



Military Service at Harvard

Definition of military service

Military service is defined as the performance of military duty on a commissioned or non-commissioned status, voluntary or involuntary basis, and includes:

- active duty
- active duty for training
- initial active duty for training
- inactive duty training
- full-time National Guard duty
- absence from work to determine fitness for duty
- funeral honors duty by National Guard or reserve members.

Who is eligible?

This policy covers all members of the armed forces (Army, Navy, Air Force, Marines and Coast Guard) including the Reserves, the Army and Air National Guard, and the commissioned corps of the Public Health Service and any other person given protection under the 1994 USERRA.

Job security while on military leave

USERRA provides that an employee called to active duty must be reemployed in the same or a similar job with the same status when they return, and that they receive the same pay and benefits they would have received had they never been absent for military service.

Benefits for employees on paid military leave

Health and welfare

You are eligible to continue medical, dental, disability and life insurance programs, as well as flexible spending accounts and long-term care, all at the same cost as active employees, while on paid military leave.

The benefits you had in place at the time of the leave will automatically continue. If you wish to make any changes (e.g., stop health coverage), you will need to contact the Benefits Services Group (617-496-4001).

Benefits deductions will continue to be taken from your paycheck. In situations where the paycheck will not cover all of the deductions, they will be taken in the following priority: medical, dental, disability, life insurance, flexible spending accounts and long-term care.

Otherwise, deductions will go into arrears, except for:

- flexible spending accounts, which will readjust to the annual maximum goal amount upon your return in the same calendar year, and
- long-term care, for which you will be directly billed by John Hancock Life Insurance.

Upon returning from leave, the deductions will automatically be taken from your first available paycheck. If you wish to set up a payment plan, contact the Benefits Services Group. Also, if you return in a new calendar year, you will need to make a new, positive election for flexible spending accounts.

Note: In order to keep health and welfare benefit rates the same for you, it is important that neither your salary nor standard hours be changed in PeopleSoft. These factors affect the Annual Base Benefits Rate (ABBR), which is used as the basis for benefits rates and thresholds. You can find instructions for this later in this document.

Retirement benefits

Employees are eligible to continue participation in the retirement plan and in a tax-deferred annuity (TDA) while on paid leave. When you return, Harvard restores pension contributions and service as if no leave was taken. This means that pension contributions will be based on the amount of compensation you would have had if you did not go on paid leave.

Limitations of benefits while on military leave

Please note:

- Life insurance policies generally do not cover service-related deaths.
- Harvard's short-term disability, long-term disability and Workers' Compensation programs do not cover injuries and illnesses that occur during active military service, nor do they cover conditions related to military service (e.g., Gulf War Syndrome).

Because of these limitations, you may wish to drop life and long-term disability insurance while on military leave. The following re-enrollment restrictions will apply upon your return:

- Supplemental Life Insurance: If re-enrolling, you will need to complete a Statement of Health (SOH). MetLife will review and either approve or decline the request.

- Long-Term Disability (LTD): If you do not continue disability coverage while on leave and reelect the coverage upon return, there is a one year wait for any pre-existing conditions.

For example, if an employee becomes totally disabled as a result of a condition existing prior to the disability election, and has not yet completed one year of uninterrupted service performing work for the University after the effective date of election, no disability benefits are payable with respect to such disability.

Miscellaneous deductions while on leave

An employee going on military leave should review and change benefits deductions as needed. Harvard salary while on paid military leave may not provide sufficient funds to sustain all deductions, or they may be unnecessary.

Examples include:

- Credit Union deductions
- union dues
- insurance payments
- mortgage/other loan payments
- parking fees
- contributions to charity
- fitness for Harvard Medical School and Harvard Dental School employees

Note: Employees must speak directly to their union representative to see if the union will continue to require dues during active military service. Harvard is obligated to continue the deduction and remit it to the union, so a refund or credit would be issued directly from the union.

Paid time off

While on military leave, employees do not accrue personal, vacation, sick or holiday time. At the beginning of a military leave, you can elect to be paid in a lump sum for accrued vacation or compensatory time.

Benefits for employees on unpaid military leave

Health and welfare

Employees are eligible to continue medical, dental, disability, long-term care and life insurance programs while on unpaid leave. The cost for these benefits is the same as for active employees.

The benefit elections in place at the time of leave automatically continue when leave begins. You will receive a personalized enrollment form to change your elections for the

leave period.

You will be responsible for making benefit payments directly to Crosby Benefits Systems. Crosby will send you a booklet of coupons for benefit payments. You must make long-term care payments directly to John Hancock Life Insurance.

Retirement

Employees on unpaid military leave become "inactive" participants in their retirement plans, and are not eligible to participate in the tax-deferred annuity program during leave.

When you return to employment, the period of military service counts for all purposes under the plan—vesting, participation and benefit accrual.

You may also make up missed elective contributions and are entitled to employer contributions that would have been made during the period of the leave under a defined contribution plan.

In the case of defined benefit plans, the returned employee is deemed to have had compensation at the rate he or she would have received but for the period of service.

Putting a Harvard staff member on military leave

The key actions that employees must take to go on military leave:

- notify local management that they have been called up
- provide a copy of military orders and first pay stub
- review benefits elections and miscellaneous deductions, and
- file contact information with Harvard.

The key actions that departments must take are to submit a Non-Disability Leave of Absence form and process paid leave hours for overtime-eligible staff.

[Also refer to the Staff Personnel Manual for information.](#)
