COMPENSATION AND INCOME PROTECTION
Harvard offers competitive base pay and several forms of income protection while you are working and when you retire, including a best-in-class University-funded retirement plan.

HEALTH AND WELLNESS
The University offers comprehensive medical and dental coverage for you and your family, and much more. Our highly-subsidized health and welfare benefits reflect an approach built around people, with a deep respect for their differences and needs. For instance, Harvard offers benefits to part-time staff and graduated health insurance premiums based on income.

GROWTH, LEARNING AND DEVELOPMENT
A career at Harvard can be linear or less traditional. While everyone who comes to work at Harvard has their own motivations, most would tell you it has to do with the opportunity to grow and excel. Harvard today is focused on helping its employees become “future-ready”—technologically literate, open to a global perspective and ready to support and advance the University’s evolving mission.

Harvard encourages lifelong learning, and our Tuition Assistance Plan can help finance courses at Harvard as well as job-related courses at other institutions. Our Center for Workplace Development offers abundant employer-paid professional development opportunities, both in-person and online.

QUALITY OF LIFE
Harvard provides resources to help you balance work and life, including generous time off, an employee assistance program and low-cost access to Harvard’s athletic facilities and recreation programs.

The University’s beautiful, historic campus offers a vibrant and exciting work environment. Your Harvard ID provides access to our world-renowned libraries and museums, as well as discounts at recreational and cultural activities in the Cambridge/Boston area.

Harvard’s people are united by a culture dedicated to excellence, and are more diverse in age, race, ethnicity, nationality, experience and outlook than you would find almost anywhere else. It is the connection with these people—our faculty, staff and students—that makes working at Harvard richly satisfying.

Harvard University is a center of intellectual activity, research, knowledge creation, learning and teaching. In this environment, results matter and creativity flourishes.

For many people, a compelling aspect of working at Harvard is the sense of mission that permeates every organization on campus. At the same time, Harvard recognizes that compensation is a critical part of your employment experience. The breadth and depth of the total compensation package sets the University apart.

WHAT IS TOTAL COMPENSATION AT HARVARD?
Excellent performance is rewarded in many ways. Compensation includes our performance-based merit increase program, spot and bonus awards, and promotional and professional development opportunities. When combined with Harvard’s comprehensive benefits, unique resources, and global standing, we offer one of the most outstanding total compensation packages in higher education and the nonprofit sector.
COMPENSATION AND INCOME PROTECTION
to build financial security now and for the future

COMPENSATION
Compensation at Harvard is determined with careful attention to internal equity and the external market, including higher education and general industry. We do this for each of the job functions in which our staff work and contribute so vitally to Harvard’s success. In this way, we provide competitive market-driven salaries that are fairly administered across the University and to all our employees.

INCOME PROTECTION
Harvard offers a range of benefits to help you protect your income and financial assets.

Short Term Disability (STD)
With coverage offered by Harvard at no cost, the STD program provides up to 26 weeks of leave at 75%–100% of pay for employees facing a disability due to accident or illness before retirement, and covers eight weeks of paid medical leave for birth mothers.

Long Term Care Insurance
This optional insurance can help you and your family protect financial assets and preserve a wide range of care possibilities should you or insured family members require residential or at-home care due to a chronic illness or disability.

RETIREMENT
In addition to Harvard’s contribution to Social Security on your behalf, generous benefits and financial education opportunities help you build long-term savings and a source of income after you retire.

HEALTH AND WELLNESS
to keep you and your family strong and healthy

Supporting the health and wellness of our staff and their families through access to top quality medical care is a long-standing priority at Harvard.

The University actively evaluates its health plan choices to ensure they continue to offer access to the best health care at rates that remain affordable. Medical premiums are graduated based on salary.

HEALTH
Quality and affordability are the hallmarks of Harvard’s broad and comprehensive health benefits. Harvard’s health providers offer extensive networks, including the region’s award-winning hospitals.

Medical
The University offers highly-subsidized medical coverage from top-rated provider Harvard Pilgrim Health Care and the University’s own Harvard University Group Health Plan. Employees may choose between individual or family coverage from two HMO plans, four POS plans (2 traditional and 2 POS Plus), two high-deductible health plans (HDHP), or one PPO plan (for employees living outside of Massachusetts only). HDHP members may enroll in a health savings account (HSA) to cover out-of-pocket costs.

Dental
Delta Dental, Harvard’s dental care provider, offers in-network and out-of-network coverage. Over 97% of Massachusetts dentists participate. The plan provides full coverage for preventive care and substantial coverage for other dental services including orthodontia for covered dependents under age 19.

Health Flexible Spending Account (FSA)
FSAs offer tax savings by allowing you to set aside money on a pretax basis (up to $2,550/year) to pay for out-of-pocket health expenses. Eligible expenses can include prescription and office visit copayments, deductibles and coinsurance, dental and vision costs. Limited Purpose FSA is available for HDHP members.

Reimbursement Program
A unique reimbursement program is one more way Harvard works to help eligible staff (those earning under $110,000 annually) manage the financial impact of illness or medical care. Out-of-pocket expenses for in-network care received in our HMO, POS and PPO plans that exceed annual thresholds may qualify for non-taxable reimbursement.

Vision Care
Comprehensive care through Davis Vision covers vision exams and products at greatly reduced or discounted rates.

Domestic Partnership
Same-sex or opposite-sex domestic partners can be eligible for coverage under your medical, dental and vision plans.

WELLNESS
Harvard recognizes the importance of health and wellness for you and your family and offers programs and classes at little or no cost.

Center for Wellness at Harvard University Health Services
The Center offers courses and workshops in stress management, nutrition and meditation as well as massage and other complementary health services.

Harvard Athletics and Recreation
Convenient and affordable state-of-the-art fitness and recreational facilities are offered to you and your family at no nominal cost.

Long Term Disability (LTD)
This optional, contributory program pays 60% of your pre-disability salary, tax free, if you are unable to work for more than 180 days due to a covered illness or injury, thus helping you to meet your financial commitments in a time of need. Eligibility for medical, dental, vision and life insurance through Harvard continues, and you continue to accrue service and receive retirement contributions.

Life Insurance
Harvard pays the full cost of basic life insurance equal to one-half of your base salary including an accelerated life insurance benefit, as well as business travel insurance, to help your beneficiaries pay expenses if you become terminally ill or die. Additional coverage of up to 5x annual salary may be purchased at favorable rates.

Defined Contribution Plan
(2001 Staff Retirement Plan)
Each month, the University contributes a percentage of salary based on age and earnings. The full cost of the Plan is paid by Harvard.
• For those under age 40, the University contributes an amount equal to 5% of salary below the Social Security wage base ($118,500 in 2016) and 10% of earnings above the Social Security wage base, with vesting after three years of service.
• For those age 40 and over, the University contributes an amount equal to 10% of salary below the Social Security wage base and 15% of earnings above the Social Security wage base, with vesting after three years of service.

Tax-Deferred Account (TDA) Program
You can supplement your Harvard retirement plan by contributing a portion of your eligible pay to a voluntary TDA on a pre-tax basis. You pay no taxes until you withdraw your funds. New administrative and professional staff are automatically enrolled after 60 days of employment (with the option to change or cancel) and will receive program details by mail from the Harvard University Retirement Center.

Post Retirement Health Coverage
At the time of retirement, Harvard provides a choice of retiree medical plan options as well as dental coverage for eligible staff and their spouses/domestic partners. To be eligible for retiree medical and dental coverage, you must meet certain age and service requirements.
Harvard recognizes that the “whole person” comes to work each day, and that our employees strive to be fully realized in multiple domains. As an employer, we have an active stake in the well-being of our employees. Our programs and resources help you cope with life’s fluctuations, thrive amid competing demands, and find effective strategies for integrating professional and personal needs.

QUALITY OF LIFE

to promote balance and support the whole person

Harvard’s work/life offerings are designed to help you develop a strategic approach to managing the many moving parts of your complex work/life. It’s about saving you time, expanding your options, shortening your search, stretching your dollar, and partnering with you to face life’s challenges.

Employee Assistance Program (EAP) at 877-327-4278
This 24/7 program offers free and confidential help with personal, family, and work-related problems for staff and their household members. The EAP connects you with an array of services from free legal and financial consultations to help with personal changes and challenges. Counseling can be provided in over a dozen languages.

Child Care Resources and Financial Assistance
When you come to work each day, you don’t stop being a parent. Harvard offers a range of services to make the balancing act easier.

- Six on-campus child care centers
- On-campus school vacation camps
- Child care scholarship programs
- Financial assistance and programs for back-up child care
- Dependent Care Flexible Spending Account (FSA) helps you manage predictable expenses for care of children up to age 13 with a pretax account that lets you set aside up to $5,000 a year
- Harvard Adoption Assistance Program offers up to $5,000 for adoption-related expenses

Elder/Adult Care
Harvard offers support for staff caring for elders and other dependent adults through confidential consultation for caregivers and financial subsidy of in-home back-up care. A Flexible Spending Account (FSA) can help defray the cost of caring for a dependent elder or adult.

Personalized Referral Service
Through Harvard’s EAP and other services, you can locate resources nationwide for in-home, center-based, campus-based, regular and back-up care for children, dependent adults and elders.

DISCOUNTS, CONVENiences, TRANSPORTATION AND HOUSING

Harvard offers a wide range of programs and services to help make life easier, more affordable and more fun.

Discounts
- Outings & Innings – Access to cultural and leisure activities including discounts on theatre, movies, sports, shopping, travel and other services
- Transportation – Harvard helps with your commute with a 50% subsidy on public transit passes (in addition to the advantage of pretax payroll deduction), discounted Zipcar membership, parking, reimbursements for bike commuters, auto insurance and more
- Harvard’s health plans offer member discounts on weight loss programs and optical services, and reimbursements for health club membership
- Free admission to our world-renowned museums and libraries

Housing and Financing
- Mortgages, credit cards and other financial services are offered through the nonprofit Harvard University Employees Credit Union
- A variety of housing services are available through Harvard University Housing
- The Real Estate Advantage Program provides home buying and selling services, access to preferred mortgage vendors and a cash-back benefit

WORK/LIFE SOLUTIONS

Harvard’s work/life offerings are designed to help you develop a strategic approach to managing the many moving parts of your complex work/life. It’s about saving you time, expanding your options, shortening your search, stretching your dollar, and partnering with you to face life’s challenges.

Harvard is a great place to learn and grow. It’s what you’d expect at an organization where education is at the heart of the experience: wide-ranging opportunities and tuition assistance.

The University is committed to the development, growth and engagement of our employees. Harvard offers many opportunities to nurture strengths and passions, refresh and extend knowledge and skills, and develop careers.

GROWTH, LEARNING & DEVELOPMENT

to increase expertise and career opportunities

Tuition Assistance Plan (TAP) and Tuition Reimbursement Plan (TRP)
The University provides financial support for undergraduate and graduate courses taken at Harvard and other accredited institutions.

Using TAP, you can take courses at most Harvard faculties, including the opportunity to earn a bachelor’s or master’s degree at the Harvard Extension School for as little as $40 per course—a savings of over 95% of the full cost. Classes are offered during convenient evening hours on campus or through distance learning.

TRP reimburses a portion of tuition costs for eligible classes taken at another accredited institution.

A supplementary Education Assistance Fund provides additional support for professional development, including work-related conferences, classes or seminars, certifications or test preparation.

Center for Workplace Development (CWD)
CWD offers a wide range of professional, managerial, and career development offerings for you to learn and grow in your current position and prepare for changes taking place in the organization. Universal Manager Training supports the development and effectiveness of those in managerial roles.

CWD also provides free access to online learning resources, including lynda.com and Harvard Business School’s ManageMentor – which are available 24/7 from home or your workplace.

In addition, the Harvard Leadership Development program is available to executives, mid- to senior-level managers and individual contributors.
### ESTIMATING YOUR TOTAL COMPENSATION

This worksheet has been provided to help you estimate the value of your total compensation. It is a good annual exercise or to use as a comparison tool if you are contemplating a career move.

Listed to the right are the major elements of compensation and benefits provided by the University—a combination of base salary, benefits and paid time off.

<table>
<thead>
<tr>
<th>BASE SALARY</th>
<th>OTHER COMPENSATION (e.g., spot recognition award, bonus, child care scholarship)</th>
<th>BENEFITS (Multiply base salary by .314 and place the result on this line)</th>
</tr>
</thead>
</table>

Although not every benefit is used by every employee, Harvard’s benefits package includes:

- Medical, Dental and Vision Coverage
- Health and Dependent Care Flexible Spending Accounts (FSAs)
- Reimbursement Program for out-of-pocket medical costs
- Short Term Disability
- Optional Long Term Disability Insurance
- Life Insurance
- Long Term Care (LTC) Insurance
- Harvard University Defined Contribution Retirement Plan
- Tax-Deferred Retirement Savings Account (TDA)
- Employee Assistance Program (EAP)
- Work/Life Resources (e.g., child and elder care supports)
- Tuition/Education support
- Athletic Facilities and Recreation Classes
- Transportation (e.g., subsidized T-pass, parking)
- Discount Offerings (e.g., Outings & Innings)

<table>
<thead>
<tr>
<th>PAID TIME OFF (Multiply base salary by .15 and place the result on this line)</th>
<th>OTHER (Additional benefits specific to your school, department, or campus, if applicable)</th>
<th>TOTAL COMPENSATION (Add all of the above lines and place result on this line)</th>
</tr>
</thead>
</table>

The information in this document is provided as a general overview of pay, benefits and services for benefits-eligible Administrative/Professional staff members, and is not intended to be fully comprehensive. In the event of any inconsistency between this summary and the relevant manual(s) or plan document(s), the latter will govern.

In most cases, eligibility for University benefits is available to Administrative/Professional staff working at least 17.5 hours per week or making at least $15,000 annually. In addition to base pay, a small number of Administrative/Professional staff are also eligible for overtime pay, in accordance with the Fair Labor Standards Act.

Administrative/Professional staff members hired before July 1, 2001 may have a Basic Retirement Account (under the 1995 Retirement Program) in addition to an Individual Investment Account (under both the 1995 and 2001 Retirement Programs). Staff may request a pension estimate by calling the Harvard Retirement Center at 800-527-1398.

The University reserves the right to change or terminate the benefits described here at its sole discretion.

Fringe benefit rates used for schools on the Harvard Longwood Campus may vary slightly from the rate shown above.