

2022 RETIREE PLAN RATES

For Faculty and Nonunion Retirees Hired/Rehired on or After January 1, 2014

Senior Medical Plan Rates for Retirees Age or Over 65 (monthly)

	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	
30+	\$321	\$137	30%	\$321	\$150	32%	\$321	\$179	36%
29	\$311	\$147	32%	\$311	\$160	34%	\$311	\$189	38%
28	\$302	\$156	34%	\$302	\$169	36%	\$302	\$198	40%
27	\$293	\$165	36%	\$293	\$178	38%	\$293	\$207	41%
26	\$284	\$174	38%	\$284	\$187	40%	\$284	\$216	43%
25	\$275	\$183	40%	\$275	\$196	42%	\$275	\$225	45%
24	\$266	\$192	42%	\$266	\$205	44%	\$266	\$234	47%
23	\$256	\$202	44%	\$256	\$215	46%	\$256	\$244	49%
22	\$247	\$211	46%	\$247	\$224	48%	\$247	\$253	51%
21	\$238	\$220	48%	\$238	\$233	49%	\$238	\$262	52%
20	\$229	\$229	50%	\$229	\$242	51%	\$229	\$271	54%
19	\$220	\$238	52%	\$220	\$251	53%	\$220	\$280	56%
18	\$211	\$247	54%	\$211	\$260	55%	\$211	\$289	58%
17	\$202	\$256	56%	\$202	\$269	57%	\$202	\$298	60%
16	\$192	\$266	58%	\$192	\$279	59%	\$192	\$308	62%
15	\$183	\$275	60%	\$183	\$288	61%	\$183	\$317	63%

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 and what your monthly cost will be for 2022.

Cost of Senior Medical Plan Coverage

Harvard's subsidy depends 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 30 years of pensionable service, the subsidy reaches the 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.

All costs shown are for nonunion retirees hired or re-hired on or after January 1, 2014 and meeting post-retirement requirements under these rules; for details, please see hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf.

Medical Plan Rates for Retirees Under Age 65 (monthly)

How to read the charts below: Select your coverage level, depending upon whether you cover just yourself (or just your spouse/domestic partner under age 65), or yourself (or just your spouse/domestic partner under age 65) and eligible dependents. Along the top of the charts are medical plan options for retirees under age 65. Down the left side, find your years of pensionable service, then follow this across to your medical plan choice to see your monthly cost for 2022.

While retirees under age 65 have access to the same plans as active employees, the premium rates are calculated separately based on the usage/experience of those enrolled (retirees and their dependents).

All costs shown are for nonunion retirees hired or re-hired on or after January 1, 2014 and meeting post-retirement requirements under these rules; for details, please see hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf.

Individual Only Coverage

	Plans & Total Cost	HMO		POS		POS Plus		HDHP
		HUGHP	BCBS	HUGHP	BCBS (Also PPO)	HUGHP	BCBS (Also PPO Plus)	BCBS
		\$1,021	\$1,052	\$1,079	\$1,110	\$1,101	\$1,133	\$965
Years of Service	Retiree Share							
30+	30%	\$306	\$316	\$324	\$333	\$330	\$340	\$289
29	32%	\$327	\$337	\$345	\$355	\$352	\$363	\$309
28	34%	\$347	\$358	\$367	\$377	\$374	\$385	\$328
27	36%	\$368	\$379	\$388	\$400	\$396	\$408	\$347
26	38%	\$388	\$400	\$410	\$422	\$418	\$431	\$367
25	40%	\$408	\$421	\$432	\$444	\$440	\$453	\$386
24	42%	\$429	\$442	\$453	\$466	\$462	\$476	\$405
23	44%	\$449	\$463	\$475	\$488	\$484	\$499	\$425
22	46%	\$470	\$484	\$496	\$511	\$506	\$521	\$444
21	48%	\$490	\$505	\$518	\$533	\$528	\$544	\$463
20	50%	\$510	\$526	\$539	\$555	\$550	\$566	\$482
19	52%	\$531	\$547	\$561	\$577	\$573	\$589	\$502
18	54%	\$551	\$568	\$583	\$599	\$595	\$612	\$521
17	56%	\$572	\$589	\$604	\$622	\$617	\$634	\$540
16	58%	\$592	\$610	\$626	\$644	\$639	\$657	\$560
15	60%	\$613	\$631	\$647	\$666	\$661	\$680	\$579

Individual Plus Spouse/Domestic Partner Coverage

	Plans & Total Cost	HMO		POS		POS Plus		HDHP
		HUGHP	BCBS	HUGHP	BCBS (Also PPO)	HUGHP	BCBS (Also PPO Plus)	BCBS
		\$2,622	\$2,702	\$2,767	\$2,847	\$2,827	\$2,905	\$2,482
Years of Service	Retiree Share							
30+	30%	\$787	\$811	\$830	\$854	\$848	\$871	\$745
29	32%	\$839	\$865	\$885	\$911	\$905	\$930	\$794
28	34%	\$891	\$919	\$941	\$968	\$961	\$988	\$844
27	36%	\$944	\$973	\$996	\$1,025	\$1,018	\$1,046	\$894
26	38%	\$996	\$1,027	\$1,051	\$1,082	\$1,074	\$1,104	\$943
25	40%	\$1,049	\$1,081	\$1,107	\$1,139	\$1,131	\$1,162	\$993
24	42%	\$1,101	\$1,135	\$1,162	\$1,196	\$1,187	\$1,220	\$1,042
23	44%	\$1,154	\$1,189	\$1,217	\$1,253	\$1,244	\$1,278	\$1,092
22	46%	\$1,206	\$1,243	\$1,273	\$1,310	\$1,300	\$1,336	\$1,142
21	48%	\$1,259	\$1,297	\$1,328	\$1,367	\$1,357	\$1,394	\$1,191
20	50%	\$1,311	\$1,351	\$1,383	\$1,423	\$1,413	\$1,452	\$1,241
19	52%	\$1,363	\$1,405	\$1,439	\$1,480	\$1,470	\$1,511	\$1,291
18	54%	\$1,416	\$1,459	\$1,494	\$1,537	\$1,527	\$1,569	\$1,340
17	56%	\$1,468	\$1,513	\$1,550	\$1,594	\$1,583	\$1,627	\$1,390
16	58%	\$1,521	\$1,567	\$1,605	\$1,651	\$1,640	\$1,685	\$1,440
15	60%	\$1,573	\$1,621	\$1,660	\$1,708	\$1,696	\$1,743	\$1,489

Individual Plus Children Coverage

	Plans & Total Cost	HMO		POS		POS Plus		HDHP
		HUGHP	BCBS	HUGHP	BCBS (Also PPO)	HUGHP	BCBS (Also PPO Plus)	BCBS
		\$2,538	\$2,615	\$2,679	\$2,756	\$2,735	\$2,811	\$2,402
Years of Service	Retiree Share							
30+	30%	\$761	\$784	\$804	\$827	\$820	\$843	\$721
29	32%	\$812	\$837	\$857	\$882	\$875	\$900	\$769
28	34%	\$863	\$889	\$911	\$937	\$930	\$956	\$817
27	36%	\$914	\$941	\$964	\$992	\$985	\$1,012	\$865
26	38%	\$964	\$994	\$1,018	\$1,047	\$1,039	\$1,068	\$913
25	40%	\$1,015	\$1,046	\$1,072	\$1,102	\$1,094	\$1,124	\$961
24	42%	\$1,066	\$1,098	\$1,125	\$1,158	\$1,149	\$1,181	\$1,009
23	44%	\$1,117	\$1,151	\$1,179	\$1,213	\$1,203	\$1,237	\$1,057
22	46%	\$1,167	\$1,203	\$1,232	\$1,268	\$1,258	\$1,293	\$1,105
21	48%	\$1,218	\$1,255	\$1,286	\$1,323	\$1,313	\$1,349	\$1,153
20	50%	\$1,269	\$1,307	\$1,339	\$1,378	\$1,367	\$1,405	\$1,201
19	52%	\$1,320	\$1,360	\$1,393	\$1,433	\$1,422	\$1,462	\$1,249
18	54%	\$1,371	\$1,412	\$1,447	\$1,488	\$1,477	\$1,518	\$1,297
17	56%	\$1,421	\$1,464	\$1,500	\$1,543	\$1,532	\$1,574	\$1,345
16	58%	\$1,472	\$1,517	\$1,554	\$1,598	\$1,586	\$1,630	\$1,393
15	60%	\$1,523	\$1,569	\$1,607	\$1,654	\$1,641	\$1,687	\$1,441

Family Coverage

Plans & Total Cost	HMO		POS		POS Plus		HDHP	
	HUGHP	BCBS	HUGHP	BCBS (Also PPO)	HUGHP	BCBS (Also PPO Plus)	BCBS	
	\$2,821	\$2,905	\$2,979	\$3,063	\$3,043	\$3,127	\$2,670	
Years of Service	Retiree Share							
30+	30%	\$846	\$871	\$894	\$919	\$913	\$938	\$801
29	32%	\$903	\$930	\$953	\$980	\$974	\$1,001	\$854
28	34%	\$959	\$988	\$1,013	\$1,041	\$1,035	\$1,063	\$908
27	36%	\$1,016	\$1,046	\$1,072	\$1,103	\$1,095	\$1,126	\$961
26	38%	\$1,072	\$1,104	\$1,132	\$1,164	\$1,156	\$1,188	\$1,015
25	40%	\$1,128	\$1,162	\$1,192	\$1,225	\$1,217	\$1,251	\$1,068
24	42%	\$1,185	\$1,220	\$1,251	\$1,286	\$1,278	\$1,313	\$1,121
23	44%	\$1,241	\$1,278	\$1,311	\$1,348	\$1,339	\$1,376	\$1,175
22	46%	\$1,298	\$1,336	\$1,370	\$1,409	\$1,400	\$1,438	\$1,228
21	48%	\$1,354	\$1,394	\$1,430	\$1,470	\$1,461	\$1,501	\$1,282
20	50%	\$1,410	\$1,452	\$1,489	\$1,531	\$1,521	\$1,563	\$1,335
19	52%	\$1,467	\$1,511	\$1,549	\$1,593	\$1,582	\$1,626	\$1,388
18	54%	\$1,523	\$1,569	\$1,609	\$1,654	\$1,643	\$1,689	\$1,442
17	56%	\$1,580	\$1,627	\$1,668	\$1,715	\$1,704	\$1,751	\$1,495
16	58%	\$1,636	\$1,685	\$1,728	\$1,777	\$1,765	\$1,814	\$1,549
15	60%	\$1,693	\$1,743	\$1,787	\$1,838	\$1,826	\$1,876	\$1,602

Retiree Dental Plan Rates (monthly)

Delta Dental Plan for Retirees

Individual	Individual + Spouse/ Domestic Partner	Individual + Children	Family
\$59.44	\$106.45	\$103.03	\$114.50

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	\$0.534

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.