance Plan (TAP) and Tuition Reimbursement Plan (TRP) make it possible for you to take courses at Harvard and job-related courses at other institutions (HUCTW members may use TAP and TRP for some non-job-related courses at other institutions).

TAP and TRP are open to staff, faculty, part-time employees and retirees. Eligibility depends on your employee classification and hours worked.

**Wait Periods***

**Harvard courses**
Your 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**
In general*, your date of hire must be **180 days before the class start date**. The first day of class can coincide with the 180th day of employment.

*Wait periods for HUCTW members are 90 days for both Harvard courses and non-Harvard courses*
Retirement Savings Plans

Harvard sponsors retirement programs to help provide employees and their families with financial security after their working years.

University-funded retirement programs:
• 2001 Staff Retirement Program
• 1995 Retirement Program
  Note: The vesting period for each of these university funded plans—ts three years

Employee-funded retirement programs:
• Tax-Deferred Annuity (TDA) Plan

Note: Details about Harvard’s retirement programs are available on HARVie http://harvie.harvard.edu/Compensation_Benefits/Retirement_Benefits or by calling the Harvard University Retirement Center (HURC), 1-800-527-1398
Retirement Savings Plan- 2001 Staff and 1995 Plan

University Contributions

Contributions to all plans happen automatically once you have fulfilled your plan’s designated wait period. For the 2001 Staff Retirement Plan the wait period is six months. For the 1995 Retirement Plan the wait period is one year.

Two months prior to the end of your wait period, the Harvard University Retirement Center will notify you (in writing) of which plan you are eligible for, and will instruct you as to how you can select an investment vendor and direct the investment of your funds.

2001 Staff Retirement Plan:

If you are under age 40, Harvard contributes an amount equal to 5 percent of your, eligible pay up to the Social Security wage base, and 10 percent for earnings over the wage base.

If you are age 40 or over, Harvard contributes an amount equal to 10 percent of your eligible pay up to the Social Security wage base and 15 percent for earnings above the wage base, up to the IRS limits in place for that year.

1995 Retirement Plan:

Harvard contributes 3.5% of your eligible pay to a Basic Retirement Account, and an additional 3-6.5%, based on age and service, to an Individual Investment Account.
The Harvard Tax-Deferred Annuity (TDA) Plan allows you to save pre-tax (before taxes are deducted).

You are eligible to contribute to the TDA if you are on a Harvard University payroll.

You must elect how much to contribute, up to plan limits.

Once you enroll, you may change or stop contributions prior to the end of any pay period.

You have the option to invest with three vendors: Vanguard, Fidelity, and TIAA CREF.

You choose how to invest among TDA plan investment options. You can change your investment allocation at any time. If you do not choose an investment vendor, Vanguard will be the default vendor.

Note: The maximum contribution for 2015 is $18,000. If you are age 50 or older before the end of the year the 2015 maximum contribution is $24,000.
Retirement Plans

Depending on your employment classification, you may be eligible for the 2001 Staff Plan, 1995 Staff Plan or Faculty Plan. These plans are fully funded by Harvard to help you save for your future.

Once you have met your plan’s waiting period, you will receive retirement contributions. You are automatically enrolled, and you choose how to invest the contributions Harvard makes to your retirement accounts, via the Harvard University Retirement Center.

Making good investment decisions for your retirement funds is an important part of planning for a financially secure future that meets your and your family’s needs. You are encouraged to learn more about by taking advantage of Harvard’s Retirement Education Resources. You should also review your plan’s Summary Plan Description (at right) for full details about the plans, described briefly below.

Retirement Plan Overviews

- 2001 Staff Plan
- 1995 Staff Plan
- 1980 Staff Plan eligibility
- Faculty Retirement Plan

Retirement investment options

Harvard offers a variety of investment options through its retirement plans, that let you choose a strategy that meets your risk tolerance and knowledge of investing. Faculty and staff may choose among:

- Lifecycle fund – widely diversified investments that automatically rebalance to more conservative investments as you approach retirement, this is the default selection for those who don’t make an active choice.
- A carefully selected menu of core funds.
- Brokerage account option for sophisticated investors that offers access to thousands of mutual funds.
- A combination of the above.
Making Future Changes to Your Benefits

What happens when…?

Certain events as defined by the IRS permit you to make benefit changes during the year that normally can only be made during the annual open enrollment window held each fall.

– Events Include:

  – Getting Married or registering a Domestic Partnership
  – Getting divorced
  – Having or adopting a child
  – Spouse changing employment
  – Dependent gaining or losing eligibility

– If you experience such an event, you have **30 days from the date of the event** to make any eligible changes. The change(s) must be consistent with the IRS defined qualified event.
Harvard Happenings

Free Harvard football tickets for season opener

Harvard kicks off its 141st season this Friday, September 19 at 7 p.m. with a game versus Holy Cross at historic Harvard Stadium. All faculty and staff can receive up to four free tickets to the game to celebrate Harvard Night. You can get your free tickets by going to the Harvard Athletics Department website and enjoy the game!

Personal Finance Workshop: Psychology of Spending

The Harvard University Employees Credit Union (HUECU) is offering a lunchtime workshop on the Psychology of Spending. This session will focus on factors that affect consumer behavior, with a goal of helping you examine the forces that shape shopping decisions and become a wiser consumer. Thursday, September 25, noon-1 p.m. at 104 Mt. Auburn Street 4th floor, Cambridge. To register - and to see other upcoming HUECU workshops - visit the HUECU website.

HARVie Spotlight

2015 Benefits Open Enrollment Preview

Harvard has announced several health plan for 2015. These changes affect faculty, administrative and professional staff and other non-union staff members. Some of the changes will also apply to retirees under age 65. There are also some changes to benefit plan vendors for 2015. You can read more about the benefit changes and find links to the 2015 Rates and Plan Comparison Charts in HARVie’s Open Enrollment 2015 section.

Special Resources

For New Employees
For Faculty
For Postdoctoral Fellows
For Service & Trades Employees
For Retirees & HURA Members

News
Contact the Benefits Office

If you have additional questions…

We can be reached by phone at 617-496-4001
Monday through Friday, 9:00AM to 5:00PM

You may also reach us by e-mail at:
benefits@harvard.edu

The Benefits Office is located on the 6th floor of the
Smith Campus Center at 1350 Massachusetts Ave.

Walk-in hours are Monday through Thursday,
11:00AM to 4:00PM