What Happens to Your Benefits When You Return From Unpaid Leave?

Medical, Dental & Vision Coverage
- You can enroll in medical, dental or vision coverage.
- You cannot cancel your medical, dental or vision coverage.
- You cannot change your medical plan coverage option unless you are moving outside your current plan’s service area.*
- You cannot change from individual to family coverage nor remove dependents from coverage.

*If you are moving out of the service area, call Harvard Benefits before you move to discuss the impact it will have on your medical insurance as well as the process for changing your address.

Life Insurance Coverage
- You may apply for or request an increase in supplemental life insurance coverage. However, you must submit a Statement of health form, available on HARVie, to MetLife Insurance Company for approval.
- You may decrease or cancel supplemental life insurance coverage at any time. You must send the request, in writing, to Benefits.
- You may change your basic or supplemental life insurance beneficiaries at any time. Call Benefits or download the form from HARVie and mail to Benefits.

Long Term Disability (LTD) Coverage
- You may cancel your LTD insurance coverage at any time. However, if you cancel and decide to enroll at a later date, approval from The Standard Insurance Company may be required.
- You may apply for LTD insurance coverage at any time. However, approval from The Standard Insurance Company may be required.

Flexible Spending Accounts (FSAs)
- If you were already enrolled in a Health and/or Dependent Care FSA at the time of your unpaid Leave of Absence, your payroll deductions will automatically resume when you return to work, based on the number of your remaining pay periods and your total Health and/or Dependent Care FSA election for that calendar year.
- If you return to work during a calendar year other than the one in which your leave began, you must make a new election within 30 days of your return in order to participate in a Health and/or Dependent Care FSA.

Retirement Benefits & Beneficiaries

Pension & TDA
- The retirement plan contributions that Harvard makes on your behalf will resume when you return from leave provided you return to a pension-eligible position.
- You must submit a new TDA Salary Reduction Agreement to restart your TDA.

Beneficiaries
- Call the Harvard University Retirement Center at 1-800-527-1398 to find out how to update or change the beneficiaries you have listed on your retirement plan(s).
What Happens When...?

Important Information

1. A packet will be mailed to your home address.
2. If you are making eligible changes to your benefits, complete the Confirmation of Elections Form and return to the Benefits Office.
3. Pay Crosby Benefits for the benefits you keep while on leave. If you do not make timely payments, your benefits could be cancelled.

All benefit election changes must be made within 30 days of the date your unpaid leave of absence commences. Changes will be retroactive to the start date of your leave.

PLEASE NOTE: More detailed information about each of these benefits can be found on the Compensation and Benefits Link on HARVie at http://harvie.harvard.edu

If you have any questions about “What Happens When”, contact:

Harvard University Benefits
Phone: 617-496-4001
Fax: 617-496-3000
Email: benefits@harvard.edu

Hours of Operation
Phone: M- T -Th-F 9:00am to 5:00pm
Wed 10:00 am to 5:00 pm
Walk-in: M-Th 11:00am to 4:00pm
Closed Fridays for walk-ins

What Happens to Your Benefits When You Go On Unpaid Leave?

Medical, Dental & Vision Coverage
- Your coverage will continue provided you make the required payments to Crosby Benefits. You will be billed monthly by Crosby Benefits at the active employee rate and you will pay them directly on an after-tax basis.
- You can cancel your coverage as of the date your unpaid leave of absence commences.
- You cannot change your medical plan coverage option (HMO, POS or PPO) unless you are moving outside your current plan’s service area.
- You cannot change from individual to family coverage nor remove dependents from coverage.
- You cannot enroll in coverage.

Life Insurance Coverage
- You can decrease or cancel Supplemental Life Insurance coverage as of the date your unpaid leave commences or at any time. You must send the request, in writing, to benefits.
- You can change your Basic or Supplemental Life Insurance beneficiaries at any time. Call Benefits or download the MetLife Beneficiary Designation form from HARVie and mail to Benefits.
- If you are already enrolled, your Supplemental Life Insurance coverage will continue provided you make the required payments to Crosby Benefits. Crosby Benefits will mail you billing information.

Long Term Disability (LTD) Coverage
- You can cancel your LTD insurance coverage at any time. However, if you cancel and decide to enroll at a later date, approval from The Standard Insurance Company may be required.
- If you are already enrolled, your Supplemental Life Insurance coverage will continue provided you make the required payments to Crosby Benefits. Crosby Benefits will mail you billing information.

Flexible Spending Accounts (FSAs)
- Your FSA deductions will stop when your unpaid leave commences because you will not be receiving a paycheck from which payroll deductions can be made. Deductions will resume automatically when you return to work, based on the number of your remaining pay periods and your total Health and/or Dependent Care FSA election(s) for that calendar year. If you return to work during a calendar year other than the one in which your leave began, you must make a new election within 30 days of your return in order to participate in a Health and/or Dependent Care FSA.
- You can cancel your FSA coverage(s) as of the date your leave commences.

Retirement Benefits & Beneficiaries

Pension & TDA
- The retirement plan contributions that Harvard makes on your behalf will stop as you have no pensionable earnings.
- Your TDA contributions will stop because you will not have a paycheck from which payroll deductions can be made.

Beneficiaries
- Call the Harvard University Retirement Center at 1-800-527-1398 to find out how to update or change the beneficiaries you have listed on your retirement plan(s).

More Information on other side

This summary of Harvard’s benefit policies has been designed to acquaint you with features of the plans. Every attempt has been made to summarize these programs and policies accurately; however, this summary is not designed to serve as your reference for the details of these benefits. The benefit plan documents, copies of which are available through Harvard Benefits, contain more detailed information about the benefits described in this summary. The actual provisions of each benefit plan will govern if there is any inconsistency between this summary and Harvard University’s formal policies or contracts. This summary does not constitute a contract for any benefit. Harvard University reserves the right to modify or terminate its benefit plans.

November 2015