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The employee benefit programs described in this Guide are effective in 2016. The information in this Guide 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 Guide and Harvard’s formal plans, programs, policies or contracts, or any subsequent change in such plans, programs, policies or contracts.
Dear Colleague:

Welcome to Harvard! As a new member of the Harvard University faculty or staff, you are eligible for a wide range of valuable University-provided benefits designed to:

- Promote the health and wellness of you and your family
- Protect your income while you are working
- Build financial security for retirement
- Help you balance your personal responsibilities and work life
- Provide you with career development and educational opportunities

Some benefits are provided automatically, while you must actively elect others. Most are highly subsidized or even free to you as an important part of your total compensation package.

This 2016 Benefits Enrollment Guide provides you with an overview of the benefits available to you. I urge you to review the information provided here soon – for some benefits you must enroll during the first 30 days of your employment.

Additional information about these benefits can be found on the Harvard Human Resources website at hr.harvard.edu or on HARVie – Harvard’s intranet for employees at harvie.harvard.edu.

Sincerely,

Marilyn Hausammann
Vice President for Harvard Human Resources
Your Benefits Enrollment

You have 30 days from your date of hire or first date of benefits eligibility to enroll in the following Harvard benefits:

- Medical and Prescription Drug Coverage
- Vision Care Coverage
- Supplemental Life Insurance
- Dependent Care Flexible Spending Account (FSA)
- Health Savings Account (HSA) [if eligible]
- Dental Coverage
- Long Term Disability (LTD)
- Health Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (FSA)
- Long Term Care (LTC) Insurance

You enroll in your benefits online using PeopleSoft; please refer to “Enrolling in Benefits Using PeopleSoft” in this package for instructions. When enrolling in these benefits, your enrollment is retroactive to your date of hire or first eligibility, and you will be charged retroactively for your benefits coverage from that date.

As a Harvard employee, you also have access to many other benefits and perks that are described in this booklet. Some of these are available to you immediately, others have different waiting periods. You can also learn more on hr.harvard.edu.

Paying for Benefits with Pretax Dollars

Your share of the costs for medical, dental and vision care as well as contributions to flexible spending accounts (FSAs), a health savings account (HSA) or a tax-deferred account for retirement savings are deducted from your pay on a pretax basis, as allowed by the IRS. This saves you significant money by reducing your taxable income. Long term disability, long term care and supplemental life insurance premiums are paid with after-tax dollars.

Receiving Benefit Plan ID Cards

You will receive ID cards for medical, prescription drug, dental and vision coverage two to three weeks after enrollment. If you use any of these benefits before receiving your ID card, call your benefit provider for information about coverage [numbers are on pages 23-24 of this Guide].

Who Can You Cover?

Individual and Family Coverage

You may elect individual coverage for yourself for any of the benefits listed above. You may also elect family coverage for yourself, your spouse or registered domestic partner and your eligible dependents under Harvard’s medical, dental and vision care plans. If you enroll a dependent, you must provide proof of the dependent’s eligibility and submit that proof with the Dependent Documentation Cover Sheet included in this package. Your spouse or domestic partner and other family members may apply for individual coverage under Harvard’s group Long Term Care (LTC) insurance.

Please note that premiums for [non-dependent] registered domestic partner benefits coverage are deducted from your pay on an after-tax basis by law for federal income tax purposes and the value of the coverage is subject to imputed income. If you have a domestic partner and are electing family coverage, call 617-496-4001 to speak with a Benefits representative about enrollment and tax implications.
For medical, dental and vision care, you may cover the following eligible dependents:

- Your spouse
- Your registered domestic partner (must be registered in order to receive coverage)
- Your eligible children under age 26 by birth, adoption, foster placement or legal guardianship, including eligible children of your spouse or domestic partner
- Your eligible disabled child(ren) age 26 and over, including eligible disabled child(ren) of your spouse or domestic partner

Proof of dependent eligibility includes copies of the following:

- Valid marriage certificate for spousal coverage
- Municipal registration of domestic partnership and Harvard’s Statement of Domestic Partnership for domestic partner coverage; to obtain a copy of the Statement of Domestic Partnership, contact Benefits or go to HARVie (harvie.harvard.edu), and select Forms at the top of the page
- Birth certificate, adoption documents or proof of legal guardianship for dependent child coverage
- In addition, per federal regulations, Harvard must collect the Social Security number of dependents covered by a health plan; you can provide this information in PeopleSoft when enrolling.

Medical and Prescription Drug Coverage

When you enroll in medical coverage, you pay a portion of the total group premium, with Harvard paying most of the total premium. You must elect this benefit within 30 days by going to PeopleSoft to receive this coverage.

Your Medical Plan Options

Harvard offers subsidized medical coverage from top-rated Harvard Pilgrim Health Care (HPHC) and the Harvard University Group Health Plan (HUGHP):

- **Health Maintenance Organization (HMO)**: With an HMO, you select a primary care physician (PCP) who coordinates your care and authorizes referrals to in-network specialists. Out-of-network care is not covered, except in certain emergency situations.

- **Point of Service (POS)**: Like an HMO, you designate a PCP. However, you have the flexibility to use out-of-network providers for services (for an additional cost).

- **POS Plus**: With the same benefits as the regular POS, the POS Plus plan has higher premiums and a higher out-of-pocket maximum in exchange for no deductible or coinsurance for in-network services.

- **Preferred Provider Organization (PPO)**: With this plan, you can go to any healthcare professional you choose inside or outside your network without a PCP referral. This plan, offered only through HPHC, is only available to faculty and staff who reside outside Massachusetts.

- **High-Deductible Health Plan (HDHP)**: This plan features lower premiums and higher out-of-pocket costs for deductibles before the plan begins covering costs. The HDHP is offered in conjunction with a Health Savings Account (HSA) to which Harvard makes a tax-free contribution.

The enclosed Health Plan Comparison provides a side-by-side comparison of your medical options, including in- and out-of-network costs, coinsurance and deductibles; it is also available online on hr.harvard.edu and HARVie (harvie.harvard.edu). Plan rates are also enclosed.
HMO, POS and PPO plans

Your costs when receiving medical services through the HMO, POS and PPO plans depend on the type of service and whether you receive care in- or out-of-network. For more detailed information about coverage and costs—including copayments, deductibles and out-of-pocket maximums, please refer to the enclosed 2016 Medical Plan Care Comparison Chart.

- Preventive care as defined by the federal Affordable Care Act that is received from an in-network provider is fully covered, with no charge to you. This includes annual physicals, well-baby and well-child visits, immunizations and routine vision care.
- In-network office visits for care of illness or injury, outpatient mental health visits, occupational or physical therapy, prescriptions and emergency room visits are subject to applicable copayments, but not to deductibles or coinsurance.
- In-network outpatient diagnostic lab tests and X-rays are fully covered and not subject to deductibles or coinsurance.
- Certain medical services, including hospitalization, surgery and high-tech imaging, are subject to an annual deductible and coinsurance, up to the plan’s out-of-pocket maximum.
- All in-network costs including copayments, deductibles and coinsurance (but not monthly premiums) count toward your annual out-of-pocket maximum. If you reach the out-of-pocket maximum in a calendar year, all further in-network costs are fully (100%) covered by your medical plan for the rest of the calendar year.
- Out-of-network services [available with the POS and PPO only] are subject to separate deductibles, coinsurance and out-of-pocket maximums.

If you cover yourself and one dependent under family coverage, your in-network deductible will be $250 per person, and no more than $500 for your family. Coinsurance begins for each family member when the applicable individual deductible is met for that person.
Your in-network out-of-pocket maximum will be $1,500 per person, up to a total family maximum of $3,000.

If you cover yourself and two or more dependents, your in-network deductible will be $250 per person, with a $750 total family maximum. Coinsurance begins for each family member when the applicable individual deductible is met for that person.
Your in-network out-of-pocket maximum will be $1,500 per person, up to a total family maximum of $4,500.
Even if you cover more than three people, you won’t pay more for eligible in-network services than your $4,500 family out-of-pocket maximum.

POS Plus plan

The POS Plus plan works similarly to the other POS plans - preventive care as defined by the ACA and received in-network is fully covered and in-network office visits, emergency room visits and prescriptions are subject to copayments. However, with this plan option, you pay no deductible or coinsurance for medical services received in-network. The POS Plus has higher monthly premiums in exchange for lower costs at the point of care.

You may receive out-of-network services with the POS Plus, which are subject to separate deductibles, coinsurance and out-of-pocket maximums.
High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)

The HDHP with HSA is a different type of plan – a lower-premium, high-deductible health insurance plan combined with a tax-free savings account that lets you save additional money for health expenses now or later in retirement. Like the other plans, the HDHP is offered through Harvard Pilgrim Health Care and HUGHP Blue Cross Blue Shield of MA; HUGHP HDHP members have access to an expanded network of Blue Cross Blue Shield of MA providers that includes Harvard University Health Services (HUHS). The HSA feature is administered by Benefit Strategies.

High-Deductible Health Plan (HDHP) Features

The HDHP provides you with the flexibility to use in-network or out-of-network providers (you’ll pay more for out-of-network services).

In-network preventive care as defined by the ACA is covered at 100%, like Harvard’s other health plans.

For all other services, including prescriptions, you pay the full cost of care until you reach the deductible. If you have family coverage, you must meet the entire family deductible before the plan begins paying.

Once you meet the deductible, you share in the cost of care [your coinsurance] with the plan paying most of the costs, until you reach the annual out-of-pocket maximum. Once you meet the annual maximum, the plan pays 100% of further costs for the rest of the calendar year. If you have family coverage, you must meet the entire family out-of-pocket maximum before the plan begins paying at 100%.

Summary of costs

<table>
<thead>
<tr>
<th>PLAN FEATURE</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>Covered at 100%</td>
<td>After deductible, 35% coinsurance</td>
</tr>
<tr>
<td>Deductible - Applies to all non-preventive expenses such as office visits, hospital admission, outpatient surgery, lab, X-rays and prescriptions</td>
<td>$1,500 for individual coverage/$3,000 for family coverage</td>
<td>Amounts paid for both in-network and out-of-network care can be combined to satisfy the deductible. If you are enrolled in family coverage, the full family deductible must be met before coinsurance begins for any family member.</td>
</tr>
<tr>
<td>Coinsurance (after deductible is met)</td>
<td>15% coinsurance</td>
<td>35% coinsurance</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum*</td>
<td>$3,000 individual coverage $6,000 family coverage</td>
<td>$6,000 individual coverage $12,000 family coverage</td>
</tr>
<tr>
<td>After this annual cost is met, the plan [Harvard] pays 100% of costs for the remainder of the calendar year.</td>
<td>For family coverage, the full family out-of-pocket max must be met be.</td>
<td>For family coverage, the full family out-of-pocket max must be met.</td>
</tr>
</tbody>
</table>

* There are separate out-of-pocket maximums for in-network care and out-of-network care, which accrue separately.

For more information about coverage and costs, please refer to the enclosed 2016 Medical Plan Care Comparison Chart.
Health Savings Account (HSA) Features

If you enroll in the HDHP and meet other eligibility requirements, you can enroll in an HSA. Harvard will make a tax-free contribution to your HSA of $500 for individual coverage or $1,000 for family coverage for eligible, active faculty and nonunion staff members. You can also make tax-free contributions via payroll deductions (up to federal limits).

An HSA can be used to pay out-of-pocket medical expenses as well as dental and vision expenses or saved for the future. You will get a debit card to use with your HSA from Benefit Strategies, the HSA administrator.

You are not taxed on HSA funds you spend on medical care. The money in your account rolls over from year to year, and because the HSA is fully owned by you, even if you leave the University, the money remains yours. Once the balance in your HSA reaches $2,100, you may select from a choice of investment options and your funds will automatically be directed to your investment account.

When you enroll in the HDHP in PeopleSoft, you will be prompted to open your HSA at the same time; you are not required to make your own contributions, but you must open the account in order to receive the tax-free contribution from Harvard (which will be deposited once the account is set up). Your enrollment is effective the first of the month following your hire date (or date of initial benefits eligibility).

### 2016 HSA MAXIMUM CONTRIBUTIONS

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>HSA Contribution</th>
<th>HSA Contribution for Age 55+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td><strong>$3,350</strong>: Total includes $2,850 employee contribution + $500 Harvard contribution</td>
<td><strong>$4,350</strong>: Total includes $3,850 employee contribution + $500 Harvard contribution</td>
</tr>
<tr>
<td>Family</td>
<td><strong>$6,750</strong>: Total includes $5,750 employee contribution + $1,000 Harvard contribution</td>
<td><strong>$7,750</strong>: Total includes $6,750 employee contribution + $1,000 Harvard contribution</td>
</tr>
</tbody>
</table>

### Prescription Drug Coverage

Your prescription drug benefit is included as part of your medical coverage and is administered by OptumRx, a pharmacy benefits manager. When you enroll in medical coverage, you will receive a Welcome Kit with your OptumRx ID card and information on locating a pharmacy near you. Most major pharmacy chains accept OptumRx. Present your OptumRx ID card when filling prescriptions. You can save money on medications you take on a long-term basis by using mail order with OptumRx. With OptumRx mail order, you can buy up to a 90-day supply at a reduced copayment when compared to retail pharmacies. To learn more about mail order, contact OptumRx at the number on page 24 of this Guide.

### Dental Coverage

Harvard offers dental coverage through the Delta Dental PPO Plus Premier program, which includes dentists in the Delta Dental Premier and Delta Dental PPO networks. Delta Dental’s wide network of participating dentists includes 97% of dentists in Massachusetts. To locate participating dentists, visit [www.deltadentalma.com](http://www.deltadentalma.com). You may also receive services from non-participating dentists, in-state or out-of-state, although this may cost more than using a participating dentist. You must elect this benefit within **30 days** by going to PeopleSoft to receive coverage. Please see the enclosed 2016 rate chart for monthly cost.
Delta Dental Highlights

- There is no balance billing for in-network dentists; you cannot be billed for the difference between your dentist’s rate and Delta Dental’s negotiated rate when you see a dentist in Delta Dental’s Premier or PPO network. There are no claim forms when you see a dentist in either Delta Dental network.

- Non-participating (out-of-network) dentists may balance bill. You are responsible for the difference between Delta Dental’s negotiated fees and the full fee charged by a non-participating dentist.

- Harvard’s dental plan includes an innovative enhanced level of coverage for participants with very high dental costs. With this second level of coverage, once you or a covered family member reaches the Level 1 maximum annual benefit of $3,000, you pay an additional deductible of $500 and then your dental plan coverage continues with no maximum for the remainder of the calendar year.

<table>
<thead>
<tr>
<th>OVERVIEW OF DENTAL BENEFITS &amp; COVERED SERVICES *</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Level 1 Annual Deductible</strong></td>
</tr>
<tr>
<td>• No deductible for diagnostic and preventive services and covered orthodontic services</td>
</tr>
<tr>
<td>• $50 per covered person for all other services; maximum $150 per family</td>
</tr>
<tr>
<td><strong>Level 1 Maximum Annual Benefit</strong></td>
</tr>
<tr>
<td>$3,000 per person</td>
</tr>
<tr>
<td><strong>Once a participant reaches the Level 1 Maximum, Level 2 coverage begins...</strong></td>
</tr>
<tr>
<td><strong>Level 2 Annual Deductible</strong></td>
</tr>
<tr>
<td>• No deductible for diagnostic and preventive services</td>
</tr>
<tr>
<td>• $500 per person for all other services (no family deductible)</td>
</tr>
<tr>
<td><strong>Level 2 Maximum Annual Benefit</strong></td>
</tr>
<tr>
<td>None</td>
</tr>
<tr>
<td><strong>COVERED SERVICES</strong></td>
</tr>
<tr>
<td>Coverage levels are the same for participating and non-participating dentists, whether in-state or out-of-state.</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
</tr>
<tr>
<td>Cleanings and X-rays</td>
</tr>
<tr>
<td>Delta Dental pays 100%</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
</tr>
<tr>
<td>Temporary and permanent fillings, simple extractions, surgical extractions</td>
</tr>
<tr>
<td>Delta Dental pays up to 75% after deductible</td>
</tr>
<tr>
<td><strong>Restorative Services</strong></td>
</tr>
<tr>
<td>Periodontics, endodontics and oral surgery, root canal, prosthetic maintenance, emergency dental care</td>
</tr>
<tr>
<td>Delta Dental pays 75% after deductible</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
</tr>
<tr>
<td>Prosthodontics, installation of crowns, inlays, onlays, dentures, implants and bridges</td>
</tr>
<tr>
<td>Delta Dental pays 75% after deductible</td>
</tr>
<tr>
<td><strong>Orthodontics</strong></td>
</tr>
<tr>
<td>Delta Dental pays 50% (with no deductible) for children under age 19, up to $1,500 lifetime maximum per child</td>
</tr>
</tbody>
</table>

*For details, please refer to the Delta Dental Summary of Benefits available on HARVie.*
Vision Care Coverage

Harvard’s vision care benefit provides coverage for vision exams and products at greatly reduced and/or discounted rates. Davis Vision is Harvard’s provider for this benefit. You must elect this benefit within 30 days by going to PeopleSoft to receive this coverage. Please see the enclosed 2016 rate chart for monthly cost.

Davis Vision offers a nationwide network of providers. To locate a provider or see if your preferred provider is included in the Davis Vision network, call the Davis Vision customer service call center at 800-448-8245 or visit the member website at davisvision.com, enter Client Code 2556.

Harvard’s medical plans also offer some vision care coverage and discounts. The overview below can help you compare your options and decide whether Davis Vision is a good fit for you and your family.

<table>
<thead>
<tr>
<th>EYE EXAM (12 Months)</th>
<th>CONTACT LENS FITTING (12 Months)</th>
<th>FRAMES &amp; LENSES</th>
<th>CONTACT LENSES (In lieu of eyeglasses) (12 Months)</th>
<th>LASER VISION CORRECTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>DAVIS VISION</td>
<td>$15 copay</td>
<td>$20 copay for standard contact lenses</td>
<td>$20 copay (24 months) Choose any frame from Davis Vision’s Exclusive Collection: up to a $175 value or $140 frame allowance ($190 at Vision Works), plus 20% discount on overages</td>
<td>Up to 25% discount off the usual and customary charge or up to a 5% discount off any advertised promotion, whichever is lower from Davis Vision</td>
</tr>
<tr>
<td>HUGHP</td>
<td>$0 copay NOT INCLUDED</td>
<td>25% savings on frames and lenses. Discount applies only at Davis Vision Network Providers</td>
<td>20% savings on daily wear contact lenses (10% savings on disposable lenses). Discount applies only at Davis Vision Network Providers</td>
<td>Up to 25% discount off the usual and customary charge or a 5% discount off promotional pricing, whichever is lower. Discount applies only at Davis Vision Network Provider</td>
</tr>
<tr>
<td>HPHC</td>
<td>$0 copay NOT INCLUDED</td>
<td>Free eyewear and additional eyewear savings available from specific providers. Visit harvardpilgrim.org/savings for details</td>
<td>15%-20% off cost of contact lenses from specific provider network. Discount applies at LensCrafters, Sears, Target, Pearle and JCPenney</td>
<td>US Laser Vision Network offers up to a 15% discount off the usual and customary charge, or up to a 5% discount toward promotional pricing, whichever is lower. 40%-50% off national average price of Traditional LASIK. Discount applies at QualSight LASIK</td>
</tr>
</tbody>
</table>

With Davis Vision, Harvard employees and covered family members can use their retail frame allowance on any frame at any in-network provider location. For enhanced value, members can select from more than 200 frames from the Davis Vision Exclusive Collection at little or no additional out-of-pocket cost.
Disability Coverage

Short Term Disability (STD)
Harvard provides staff members with short term disability (STD) benefits of up to 180 days due to a disability or illness. You do not need to enroll in this benefit and there is no cost to you for participation. STD pays between 70% and 100% of your pre-disability salary, depending on your job classification and years of Harvard service. Generally, staff must satisfy a waiting period and “spend down” a certain number of available sick days before STD benefits can begin. Please refer to HARVie (harvie.harvard.edu) for details on STD benefits.

Long Term Disability (LTD)
Long Term Disability (LTD) insurance is an optional benefit that helps you meet your financial commitments if you are unable to work for more than 180 days due to a disability. Harvard’s LTD plan is offered through the Standard Insurance Company. You must enroll in this benefit in order to receive coverage. Premiums are deducted from your after-tax pay. If you enroll within your first 30 days of hire or first becoming eligible, you do not need to provide a medical history form. You may enroll at a later date, but you may be subject to medical review and approval by the insurer.

The LTD program pays you a benefit of 60% of your pre-disability salary (tax free) at the time you become disabled. While you are on LTD, Harvard continues your life insurance coverage free of cost and continues your retirement plan contributions. In addition, you remain eligible for Harvard’s medical, dental and vision care benefits at Harvard’s highly subsidized rates.

LTD Highlights
LTD covers disabilities incurred both on and off the job.

• You continue to accrue participation service and receive retirement plan contributions based on your salary at the time you first became disabled.

• Since premium payments are made with after-tax dollars, LTD benefits are tax-free under current law.

• Cost of living adjustment (COLA) benefit is included.

• If you die while LTD benefits are payable, and on the date you die you have been continuously disabled for at least 180 days, a survivor’s benefit may be payable to eligible survivors.

• Maximum monthly benefit is $15,000.

LTD Pre-existing Condition Limitations
If you are a new participant in the LTD plan, and are found to have had a pre-existing medical condition in the 90 days preceding the date you become a participant, you will not be eligible for coverage for that condition and/or related conditions unless you meet one of the following requirements:

• You have been a participant in the program for 12 months and actively at work (not disabled) for 12 months and one day; or

• You have been treatment-free for that pre-existing condition for 6 continuous months during your first 12 months of participation.

For more information on LTD, including limitations and exclusions, go to HARVie (harvie.harvard.edu); select Compensation & Benefits > Disability & Life Insurance > Long Term Disability.
Life Insurance

Basic Life Insurance
Harvard helps you provide basic protection to your beneficiaries with free group term Basic Life Insurance coverage. This free coverage is equal to one-half your annual base salary, rounded to the nearest $1,000. You do not need to enroll in this coverage. [The imputed cost of any Basic Life Insurance coverage in excess of $50,000 is taxable to you. The taxable amount, if any, will be shown with your paycheck information.]

Supplemental Life Insurance
You may purchase additional, optional group term Supplemental Life Insurance to give your dependents greater coverage. You can elect up to 5 times your current annual base salary (rounded to the nearest $1,000), in these increments:
- 1 x your annual salary
- 2 x your annual salary
- 3 x your annual salary
- 4 x your annual salary
- 5 x your annual salary

The maximum amount of Supplemental Life Insurance coverage you may purchase is $1,250,000. The cost of coverage is based on your age and the amount of coverage you elect. Premiums are deducted from your after-tax pay. If you elect Supplemental Life Insurance within 30 days of hire, first becoming eligible or marriage, you do not need to provide a Statement of Health. If you elect this coverage at any other time, you must complete a Statement of Health for review by MetLife; your coverage will not become effective until approved.

If you leave Harvard, you may continue Basic and/or Supplemental Life Insurance with a portability or conversion option through MetLife. You can find additional details on HARVie (harvie.harvard.edu).

Beneficiaries
To designate beneficiary(ies) for your life insurance (including free Basic Life), complete and return the enclosed Beneficiary Form; you can also find this form on HARVie (harvie.harvard.edu); select the link to the Forms at the top of the page and go to Life Insurance.

Long Term Care (LTC) Insurance
An accident, long term illness or simply the effects of aging can result in the need for costly extended care. Harvard’s group Long Term Care (LTC) insurance, provided through Genworth Life Insurance Company, can help protect you and your family against the costs associated with such care, while preserving your ability to choose among a range of care options. Long Term Care insurance covers charges for services received at home, in the community or in a nursing facility.

If you elect this coverage within 30 days of hire or first becoming eligible and are actively at work and under age 80, you do not need to provide any medical history. You can apply for this coverage at any time after your first 30 days, but you will be subject to medical underwriting.

The following family members of active, benefits-eligible faculty and staff may also apply for LTC coverage:
- Spouses, domestic partners
- Adult children, including stepchildren
- Siblings, including step-siblings
- Parents, stepparents and grandparents/step-grandparents
Family members may be subject to age and residency limitations and are subject to medical underwriting.

To learn more about Harvard’s group LTC insurance and to apply, visit the Genworth website at [www.genworth.com/groupLTC](http://www.genworth.com/groupLTC) (enter Group ID: Harvard, Access Code: groupLtc), where you can learn about LTC costs in your area and model your coverage options and costs. Or, call Genworth Life Insurance Company toll free at 1-800-416-3624, Monday–Friday, 8 a.m.–8 p.m. Eastern time.

**Flexible Spending Accounts (FSAs)**

Harvard offers the following Flexible Spending Account (FSA) options: a Health FSA that lets you pay for eligible medical, dental and vision care expenses for you and your eligible dependents; a Limited Purpose FSA, which covers dental and vision care expenses only, and is only available if you are enrolled in a high-deductible health plan; and a Dependent Care FSA that lets you pay for eligible expenses for the care of a dependent child or adult.

Contributing to an FSA helps you save money because your contributions are deducted from your pay before federal and state income taxes and FICA taxes, lowering your taxable income while helping you pay eligible expenses. When electing an FSA, you should estimate your expenses carefully, because any money that is not used by the annual deadline will be forfeited. With a 2016 Health, Dependent Care or Limited Purpose FSA, you have until March 15, 2017 to incur eligible expenses and until March 31, 2017 to file claims. You must elect this benefit within **30 days** by going to PeopleSoft.

Benefit Strategies administers the FSA program for Harvard. If you elect an FSA, Benefit Strategies will provide you with a debit card to pay expenses. You can check your FSA balances, file claims, enroll in direct deposit for reimbursements and learn more about eligible expenses on the Benefits Strategies website at [https://benstrat.com](http://https://benstrat.com) or by going to hr.harvard.edu and selecting the link to Benefit Strategies at the bottom of any page.

**Health FSA**

A Health FSA provides a way to pay for anticipated out-of-pocket health care expenses for you and your eligible dependents with pretax dollars you contribute. Paying for health expenses with an FSA can save you money in taxes, but you should estimate your health costs for the year carefully because the IRS requires that you forfeit any money in your account that is not spent by the deadline (March 15th of the following year). You may contribute between $120 and $2,550 per year to a Health FSA and must actively elect this benefit within 30 days of becoming eligible.

**Examples of Eligible Health FSA Expenses**

- Copayments, coinsurance and deductibles
- Medical supplies and equipment
- Mental health and substance abuse treatments
- Orthodontia and dental expenses
- Eyeglasses, lenses, contact lenses and supplies

**The Limited Purpose FSA**

The Limited Purpose FSA works like the Health FSA, but can only be used to cover out-of-pocket dental and vision care expenses for you and your eligible dependents. If you enroll in a high-deductible health plan and elect a "Health FSA," you will automatically be enrolled in the Limited Purpose FSA. You may contribute between $120 and $2,550 per year and must actively elect this benefit within **30 days** of becoming eligible.
Dependent Care FSA
If you have anticipated expenses for the care of a dependent child or adult that you need while you (and your spouse) work or look for work, you may want to consider signing up for a Dependent Care FSA. The Dependent Care FSA covers eligible dependent child or adult care expenses, not health care expenses for dependents. You may contribute between $120 and $5,000 to your Dependent Care FSA for the year, unless one of the following IRS guidelines applies to you:

• If you are married and your spouse files a separate income tax return, the most you may contribute is $2,500.
• If you are married and your spouse also contributes to a dependent care FSA through his or her employer, the $5,000 annual maximum is the total amount that you and your spouse may contribute combined.
• If you or your spouse earns less than $5,000 a year, you can contribute up to the lower of your two incomes.
• If your spouse has no income but is a full-time student or disabled, you can contribute up to $3,000 per year if you have one eligible dependent; up to $5,000 if you have two or more eligible dependents.

Examples of Eligible Dependent Care FSA Expenses
• Care provided to a child under age 13
• Care provided for your spouse or a dependent of any age who normally spends at least eight hours in your home each day and cannot care for himself or herself because of a physical or mental disability
• Payment for someone who provides care in your home as well as related taxes
• Payment to an eligible day care facility, including a senior center
• Payment to a summer day camp (some specialty camps may be excluded) and for after-school care

Paying for Eligible Expenses with Your FSA
When you enroll in a Health or Dependent Care FSA, you automatically receive a debit card for easy, convenient payment at participating providers or merchants. Although you do not need to file for reimbursement when using your debit card, you may be required to submit documentation - therefore you must save your receipts for eligible expenses. If you have more than one kind of FSA, you will receive one debit card that can be used for all accounts.

If the expense meets basic eligibility requirements, the provider is paid directly. Benefit Strategies (Harvard’s FSA administrator) will review the purchase and may require you to submit receipts.

• With the Health or Limited Purpose FSA, you can spend up to the full amount of your annual election as soon as your account has been set up.
• With the Dependent Care FSA, you can only spend up to the amount in your account at the time you request reimbursement.

If a provider doesn’t accept a debit card, you should pay for expenses out of pocket and submit receipts for reimbursement to Benefit Strategies. To be reimbursed for eligible expenses, submit an FSA claim form along with original receipts. Forms can be found on HARVie [harvie.harvard.edu]; select Forms at the top of the page; or at hr.harvard.edu/documents-contracts.

Reimbursement forms for 2016 FSA expenses must be postmarked by March 31, 2017. Submit to:

Harvard University FSA Plan
 c/o Benefit Strategies
P.O. Box 1300
Manchester, NH 03105-1300

Fax: 603-232-1854
Email: info@benstrat.com
Online: benstrat.com
Phone: 855-HVD-FLEX (855-483-3539)
Reimbursement Program

Harvard’s unique Reimbursement Program provides financial assistance for faculty and nonunion staff who earn less than $110,000 annually (FTE salary) and experience higher medical costs. The Reimbursement Program provides reimbursement for in-network, out-of-pocket medical expenses above certain thresholds in a Harvard HMO, POS or PPO plan. HDHP participants are NOT eligible. You do not need to enroll in this program, but you do need to file in order to be reimbursed.

All in-network, out-of-pocket medical expenses (except premiums) count toward the thresholds below and will be eligible for reimbursement – this includes office visit, emergency room and pharmacy copayments, deductibles and coinsurance. Out-of-network costs or costs within the HDHP plan are NOT eligible.

Reimbursement Program thresholds:

<table>
<thead>
<tr>
<th>IF YOUR FTE* SALARY IS...</th>
<th>YOU CAN BE REIMBURSED FOR COSTS ABOVE:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>INDIVIDUAL</td>
</tr>
<tr>
<td>&lt;$30,000</td>
<td>$600</td>
</tr>
<tr>
<td>$30,000-$39,999</td>
<td>$800</td>
</tr>
<tr>
<td>$40,000-$49,999</td>
<td>$900</td>
</tr>
<tr>
<td>$50,000-$59,999</td>
<td>$900</td>
</tr>
<tr>
<td>$60,000-$69,999</td>
<td>$900</td>
</tr>
<tr>
<td>$70,000-$79,999</td>
<td>$1,250</td>
</tr>
<tr>
<td>$80,000-$89,999</td>
<td>$1,250</td>
</tr>
<tr>
<td>$90,000-$99,999</td>
<td>$1,500</td>
</tr>
<tr>
<td>$100,000-$110,000</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

*Full-time equivalent salary is your annual salary if you work full-time or, for those who work less than full-time, the salary that would be earned working full-time at the same rate of pay.

You may not be reimbursed for the same expenses from both a Health Flexible Spending Account (FSA) and the Reimbursement Program, but you may use an FSA to cover out-of-pocket costs up to the threshold and still use the Reimbursement Program for costs above the threshold.

Requesting Reimbursement

Benefit Strategies is the administrator for this program. Claims for expenses paid during 2016 must be postmarked by March 31, 2017. To be reimbursed, you must submit a Reimbursement Program Request form along with original receipts and other supporting documentation (as described on the Request form). Forms can be found on HARVie [harvie.harvard.edu]; select Forms at the top of the page; or go to hr.harvard.edu/documents-contracts. Submit to:

**Harvard University Reimbursement Program**  
c/o Benefit Strategies  
P.O. Box 1300  
Manchester, NH 03105-1300  
Fax: 603-232-1854  
Email: info@benstrat.com  
Online: benstrat.com  
Phone: 855-HVD-FLEX (855-483-3539)
Your Benefits with Harvard University Health Services

Harvard University Health Services (HUHS) offers a wide variety of services and benefits for the Harvard community, including both Harvard University Group Health Plan (HUGHP) members and employees who select another health plan option. To learn more, visit [huhs.harvard.edu](http://huhs.harvard.edu).

HUHS has four convenient on-site locations. HUGHP members can select a primary care physician at any HUHS location, as well as any Atrius Health location, including Harvard Vanguard Medical Associates.

- Harvard Square, Richard A. and Susan F. Smith Campus Center, 75 Mt. Auburn Street, Cambridge
- Harvard Business School, Cumnock Hall, 33 Harvard Way, Boston
- Harvard Law School, Pound Hall, 1563 Massachusetts Avenue, Cambridge
- Longwood Medical Area, Vanderbilt Hall, 275 Longwood Avenue, Boston

Some HUHS services are available to all employees:

<table>
<thead>
<tr>
<th>HUHS SERVICE</th>
<th>ALL HARVARD EMPLOYEES</th>
<th>HUGHP MEMBERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urgent Care</td>
<td>During work hours only*</td>
<td>Anytime</td>
</tr>
<tr>
<td>Pharmacy over-the-counter products</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Center for Wellness</td>
<td>✔️</td>
<td>(Up to a 50% discount)</td>
</tr>
<tr>
<td>Dental Clinic</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Optical Shop</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Flu vaccination clinics</td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>

* Your insurance plan will be billed and you will be responsible for any applicable copayments, coinsurance, or deductibles; insurance plans that are not sponsored by Harvard may consider HUHS to be out-of-network, resulting in higher out-of-pocket costs, up to the full cost of the visit.

Members with an HUHS primary care physician can fill prescriptions through the HUHS Pharmacy and use the on-site Quest Diagnostics laboratory services. You also have access to the following services at HUHS:

- Allergy
- Behavioral Health
- Dermatology
- Ear, Nose, & Throat
- Endocrinology
- Gastroenterology
- Neurology
- Nutrition
- Obstetrics and Gynecology
- Ophthalmology and Optometry
- Orthopedic Surgery
- Pediatrics
- Physical Therapy
- Podiatry
- Primary Care/Internal Medicine
- Radiology
- Rheumatology
- Surgery
- Travel Clinic
- Urology
Retirement and Investment Programs

Harvard’s retirement programs help provide employees with financial security after their working years through both University-funded retirement plans and employee-funded tax-deferred savings. With Harvard’s retirement programs, you have a choice of investment options from three companies: Fidelity, TIAA-CREF and Vanguard. For information on these plans, your investment options and financial education resources, go to HARVie (harvie.harvard.edu); select Compensation & Benefits > Retirement Benefits.

Tax-Deferred Annuity (TDA) Plan

Harvard’s TDA Plan gives you an easy way to save for your retirement, while reducing your taxable income today. With the TDA, you can begin to build greater long-term financial security. You may open a TDA as soon as you begin working and you may enroll at any time. Contributions are deducted from your eligible pay on a pretax basis and directed into investments you choose. If you don’t make an investment choice, your TDA contributions will be invested in a low-cost Vanguard target-date fund based on your age. You may be able to roll an existing qualified retirement account(s) into the TDA; please contact the Harvard University Retirement Center (HURC) for details.

For important details about the TDA Plan (including important information if you have more than one job at the University), please refer to the TDA enrollment package that will be mailed to you by the HURC.

AUTOMATIC ENROLLMENT AND AUTOMATIC ESCALATION IN THE TDA PLAN

New faculty and administrative/professional staff members are eligible for automatic enrollment and automatic escalation in the TDA Plan. You’ll receive detailed information in the mail from the HURC.

With automatic enrollment, faculty and administrative/professional staff are automatically enrolled in the TDA 60 days after their start date as follows, unless they make another choice:

- Your initial contribution will be 3% of eligible pay, deducted pretax.
- Your contributions will be invested in a low-cost Vanguard target-date fund tied to the year closest to when you will turn 65. You can also elect different options from among Harvard’s available fund choices.
- Contributions are increased by 1 percentage point each January until you reach 10% of salary, or up to the applicable maximum annual limit.
- You can cancel participation at any time, and if you do so within 60 days of your first contribution, you can request reimbursement of your contributions. You can also change your contribution amount at any time (this will cancel your participation in the annual automatic escalation feature).

ENROLL, VIEW, CHANGE OR REALLOCATE YOUR CONTRIBUTIONS ONLINE ANYTIME

To learn more about the TDA, go to Harvie (harvie.harvard.edu); select Compensation & Benefits > Retirement Benefits > Tax Deferred Account. You may open a TDA online at anytime by going to HARVie and choosing "Retirement Center" from the drop down menu at the top right of any page and following the online instructions, or by calling the HURC at 800-527-1398, Monday-Friday, 8 a.m.-5 p.m. ET.

In addition to enrollment, the online Retirement Center lets you manage your TDA when it’s convenient for you, including changing your contribution amount, directing future contributions to different investment companies or stopping your contributions.
To make investment fund changes within your TDA, contact your investment company directly (see contact information on page 24).

**CONTRIBUTION LIMITS**
For 2016, pretax contributions to Harvard’s TDA Plan and any other employers’ TDA and similiar pretax savings plans generally may not exceed $18,000. You may be able to contribute up to $24,000 for 2016 if you will be age 50 or older by the end of the year.

**University-Funded Retirement Programs**
Harvard University has two University-funded retirement programs available to eligible faculty and staff: the Retirement Income Plan for Teaching Faculty and the 2001 Staff Retirement Program. Eligible faculty and staff are automatically enrolled in the retirement plan for their group after the applicable waiting period, as described below, and will receive more information by mail about two months before becoming eligible for contributions. Below is a basic overview. You can also go to HARVie (harvie.harvard.edu); select Compensation & Benefits > Retirement Benefits for more information.

**RETIREMENT INCOME PLAN FOR TEACHING FACULTY**
The Retirement Income Plan for Teaching Faculty is for teaching faculty, including certain instructors and lecturers who work at least half-time and are at least age 21.

**2001 STAFF RETIREMENT PROGRAM**
This program is for eligible professional and administrative staff and other nonunion staff. You must be regularly scheduled to work at least half-time or 17.5 hours per week and be at least age 21 to be eligible.

**RETIREMENT PLAN HIGHLIGHTS**
The Retirement Income Plan for Teaching Faculty and the 2001 Staff Retirement Program work as follows:

- Harvard makes 100% of all contributions. University contributions are made monthly based on your age and pensionable salary each month you are a participant:
  - **Under age 40:** The contribution amount equals 5% of pay up to the Social Security wage base ($118,500 in 2016), and 10% of pay for earnings above the Social Security wage base;
  - **Age 40 and above:** The contribution amount equals 10% of pay up to the Social Security wage base ($118,500 in 2016), and 15% of pay for earnings above the Social Security wage base.

- Contributions begin after a 6-month waiting period, and are retroactive to date of hire.

- Contributions are invested in funds you choose from those offered by the three investment companies. If you make no active election, contributions will automatically be invested in a low-cost Vanguard target-date fund tied to the year closest to when you will turn 65.

- Participants are vested after 3 years of vesting service [generally, 3 years of employment with the University]; vesting means you have a legal right to your benefits. Vested benefits are available upon termination or retirement.

**457(b) Deferred Compensation Plan**
The Harvard 457(b) Deferred Compensation Plan allows certain highly compensated faculty and staff to set aside a portion of eligible pay on a tax-deferred basis in addition to deferrals under the TDA Plan. For 2016, participation is limited to faculty and staff whose base salary is at least $200,000 and who reside in certain states. The maximum you may save annually is determined by federal law. In 2016, the maximum dollar amount you may contribute generally is $18,000. If you are eligible for this plan, you will receive information in the mail.
Tuition Assistance Plan (TAP) and Tuition Reimbursement Plan (TRP)

Harvard’s Tuition Assistance Plan (TAP) lets you take courses at greatly reduced rates at participating Harvard schools – as little as $40 per course at the Harvard Extension School. Courses taken at Harvard are covered by TAP, whether they are job-related, taken to advance your career, or just to develop and explore your own interests. Certain Harvard schools also allow you to pursue a degree with TAP.

The Tuition Reimbursement Plan (TRP) reimburses you for job-related courses or courses taken toward an undergraduate degree at another accredited institution. You can be reimbursed for 75% of the tuition cost, up to an annual maximum of $5,250.

Before enrolling in a class, you should review the complete TAP and TRP guidelines at hr.harvard.edu/tuition-assistance, where you will find details on eligibility, waiting periods, eligible courses, credit limits, costs and tax information, how to enroll and more.

Eligibility

TAP and TRP eligibility is based on your employee classification and the hours you work per week.

<table>
<thead>
<tr>
<th>YOUR EMPLOYEE CLASSIFICATION</th>
<th>MINIMUM REQUIRED HOURS PER WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faculty</td>
<td>17.5 hours</td>
</tr>
<tr>
<td>Administrative &amp; Professional Staff</td>
<td>17.5 hours</td>
</tr>
<tr>
<td>Non-Bargaining Unit Non-Exempt, Support Staff</td>
<td>17.5 hours</td>
</tr>
<tr>
<td>Internal Post Doc (Harvard Research), External Post Doc (Harvard Research)</td>
<td>17.5 hours</td>
</tr>
</tbody>
</table>

A complete listing of eligible and ineligible groups can be found at hr.harvard.edu/tuition-assistance. Employees of Harvard Business School Publishing participate in a separate tuition reimbursement program and should refer to the HBS Publishing Employee Guidebook and contact their local human resources office for details.

Waiting Periods

Harvard Courses

Your date of hire must be on or before:

- July 1st for Fall Semester
- November 1st for Spring Semester
- April 1st for Summer Semester

For any certificate or professional programs eligible for TAP [through a Harvard school] held outside the regular academic semester schedule, your date of hire must be 90 days before the program begins. For these programs, the first day of class can be on the 90th day of employment.

Waiting Period for Non-Harvard Courses

Your date of hire must be 180 days before the class begins. The first day of class can coincide with the 180th day of employment.
# Harvard Schools/Programs Participating in TAP

<table>
<thead>
<tr>
<th>SCHOOL</th>
<th>TAP FEE</th>
<th>COURSE INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arnold Arboretum Adult Education</td>
<td>$20 per class</td>
<td>my.arboretum.harvard.edu</td>
</tr>
<tr>
<td>Divinity School</td>
<td>10% of course cost</td>
<td>hds.harvard.edu</td>
</tr>
<tr>
<td>Extension School</td>
<td>$40 per class</td>
<td>extension.harvard.edu</td>
</tr>
<tr>
<td>Graduate School of Arts and Sciences (FAS)</td>
<td>10% of course cost</td>
<td>gsas.harvard.edu</td>
</tr>
<tr>
<td>Graduate School of Design</td>
<td>10% of course cost</td>
<td>gsd.harvard.edu</td>
</tr>
<tr>
<td>Graduate School of Education</td>
<td>10% of course cost</td>
<td>gse.harvard.edu</td>
</tr>
<tr>
<td>Harvard College (FAS)</td>
<td>10% of course cost</td>
<td>fas.harvard.edu</td>
</tr>
<tr>
<td>Harvard Law School</td>
<td>Call the Law School JD Admissions Office for information</td>
<td>law.harvard.edu</td>
</tr>
<tr>
<td>Harvard Medical School</td>
<td>10% of course cost, call the HMS Human Resources Office for information</td>
<td>hms.harvard.edu</td>
</tr>
<tr>
<td>Harvard Summer School</td>
<td>$40-$80 per class</td>
<td>summer.harvard.edu</td>
</tr>
<tr>
<td>Harvard Kennedy School</td>
<td>10% of course cost</td>
<td>hks.harvard.edu</td>
</tr>
<tr>
<td>Office for the Arts Ceramics and Dance programs</td>
<td>$40 [plus lab fees for ceramics classes]</td>
<td>Ceramics: ofa.fas.harvard.edu/ceramics/Dance: ofa.fas.harvard.edu/dance/</td>
</tr>
<tr>
<td>Harvard T.H. Chan School of Public Health</td>
<td>10% of course cost</td>
<td>hsp.harvard.edu/registrar/tapaffiliate-registration</td>
</tr>
</tbody>
</table>

For details on registering for Harvard classes, degree programs and other guidelines, go to hr.harvard.edu/tuition-assistance.
Other Benefits, Perks and Services

Faculty and staff have access to a wide array of discounts, perks, services and facilities. Below is a sample. Detailed information about these as well as information on policies and problem-solving resources and assistance can be found on the Harvard Human Resources website hr.harvard.edu or HARVie (harvie.harvard.edu).

**Career Development and Training Classes**

**Center for Workplace Development**
Professional and skill development, leadership, and career management
617-495-4895
HARVie (harvie.harvard.edu) > Career & Professional Development
Also: hr.harvard.edu/learning-development

**Harvard Bridge Program**
Training in ESL, GED, computers and academic prep
617-496-2216
HARVie (harvie.harvard.edu) > Career & Professional Development > Harvard Bridge Program
Also: hr.harvard.edu/harvard-bridge-program

**Education Assistance Programs**
Additional financial support for some education and certificate costs not covered by Tuition Assistance
hr.harvard.edu/tuition-assistance

**Child Care and Elder Care**

**University Office of Work/Life**
617-495-4100

**Work/Life Program Manager,**
**Harvard Longwood Campus**
617-432-1048
Information on Harvard-affiliated child care centers, child care scholarships, back-up care for children and elders
hr.harvard.edu/worklife

**Adoption Scholarships**
617-495-4100, hr.harvard.edu/adoption-resources

**Discounts**

**Outings & Innings**
Discounts for movies, performing arts, sporting events, museums, shopping, services, travel and more
617-495-2828, outingsandinnings.harvard.edu

**Computers and Accessories**
huit.harvard.edu/personal-purchases

**Employee Assistance Program**
Referrals to child care, elder care, school vacation programs, camps, legal, financial and debt counseling, stress management, work place issues and more
877-EAP-HARV (877-327-4278)
harvard.edu/employee-assistance-program

**Harvard Community**

**Faculty Club**
Dining room; rooms for meetings and special events
617-495-5758, www.hfc.harvard.edu

**Harvard Neighbors**
Cultural and educational events, interest groups, social activities
617-495-4313, neighbors.harvard.edu

**United Ministry at Harvard**
Information on a wide variety of Harvard-affiliated religious organizations and services
617-495-5529, chaplains.harvard.edu

**Healthy Living**

**Athletic Facilities and Recreation**
Memberships for employees and family members, low-cost exercise, yoga, dance, and other fitness classes
General Membership: 617-496-1585
recreation.gocrimson.com

For Vanderbilt Hall, Longwood Medical Campus:
617-432-1942, hms.harvard.edu/departments/vanderbilt-hall, select Athletic Facility in left column

**Center for Wellness**
Private consultations with health educators, classes in stress management and yoga, wellness therapies (e.g., massage)
617-495-9629, cw.uhs.harvard.edu

**Harvard Dental Service**
Full range of dental services for the University community
617-495-2063
http://huhs.harvard.edu/services/dental
Housing, Banking, Personal Insurance Services

Group Discounted Auto and Home Insurance
Marsh @ Work Solutions
866-228-3516, www.crimsonpersonalplans.com

Harvard Housing Office
Assistance finding roommates, apartments, Harvard housing
617-496-7827, huhousing.harvard.edu

Harvard University Employees Credit Union
Saving and checking accounts, mortgages, car loans, credit cards
617-495-4460, www.huecu.org

Real Estate Advantage Program
Referrals to moving companies, cash rebates when houses are purchased through Coldwell Banker
800-396-0960
huhousing.harvard.edu, select Home Buying

ID Cards

Campus Service Center Cambridge
Richard A. and Susan F. Smith Campus Center 807,
1350 Mass. Ave.
617-496-7827

Longwood ID Office
Kresge Building, SPH3-119, 677 Huntington Ave.
617-432-0389

Harvard Business School Operations Office
Shad Hall, Lower Level (“Basement”)  
617-495-6814
campusservicecenter.harvard.edu/services/id-cards

Legal Assistance

Employee Assistance Program (EAP)
Free consultations, referrals for financial and legal problems
877-EAP-HARV (877-327-4278)
hr.harvard.edu/employee-assistance-program

Libraries

Information on how to access Harvard’s library system
617-495-4166, library.harvard.edu

Museums
Free admittance for Harvard employees plus one guest; includes tours and family programs

The Arnold Arboretum
617-524-1718; arboretum.harvard.edu

Harvard Forest
978-724-3302; harvardforest.fas.harvard.edu

Harvard Art Museums
617-495-9400; harvardartmuseums.org

Harvard Museum of Natural History
617-495-3045; hmnh.harvard.edu

Observatory Nights
Free monthly lectures and telescopic observing at the Harvard Observatory
617-495-7463; cfa.harvard.edu/events

The Semitic Museum
617-495-4631; semiticmuseum.fas.harvard.edu

Parking and Public Transportation

Harvard CommuterChoice
Public transportation passes available for half-price, Zipcar membership, commute planning services and information on biking, carpools and more
617-384-RIDE (7433)
transportation.harvard.edu/commuterchoice

Parking Office
CAMBRIDGE AND ALLSTON - CAMPUS SERVICE CENTER
617-496-7827, transportation.harvard.edu/parking
LONGWOOD CAMPUS
617-432-1111, parking.med.harvard.edu

Shuttle Services
CAMBRIDGE AND ALLSTON SHUTTLES
617-495-0400 (for evening van service) 
transportation.harvard.edu/shuttle-van-services
LONGWOOD MEDICAL AREA SHUTTLES
617-632-2800
masco.org/directions/shuttle-information

Safety and Security

Harvard University Police Department (HUPD)
Tips and resources for crime prevention and safety on campus
Emergencies should go to 911
617-495-1212
Longwood campus: 617-432-1212
hupd.harvard.edu
### Important Contact Information for Benefits

Making the most of your benefits means knowing where to find the information you need when you need it. Keep this contact information handy for future reference.

<table>
<thead>
<tr>
<th>TOPIC</th>
<th>CALL</th>
<th>ONLINE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General Benefits Questions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Harvard Human Resources, Benefits</td>
<td>617-496-4001</td>
<td>harvie.harvard.edu &gt; Compensation &amp; Benefits</td>
</tr>
<tr>
<td><strong>Dental Coverage</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delta Dental</td>
<td>800-872-0500</td>
<td>deltadentalma.com</td>
</tr>
<tr>
<td><strong>Disability - Short-Term (STD) and Long-Term (LTD)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Standard Insurance Company</td>
<td>855-758-4775 (toll free Harvard-dedicated line for claims questions)</td>
<td>standard.com</td>
</tr>
<tr>
<td><strong>Flexible Spending Accounts (FSAs) - Health, Dependent Care, Limited Purpose</strong></td>
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<td>Benefit Strategies (T)</td>
<td>855-HVD-FLEX (855-483-3539)</td>
<td>benstrat.com</td>
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<td>(F)</td>
<td>603-232-1854</td>
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<td><strong>Health Savings Account (HSA)</strong></td>
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<td>Benefit Strategies (T)</td>
<td>855-HVD-FLEX (855-483-3539)</td>
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<td>(F)</td>
<td>603-232-1854</td>
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<tr>
<td><strong>Life Insurance</strong></td>
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<tr>
<td>MetLife</td>
<td>800-638-6420 (prompt 1)</td>
<td>metlife.com</td>
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<tr>
<td><strong>Long Term Care (LTC) Insurance</strong></td>
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<tr>
<td>Genworth Life Insurance Company</td>
<td>800-416-3624</td>
<td>genworth.com/groupltc</td>
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<td>Group ID: Harvard Code: groupltc</td>
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<tr>
<td><strong>Medical Coverage Questions: Service Areas, Costs, Provider Networks, Emergency Coverage, Referrals, etc.</strong></td>
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<tr>
<td>Harvard University Group Health Plan (HUGHP): HMO, POS and HDHP</td>
<td>617-495-2008</td>
<td>hughp.harvard.edu</td>
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<tr>
<td>Harvard Pilgrim Health Care (HPHC): HMO, POS, HDHP and PPO</td>
<td>888-333-4742</td>
<td>harvardpilgrim.org</td>
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<tr>
<td>TOPIC</td>
<td>CALL</td>
<td>ONLINE</td>
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<td>Prescription Drug Coverage</td>
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<td>OptumRx (Harvard’s Pharmacy Benefit Manager)</td>
<td>844-265-1224</td>
<td><a href="http://catamaranrx.com">catamaranrx.com</a></td>
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<tr>
<td>Reimbursement Program</td>
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<tr>
<td>Benefit Strategies</td>
<td>[T] 855-HVD-FLEX (855-483-3539) [F] 603-232-1854</td>
<td><a href="http://benstrat.com">benstrat.com</a> <a href="mailto:info@benstrat.com">info@benstrat.com</a></td>
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<tr>
<td>Tax-Deferred Annuity (TDA) Plan &amp; Retirement Programs</td>
<td></td>
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<tr>
<td>Harvard University Retirement Center (HURC)</td>
<td>800-527-1398</td>
<td><a href="http://harvie.harvard.edu">harvie.harvard.edu &gt; Compensation &amp; Benefit &gt; Retirement Benefits</a></td>
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<tr>
<td>Fidelity</td>
<td>800-343-0860</td>
<td><a href="http://fidelity.com/atwork">fidelity.com/atwork</a> Appointments: fidelity.com/atwork/reservations</td>
</tr>
<tr>
<td>TIAA-CREF</td>
<td>800-527-1398</td>
<td><a href="http://tiaa-cref.org">tiaa-cref.org</a></td>
</tr>
<tr>
<td>Tuition Assistance Plan (TAP) and Tuition Reimbursement Plan (TRP)</td>
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<tr>
<td>TAP Guidelines</td>
<td>617-496-4001</td>
<td><a href="http://hr.harvard.edu/tuition-assistance">hr.harvard.edu/tuition-assistance</a></td>
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<tr>
<td>Vision Care</td>
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<tr>
<td>Davis Vision</td>
<td>800-448-8245</td>
<td><a href="http://davisvision.com/members">davisvision.com/members</a> enter Client Code 2556</td>
</tr>
</tbody>
</table>

Summary Plan Descriptions (SPDs) of certain programs described in this Guide are available at at Harvard Human Resources, Benefits, 114 Mt. Auburn Street, 4th floor, Cambridge, MA 02138-3846 or online at [harvie.harvard.edu](http://harvie.harvard.edu), select the link for Forms at the top of the page and go to Compensation and Benefits.
1. Can I enroll in my benefits prior to my hire date?

No. Even if you have your Harvard University ID number, you will not be able to access HARVie or PeopleSoft or make your benefit elections until your hire date or first date of benefits eligibility.

2. Is there a deadline for submitting my benefits elections?

Yes. You have 30 days from your hire date or first date of benefits eligibility to submit your elections, as well as all supporting documentation if you are electing family coverage. Supporting documentation includes a marriage certificate if you are enrolling a spouse; a birth certificate or adoption paperwork if you are enrolling child(ren); and a Harvard Statement of Domestic Partnership along with a Certificate of Registration from a municipality if you are enrolling a domestic partner.

3. When will I get my medical, dental, vision care and/or prescription cards?

Once you have made your benefits elections in PeopleSoft, it takes about two to three weeks to receive your cards. If you need to use services in the meantime, you can contact the vendor(s) directly to obtain your ID number(s). See pages 23-24 for contact information.

4. What if I miss the 30-day enrollment period for benefits?

If you miss the 30-day enrollment period, you will not be able to enroll or make changes until the next annual Open Enrollment* period, unless you experience an event that permits you to make benefits changes under IRS rules (see page 27). Enrollment changes must be consistent with the event. If you have experienced or will be experiencing an event and want to make benefit changes, contact Benefits at 617-496-4001 as soon as possible in order not to miss the 30-day window to make eligible changes.

5. When will my coverage start?

Once your elections are received, your coverage start date is your date of hire or first date of benefits eligibility. You will be charged premiums retroactive to that date for medical, dental and/or vision coverage.

6. I currently have other medical, dental and/or vision coverage outside of Harvard. Can I defer my enrollment in the Harvard-sponsored plans for these benefits until my current/other coverage ends?

Yes. If you wish to defer your enrollment until your current (other) coverage ends, DO NOT elect Harvard coverage for these benefits in PeopleSoft. You must contact Benefits at 617-496-4001 and provide the exact date your other coverage will terminate. Benefits will send you enrollment information, with the new effective date. You will need to complete the online election process within 30 days of the date your current coverage terminates. You will also need to include a letter from your former employer or insurance carrier stating that you were enrolled in medical, dental and/or vision coverage and the date that the coverage terminated. If you are enrolling a spouse/domestic partner and/or children, they will need to be listed in the letter.

If you are eligible and wish to enroll in other Harvard benefits, such as Supplemental Life or Long Term Disability Insurance, you should do so within your initial 30-day enrollment window to guarantee your eligibility for these plans with no medical review.

7. What does it mean if the HMO plans do not appear as options on my PeopleSoft Self Service enrollment page?

If you have an out-of-state address listed as of your hire date in PeopleSoft, this may affect your eligibility for Harvard’s HMO plans and they will not appear as options. If your address is listed incorrectly

* The annual Open Enrollment generally takes place in November. Changes made during Open Enrollment go into effect on January 1st of the following year.
in PeopleSoft and you would like it changed retroactive to your hire date, please contact Benefits at 617-496-4001.

If you wish to change your address as of today or a future date, you may do so through PeopleSoft Self Service. If your new address affects your medical plan eligibility, enrollment materials will be mailed to your new address advising you how to make the necessary changes to your medical coverage. The coverage start date will be the effective date of your address change.

8. What do I need to enroll my domestic partner?
When enrolling your domestic partner in Harvard’s coverage, you and your partner must be registered with a municipality and provide your Certificate of Registration. Please note, the effective date of the certificate must be prior to the effective date of coverage.

If you and your domestic partner register after your date of hire, you will have 30 days from the date of registration to add your domestic partner to Harvard’s coverage.

9. I’m confused about the different pre-tax accounts - the Health Flexible Spending Account (FSA), Limited Purpose FSA, the Health Savings Account and the Dependent Care FSA!
A Health FSA provides a way for you to pay eligible out-of-pocket medical, dental and/or vision care expenses for you and your eligible dependents with money deducted from your pay before taxes, thus saving you on taxes. Examples of eligible expenses for a Health FSA are:

- Copayments for office visits and prescriptions
- Coinsurance and deductibles
- Dental expenses
- Eyeglasses, lenses, contact lenses

If you’re enrolled in a high-deductible health plan (HDHP), you are not eligible for the Health HSA – but you may enroll in the Limited Purpose FSA, which works like the Health FSA, but can only be used for dental and vision care expenses.

A Dependent Care FSA provides a way for you to pay, with pretax dollars, eligible expenses associated with the care of a dependent child under age 13 or a disabled dependent of any age claimed on your tax return so that you (and your spouse) can work or look for work. Examples of eligible expenses for a Dependent Care FSA are costs for:

- Dependent care providers
- Daycare facility, including senior center
- After-school care
- Day summer camp (some specialty camps are not eligible)

The Health Saving Account (HSA) is a different kind of account. You can only open an HSA if you are enrolled in the HDHP. This account is fully owned by you and you keep the money in your HSA, even if you leave Harvard. You can use it for medical expenses, like copayment, coinsurance and deductibles - or you can save the money for future expenses because unlike any of the FSAs, you may roll over money in your account from year to year.

You can learn more about these accounts on HARVie.

10. How does the vision care coverage provided by Davis Vision differ from the vision benefits provided by HUGHP and HPHC under Harvard’s medical plans?
In general, vision benefits under Harvard’s medical plans cover an annual eye exam and offer discounts on eyewear with certain providers. Davis Vision offers more comprehensive coverage, including contact lens exams, contact lenses and eyewear. Please see page 10 or go to HARVie for additional information: harvie.harvard.edu > Compensation & Benefits > Health Benefits > Vision Care. Contact Davis Vision directly for specific questions; see page 24 for contact information.
Changing Your Benefits During the Year

IRS regulations limit when you can make changes to your benefits during the year. After you have made your elections during your first 30 days of eligibility, you cannot change your medical, dental, vision care or FSA elections outside the annual Open Enrollment (held each fall) unless you have an event that permits you to make benefits changes under IRS rules. If you have an eligible change, contact Benefits at 617-496-4001 as soon as possible because you have **30 days from the event** to make any changes. A benefits representative can explain the changes you may be allowed to make.

**Examples of events that may allow you to make benefit changes:**

- Marriage
- Registering a Domestic Partnership
- Divorce
- Birth
- Adoption
- Death
- Change in Number of Dependents
- Change in Employment Status — beginning or end of employment for you or your spouse/domestic partner; beginning of or return from an unpaid leave of absence; going from benefits-eligible to benefits-ineligible (or vice versa); beginning or ending Family Medical Leave
- Dependent Losing Eligibility — dependent child reaches the maximum age of 26
- Dependent Gaining Eligibility
- Change in Health Coverage — significant change in health care coverage or cost for you or your spouse/domestic partner
- Retirement
- Moving in or out of state