



# BENEFITS SUMMARY

## FOR FACULTY



**At Harvard University** we are invested in attracting and retaining the world's best faculty – scholars like you who help us deliver on our mission of excellence in teaching and research and who are committed to advancing new ideas and promoting enduring knowledge. Without a doubt, the quality of our faculty is what makes Harvard one of the world's leading academic institutions.

For this reason, we provide a program of benefits that addresses the specific needs of our faculty. *This brief summary serves as a convenient reference guide to the wide spectrum of benefits and other resources available to Harvard faculty members. In addition to program highlights, we have also included resources and contact information (see back panel) for the Human Resources benefits consultants connected to each School at the University. These individuals can help you to take full advantage of all that is offered.*

### **Benefits that Matter: Our Program for Faculty**

Harvard University offers faculty a comprehensive package of benefits and perks that, along with compensation, is competitive with the very best of our peer institutions. As a member of the faculty at Harvard, you have access to an array of benefits, services, and facilities to help keep you and your family healthy, assist you with housing and transportation needs, and support you with finding and financing child care. Harvard also provides resources to help you balance work and personal responsibilities. Even your Harvard ID has its benefits, providing you with access to world-class libraries and museums, as well as discounts for recreational and cultural activities in the Cambridge/Boston area.

### **What's Inside**

Inside this brochure you will find a comprehensive overview of the benefits and services available to eligible Harvard faculty. Benefits eligibility is determined by academic title and/or full-time versus part-time status. Please contact your local Faculty Affairs Office for confirmation of eligibility, as rules may vary by School.

The information provided in this brochure is intended to help you and your family take full advantage of the benefits that matter most, including health care, disability and life insurance protection, retirement savings, and a variety of other services that may be critical to your individual circumstance. In certain cases, we have highlighted elements of your benefit program that differ from those offered to staff or other members of the Harvard community. Throughout, we have listed the appropriate contact information so you can speak directly with the plan experts.

# OVERVIEW OF BENEFITS

## Medical, Dental, and Vision Benefits

Quality and affordability are the hallmarks of Harvard's broad and comprehensive coverage. The University offers highly subsidized medical coverage, and our top-rated providers offer extensive networks including the region's award-winning hospitals. The University provides you with a choice of medical plans, including two HMO options, four POS options (two traditional POS plans and two POS Plus options) and two HDHP options from Harvard Pilgrim Health Care (HPHC) and Harvard University Group Health Plan (HUGHP). With the HDHP options, you may also elect a health savings account (HSA), which allows you to save money on a pretax basis to cover health care expenses now, or in the future. For 2018, Harvard will make a tax-free contribution to your HSA when you enroll.

More than 97% of Massachusetts dentists participate in our dental program, providing full coverage for preventive care and substantial coverage for other dental services including orthodontia for covered dependents under age 19. The University provides coverage through the Delta Dental PPO Plus Premier plan.

Harvard's comprehensive vision care, offered through Davis Vision, a leading national provider, covers vision exams and products at greatly reduced or discounted rates. Benefits may be available in- and out-of-network.

When you enroll in medical, dental and vision coverage you pay through pretax payroll deductions. Dependent children are covered until age 26.

## Long-Term Disability (LTD)

This optional, contributory program pays 60% of your pre-disability salary up to a maximum benefit of \$15,000 per month, tax free, if you are unable to work for more than 180 days due to an 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 offers life insurance programs to help your beneficiaries pay expenses if you die or become terminally ill, including free basic and optional supplemental life insurance, an accelerated life insurance benefit and free business travel insurance coverage. The University pays the full cost of basic life insurance equal to one-half your annual base salary. Supplemental coverage may be purchased at favorable rates for up to 5x annual base salary, to a maximum of \$1.25 million. Dependent life insurance for your spouse/domestic partner and/or eligible child(ren) is also available.

## Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) offer tax savings by allowing you to set aside money on a pretax basis to pay for eligible medical, dental, and vision care expenses and dependent care expenses.

**Health FSA:** You can set aside up to \$2,650 in 2018 to pay for eligible out-of-pocket health care expenses, such as office visit and prescription copayments, deductibles and coinsurance as well as dental and vision care expenses. HDHP participants may enroll in a **Limited Purpose FSA**, which covers dental and vision only (out-of-pocket medical expenses are paid through the HSA).

**Dependent Care FSA:** This FSA helps you manage predictable expenses for the care of a dependent child under age 13 or a dependent adult so that you (and your spouse/partner) may work, attend school, or seek employment. You can set aside up to \$5,000 per year on a pretax basis to pay for eligible expenses.

## Work/Life Balance

**Child Care:** When you come to work each day, you don't stop being a parent. Harvard offers an array of resources to make that balancing act easier. The University hosts six on-campus child care centers and offers a range of programs and services that include: substantial scholarship programs for child care, access to a dependent-care Flexible Spending Account (FSA), access to back-up child care, discounts on nanny-placement services, and a web portal for finding Harvard student babysitters.

*Faculty may be eligible to apply for one of two child care scholarship programs: one for Ladder Faculty with children under age 6, and one for all faculty members with children under age 13.*

**Elder/Adult Care:** For those caring for elders or other dependent adults, Harvard offers free access to a Senior Care Planning Program with individual and family consultation, customized action plans, facilitated family meetings and more, as well as financial subsidy of in-home back-up care.

**Back-up Care:** Harvard offers access to a range of programs that provide back-up care services, including in-home back-up child care and eldercare, and on-campus school vacation camps.

**Employee Assistance Program (EAP):** Provided by an outside vendor, Harvard's EAP offers free, confidential help with personal, family, and work-related issues. Faculty and their household members can receive consultation and referrals for mental health issues, work stress, legal and financial questions, family issues, and elder care, adoption and child care questions. Call 877-327-4278 to reach the EAP.

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

**Birth and Adoption:** In addition to the unpaid leaves allowed by the Family and Medical Leave Act of 1993 (FMLA), there are School-specific policies for faculty having children.

**Harvard Adoption Assistance Program:** Harvard reimburses up to \$5,000 for expenses related to adoption.

## Transportation

Harvard provides a variety of programs and benefits to make it easier to get between home and work, whether you drive or are interested in alternative options. Commuter planning services can help you get started, along with services like carpool matching. Additionally, some Schools arrange for access to fee-based parking spaces for faculty members.

The University provides group discounted auto insurance and a 50% subsidy on public transit passes (in addition to the advantage of pretax payroll deductions for passes). You can also join the national car-sharing service, Zipcar, as well as participate in the Hubway bike-sharing program, at discounted rates. If you commute by bicycle, you may be reimbursed up to \$240 per year for certain related costs.

## Hyatt Legal Plan

The optional Hyatt Legal Plan covers a range of legal services for you and your eligible dependents for one low monthly cost, including real estate, estate planning, eldercare issues, adoption, and more.

## Retirement Planning and Benefits

Harvard offers generous benefits to help you build long-term savings and a source of income after you retire from the University. A Pre-Retirement Planning program is offered several times a year at no cost.

**Faculty Retirement Plan:** *Each month, the University contributes a percentage of salary. Vesting in the plan occurs after three years. The full cost of the Retirement Plan is paid by Harvard.*

- *For those under age 40, the University contributes an amount equal to 5% of salary up to the Social Security wage base, and 10% of salary above the Social Security wage base (\$128,400 in 2018).*
- *For those age 40 and over, the University contributes an amount equal to 10% of salary up to the Social Security wage base, and 15% of salary above the Social Security wage base.*

**403(b) Tax-Deferred Annuity (TDA) Plan:** You can supplement your Faculty Retirement Plan benefits by contributing a portion of your eligible pay to a TDA on either a pretax basis (“Traditional option”) or after-tax through the Roth option. New faculty are automatically enrolled after 60 days of employment in TDA with the Traditional option (with the option to change or cancel) and will receive program details by mail from the Harvard University Retirement Center.

**457(b) Deferred Compensation Plan:** Those who earn a base salary of \$200,000 or more may set aside additional savings in this plan. There are some residential limitations by state on participation. Eligible faculty will receive information on this plan by mail from the Harvard University Retirement Center.

**Post-Retirement Health Benefits:** At the time of retirement, Harvard provides a choice of retiree medical plan options as well as dental coverage for eligible faculty members, their spouses/registered domestic partners and eligible dependents. To be eligible for retiree medical and dental coverage, you must meet certain age and service requirements at retirement.

## Housing, Banking, and Home and Education Loan Services

**Faculty Real Estate Services:** Personalized guidance on home buying, selling, renting, and relocating.

**Real Estate Advantage Program:** Personalized service when buying or selling a home, including guidance on process and local housing markets and cash-back after closing.

**Harvard University Credit Union:** Mortgages, checking and savings, auto loans, credit cards, and other financial services at a nonprofit organization.

**Home Mortgage Financing:** Purchase, refinance, and home equity loans are available through the University’s preferred mortgage lender program with interest rate discounts and/or reduced closing fees.

**Educational Loan Plan:** *Tenured faculty members are eligible to apply for interest-free loans. Loans cover the room, board, and tuition costs of a faculty member’s spouse or dependent at accredited colleges and universities, for both college and graduate school.*

## Athletics, Recreation, and Wellness

**Harvard Athletics and Recreation:** Convenient, affordable fitness and recreational opportunities for you and your family in state-of-the-art facilities, as well as classes like Pilates, yoga, and spinning. Fitness benefits vary at HMS/HSDM, HSPH, and HBS, with additional discounts, facilities, and support.

**Center for Wellness:** Courses and workshops in stress management, nutrition, and meditation and complementary therapies like massage and acupuncture at competitive rates for all Harvard affiliates (discounted even further for HUGHP members).

Harvard’s medical plans, HUGHP and HPHC, provide a **reimbursement of up to \$150** each year toward eligible health club membership.

## Cultural Access with Your Harvard ID

**Outings & Innings (O&I):** Harvard’s window to culture and recreation with discounts on movies, music, theater, and tickets to local sports, skiing and more. You will find information on many other discounts the University has negotiated with local vendors on O&I’s website, [outingsandinings.harvard.edu](http://outingsandinings.harvard.edu).

**Your Harvard ID provides:** Free admission to world-renowned museums, including the Boston Institute for Contemporary Art (ICA). Access to cultural and leisure activities including discounts on theatre, dance, travel, dining, shopping, and personal services, such as tax preparation, dry cleaning, massage, and more.

## Contact Information

### All Benefit, Retirement, and Insurance Plans

Harvard Human Resources, Benefits  
Phone: 617-496-4001  
[hr.harvard.edu/totalrewards](http://hr.harvard.edu/totalrewards)  
[benefits@harvard.edu](mailto:benefits@harvard.edu)

### Medical, Dental and Vision

Harvard University Group Health Plan  
Phone: 617-495-2008  
[hughp.harvard.edu](http://hughp.harvard.edu)

Harvard Pilgrim Health Care  
Phone: 888-333-4742  
[www.harvardpilgrim.org](http://www.harvardpilgrim.org)

Delta Dental  
Phone: 800-872-0500  
[www.deltadentalma.com](http://www.deltadentalma.com)

Davis Vision  
Phone: 800-448-8245  
[www.davisvision.com](http://www.davisvision.com) (Use Client Code: 2556)

### Long-Term Disability (LTD)

Liberty Life Assurance Co.  
Phone: 844-600-3978  
[www.mylibertyconnection.com](http://www.mylibertyconnection.com) (use Client Code: Harvard)

### Life Insurance

MetLife  
Phone: 800-638-6420  
[www.metlife.com](http://www.metlife.com)

### Flexible Spending Accounts (FSAs)

Benefit Strategies  
Phone: 855-HVD-FLEX (855-483-3539)  
Email: [info@benstrat.com](mailto:info@benstrat.com)  
[www.benstrat.com](http://www.benstrat.com)  
Or link from [hr.harvard.edu](http://hr.harvard.edu), under Employee Tools at the bottom of any page

### Legal Services

Hyatt Legal Plan  
Phone: 800-821-6400  
[info.legalplans.com](http://info.legalplans.com), Access code: 9260452

### Retirement Planning and Benefits

Harvard University Retirement Center  
Phone: 800-527-1398  
Online: [hr.harvard.edu](http://hr.harvard.edu), under Employee Tools at the bottom of any page

Fidelity  
Phone: 800-343-0860  
[www.fidelity.com/atwork](http://www.fidelity.com/atwork)

TIAA  
Phone: 800-527-1398  
[www.tiaa-cref.org](http://www.tiaa-cref.org)

Vanguard  
Phone: 800-523-1188  
[www.vanguard.com](http://www.vanguard.com)

### Work/Life Balance

Office of Work/Life  
Phone: 617-495-4100  
[hr.harvard.edu/worklife](http://hr.harvard.edu/worklife)

Work/Life Program Manager  
(Longwood Campus only)  
Phone: 617-432-1048

*Contact information continues on the next page.*

## Contact Information continued...

Child Care Information  
[hr.harvard.edu/childcare](http://hr.harvard.edu/childcare)

The WATCH portal  
[www.watch.harvard.edu](http://www.watch.harvard.edu)

Employee Assistance Program  
Phone: 877-EAP-HARV (877-327-4278)  
[hr.harvard.edu/employee-assistance-program](http://hr.harvard.edu/employee-assistance-program)

Senior Care Planning Program  
Phone: 855-781-1303, press 3  
[hr.harvard.edu/senior-care-planning](http://hr.harvard.edu/senior-care-planning)

### Transportation

Harvard Commuter Choice  
Phone: 617-384-RIDE (617-384-7433)  
[transportation.harvard.edu/commuterchoice](http://transportation.harvard.edu/commuterchoice)

Cambridge and Allston Campus Parking Service  
Phone: 617-496-7827  
[transportation.harvard.edu/parking](http://transportation.harvard.edu/parking)

Longwood Medical Area Parking  
617-432-1111  
[hms.harvard.edu/departments](http://hms.harvard.edu/departments), select Parking

### Housing, Banking, Home and Education Loan Services

Faculty Real Estate Services  
Phone: 617-495-8840  
[www.facultyrealestate.harvard.edu](http://www.facultyrealestate.harvard.edu)

Mortgage and Educational Loan Office  
Phone: 617-495-5626

Harvard University Employees Credit Union  
Phone: 617-495-4460  
[www.huecu.org](http://www.huecu.org)

### Athletics, Recreation, and Wellness

Harvard Athletics and Recreation  
Phone: 617-496-1585  
[recreation.gocrimson.com](http://recreation.gocrimson.com)

Bodyscapes Wellness Benefit  
For HMS/HSDM faculty only  
Phone: 617-738-9229

Center for Wellness and Health Promotion  
Phone: 617-495-9629  
[wellness.huhs.harvard.edu](http://wellness.huhs.harvard.edu)

### Cultural Access and Discounts with Your Harvard ID

Outings & Innings  
Phone: 617-495-2828  
[outingsandinings.harvard.edu](http://outingsandinings.harvard.edu)

Harvard Art Museums  
Phone: 617-495-9400  
[www.harvardartmuseums.org](http://www.harvardartmuseums.org)

Harvard Museum of Natural History  
Phone: 617-495-3045  
[www.hmnh.harvard.edu](http://www.hmnh.harvard.edu)

The Arnold Arboretum  
Phone: 617-524-1718  
[www.arboretum.harvard.edu](http://www.arboretum.harvard.edu)

Observatory Nights  
Phone: 520-879-4407  
[www.cfa.harvard.edu/events](http://www.cfa.harvard.edu/events)

Computers and Accessories  
[computers.harvard.edu](http://computers.harvard.edu)

## HUMAN RESOURCES BENEFITS CONSULTANTS BY SCHOOL

Faculty of Arts and Sciences; Divinity School; Graduate School of Design;  
Graduate School of Education; Paulson School of Engineering and Applied Sciences

Victoria Donovan | 617-495-4938 | [Victoria\\_Donovan@harvard.edu](mailto:Victoria_Donovan@harvard.edu)

### Law School

Kathleen Green | 617-495-2767 | [Kathleen\\_Green@harvard.edu](mailto:Kathleen_Green@harvard.edu)

Medical School; School of Dental Medicine; Chan School of Public Health

Lisa Hoppie | 617-496-1990 | [Lisa\\_Hoppie@harvard.edu](mailto:Lisa_Hoppie@harvard.edu)

Harvard Business School; Harvard Kennedy School

Elizabeth Rich | 617-384-5006 | [Elizabeth\\_Rich@harvard.edu](mailto:Elizabeth_Rich@harvard.edu)

## ADDITIONAL RESOURCES

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

### Office of Faculty Development & Diversity

*Harvard's Office of the Senior Vice Provost for Faculty Development and Diversity (FD&D) works closely with colleagues in the Provost's Office, Deans, faculty and staff leaders across all Schools to aid in the recruitment, hiring, development, promotion, and retention of faculty in all departments.*

<http://faculty.harvard.edu>

### Harvard Faculty Club

*Fine dining, comfortable overnight accommodations, reasonable prices, and personalized attention make the Faculty Club one of the most inviting establishments in the area.*

Phone: 617-495-5758

<http://www.hfc.harvard.edu>

### WATCH Portal (Web Access to Care at Harvard)

*The WATCH Portal connects parents and caregivers within the Harvard community: Harvard faculty, students, and staff (as well as high school and college students who live with faculty and staff). You may also use the Portal to find pet sitters, house sitters, help with yard work and more.*

[www.watch.harvard.edu](http://www.watch.harvard.edu)

### Harvard Libraries

*Information on how to access Harvard's libraries.*

Phone: 617-495-4166

<http://lib.harvard.edu>

### Faculty Geomap

*The Harvard Faculty Geomap is a map-based address book and networking tool for eligible Harvard faculty. The Geomap shows the physical location of participating Harvard faculty members by their home address and provides them with the ability to search for colleagues by pre-specified attributes, such as their Harvard School, commuting preference, home country, and personal interests. Participants can also form social networks by e-mailing peers.*

[www.faculty.harvard.edu/geomap](http://www.faculty.harvard.edu/geomap)

### Faculty Finder

*The Harvard Faculty Finder (HFF) offers a search and browse tool to identify the specialties of all Harvard faculty across the University. HFF indexes and links existing sources of public information to enable cross-School faculty searches.*

[facultyfinder.harvard.edu](http://facultyfinder.harvard.edu)

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