

2022 RETIREE PLAN RATES

- Faculty and nonunion retirees hired or rehired before 1/1/2014 and met post-retirement health eligibility before 1/1/2019
- Members of HUCTW who retired prior to 7/5/2011
- Members of other unions who retired prior to 9/4/2014

Senior Plan Rates for Retirees and Eligible Dependents Age 65 and Over Monthly rates for those retiring on or after 1/1/1996¹

	BCBS Medex			HPHC Medicare Enhance			Tufts Medicare Preferred HMO		
Total Rate	\$458			\$471			\$500		
Years of Service	Contribution		Retiree Share	Contribution		Retiree Share	Contribution		Retiree Share
	Harvard	Retiree		Harvard	Retiree		Harvard	Retiree	
20+	\$366	\$92	20%	\$366	\$105	22%	\$366	\$134	27%
19	\$353	\$105	23%	\$353	\$118	25%	\$353	\$147	29%
18	\$339	\$119	26%	\$339	\$132	28%	\$339	\$161	32%
17	\$325	\$133	29%	\$325	\$146	31%	\$325	\$175	35%
16	\$311	\$147	32%	\$311	\$160	34%	\$311	\$189	38%
15	\$298	\$160	35%	\$298	\$173	37%	\$298	\$202	40%
14	\$284	\$174	38%	\$284	\$187	40%	\$284	\$216	43%
13	\$270	\$188	41%	\$270	\$201	43%	\$270	\$230	46%
12	\$256	\$202	44%	\$256	\$215	46%	\$256	\$244	49%
11	\$243	\$215	47%	\$243	\$228	48%	\$243	\$257	51%
10	\$229	\$229	50%	\$229	\$242	51%	\$229	\$271	54%

How to read the chart above: Along the top of the chart 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 2022.

Cost of Senior Medical Plan Coverage

If you retired on or after January 1, 1996, 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 above. Harvard's subsidy currently ranges from 50% to 80%,¹ depending on your years of pensionable service.

The per person cost of medical coverage for you and your eligible spouse/domestic partner under the three senior medical plan options listed above is based on the date you retired from Harvard and your years of pensionable service. Each year Harvard recalculates the University subsidy amount. At 20 years of pensionable service, the subsidy reaches the 80% maximum. If you select one of the other senior medical plan options, the amount of the BCBS Medex subsidy is applied toward the cost of that option. Senior plans are all individual plans; if you cover an eligible spouse/domestic partner, you pay the same amount for each individual.

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

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

Retirees and Eligible Dependents Under Age 65

Rates are based on your salary at the time of your retirement

Monthly Cost	Tier 1 Less than \$60,000				Tier 2 \$60,000 - \$79,999			
	Individual	Individual+ Spouse/DP	Individual+ Child(ren)	Family	Individual	Individual+ Spouse/DP	Individual+ Child(ren)	Family
HMO								
HUGHP*	\$89	\$229	\$222	\$247	\$103	\$266	\$257	\$286
BCBSMA	\$110	\$284	\$275	\$305	\$124	\$321	\$310	\$344
POS (BCBSMA PPO if you live outside New England)								
HUGHP**	\$129	\$329	\$319	\$356	\$143	\$366	\$354	\$395
BCBSMA	\$150	\$384	\$372	\$414	\$164	\$421	\$407	\$453
POS Plus (BCBSMA PPO Plus if you live outside New England)								
HUGHP**	\$144	\$370	\$358	\$400	\$158	\$407	\$393	\$439
BCBSMA	\$166	\$424	\$410	\$458	\$180	\$461	\$445	\$497
HDHP								
BCBSMA	\$50	\$132	\$128	\$143	\$64	\$169	\$163	\$182

Monthly Cost	Tier 3 \$80,000 - \$99,999				Tier 4 \$100,000 and above			
	Individual	Individual+ Spouse/DP	Individual+ Child(ren)	Family	Individual	Individual+ Spouse/DP	Individual+ Child(ren)	Family
HMO								
HUGHP*	\$158	\$407	\$394	\$438	\$203	\$521	\$504	\$561
BCBSMA	\$179	\$462	\$447	\$496	\$224	\$576	\$557	\$619
POS (BCBSMA PPO if you live outside New England)								
HUGHP**	\$198	\$507	\$491	\$547	\$243	\$621	\$601	\$670
BCBSMA	\$219	\$562	\$544	\$605	\$264	\$676	\$654	\$728
POS Plus (BCBSMA PPO Plus if you live outside New England)								
HUGHP**	\$213	\$548	\$530	\$591	\$258	\$662	\$640	\$714
BCBSMA	\$235	\$602	\$582	\$649	\$280	\$716	\$692	\$772
HDHP								
BCBSMA	\$119	\$310	\$300	\$334	\$164	\$424	\$410	\$457

*HUGHP HMO is available only to retirees who reside in Massachusetts

**Though you can live anywhere, in-network providers are located primarily in Eastern Massachusetts

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hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf

Retiree Dental Plans Monthly Rates

Delta Dental Plan

Individual	Individual + Spouse/Domestic Partner	Individual + Child(ren)	Family
\$59.44	\$106.45	\$103.03	\$114.50

HURA Dental Plan

The HURA Dental Plan has been closed to new enrollees since before 2000

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

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.