

2021 PLAN RATES FOR RETIREES

Retired Faculty, Administrative and Professional Staff and Nonunion Staff

Senior Medical Plan Rates Age 65 and Over (monthly)

Retirees Age 65 and Over meeting post-retirement health eligibility by 12/31/18

	BCBS Medex			HPHC Medicare Enhance			Tufts Medicare Preferred HMO		
Total Rate	\$440			\$450			\$477		
Years of Service	Contribution		Retiree Share	Contribution		Retiree Share	Contribution		Retiree Share
	Harvard	Retiree		Harvard	Retiree		Harvard	Retiree	
20+	\$352	\$88	20%	\$352	\$98	22%	\$352	\$125	26%
19	\$339	\$101	23%	\$339	\$111	25%	\$339	\$138	29%
18	\$326	\$114	26%	\$326	\$124	28%	\$326	\$151	32%
17	\$312	\$128	29%	\$312	\$138	31%	\$312	\$165	35%
16	\$299	\$141	32%	\$299	\$151	34%	\$299	\$178	37%
15	\$286	\$154	35%	\$286	\$164	36%	\$286	\$191	40%
14	\$273	\$167	38%	\$273	\$177	39%	\$273	\$204	43%
13	\$260	\$180	41%	\$260	\$190	42%	\$260	\$217	45%
12	\$246	\$194	44%	\$246	\$204	45%	\$246	\$231	48%
11	\$233	\$207	47%	\$233	\$217	48%	\$233	\$244	51%
10	\$220	\$220	50%	\$220	\$230	51%	\$220	\$257	54%

Retirees Age 65 and Over meeting post-retirement health eligibility 1/1/19-12/31/23

	BCBS Medex			HPHC Medicare Enhance			Tufts Medicare Preferred HMO		
Total Rate	\$440			\$450			\$477		
Years of Service	Contribution		Retiree Share	Contribution		Retiree Share	Contribution		Retiree Share
	Harvard	Retiree		Harvard	Retiree		Harvard	Retiree	
20+	\$308	\$132	30%	\$308	\$142	32%	\$308	\$169	35%
19	\$295	\$145	33%	\$295	\$155	34%	\$295	\$182	38%
18	\$282	\$158	36%	\$282	\$168	37%	\$282	\$195	41%
17	\$268	\$172	39%	\$268	\$182	40%	\$268	\$209	44%
16	\$255	\$185	42%	\$255	\$195	43%	\$255	\$222	46%
15	\$242	\$198	45%	\$242	\$208	46%	\$242	\$235	49%
14	\$229	\$211	48%	\$229	\$221	49%	\$229	\$248	52%
13	\$216	\$224	51%	\$216	\$234	52%	\$216	\$261	55%
12	\$202	\$238	54%	\$202	\$248	55%	\$202	\$275	57%
11	\$189	\$251	57%	\$189	\$261	58%	\$189	\$288	60%
10	\$176	\$264	60%	\$176	\$274	61%	\$176	\$301	63%

(Please see page 2 for explanation of rates)

Cost of Senior Medical Plan Coverage

How to read the charts for Senior Medical Plans: Along the top of the charts on page 1 are the three Senior Medical Plan options and below is the total monthly rate for each plan. Down the left side, find your years of pensionable service, then follow this across to the option of your choice to see the monthly amount Harvard will contribute for each individual plan, what your monthly cost will be, and what percent your cost is of the total monthly rate. Costs are rounded to the nearest dollar; retiree contribution reflects actual retiree cost for 2021. Senior plans are all individual plans; if you cover an eligible spouse/domestic partner, you pay the same amount for each individual.

If you retired on or after January 1, 1996¹, the University contributes a percentage of the Harvard group BCBS Medex rate, and applies that dollar amount toward the individual cost of the senior medical plan option you choose, as shown in the above two charts.

- If you met post-retirement health eligibility by to December 31, 2018 (with no service breaks after January 1, 2014), Harvard's subsidy ranges from 50% to 80%², depending on your years of pensionable service (first chart on page 1).
- If you meet post-retirement health eligibility between January 1, 2019 and December 31, 2023 (with no service breaks after January 1, 2014), Harvard's subsidy ranges from 40% to 70%², depending on your years of pensionable service (second chart on page 1).

The per person cost of medical coverage for you and your eligible spouse/domestic partner under the three senior medical plan options is based on the date when you became eligible for post-retirement Health and your years of pensionable service. At 20 years of pensionable service, the subsidy reaches the maximum.

¹ If you retired before January 1, 1996, Harvard pays 100% of the cost of monthly premiums.

² For more information on post-retirement eligibility requirements and costs and subsidies, please see hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf.

Retiree Dental Plan Rates (monthly)

Delta Dental Plan for Retirees

Individual	Individual + Spouse/Domestic Partner	Individual + Child(ren)	Family
\$57.69	\$103.35	\$100.03	\$111.16

HURA Dental Plan

The HURA Dental Plan has been closed to new enrollees since before 2000 (two levels only).

Individual	Family
\$52.77	\$104.08

Supplemental Life Insurance Rates

For all retirees enrolled in this coverage

Age	Monthly Cost per \$1,000 of Insurance
55-59	\$ 0.144
60-64	\$ 0.184
65-69	\$ 0.336
70	\$ 0.535

PLEASE NOTE: Total amount of life insurance coverage reduces by 35% on the July 1st following your 66th birthday, except retired hourly employees whose total amount of life insurance coverage reduces by 35% on the July 1st following your 65th birthday. Your group coverage with Harvard ends on the July 1st following your 70th birthday. You will be offered the option to continue your coverage with an individual plan at the time of reduction and/or termination.