

2022 RETIREE PLAN RATES

For ATC, HUPA, and SEIU Custodian Retirees Hired/Rehired on or After January 1, 2016; and
SEIU Arboretum Retirees Hired/Rehired on or After January 1, 2020

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 ATC, HUPA, and SEIU Custodian retirees hired or rehired on or after January 1, 2016 and SEIU Arboretum retirees hired or rehired on or after January 1, 2020 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).

Individual Only Coverage

	Plans & Total Cost	HMO		POS	
		HUGHP	BCBS	HUGHP	BCBS (Also PPO)
		\$1,060	\$1,091	\$1,115	\$1,146
Years of Service	Retiree Share				
30+	30%	\$318	\$327	\$334	\$344
29	32%	\$339	\$349	\$357	\$367
28	34%	\$360	\$371	\$379	\$390
27	36%	\$382	\$393	\$401	\$413
26	38%	\$403	\$415	\$424	\$435
25	40%	\$424	\$436	\$446	\$458
24	42%	\$445	\$458	\$468	\$481
23	44%	\$466	\$480	\$491	\$504
22	46%	\$488	\$502	\$513	\$527
21	48%	\$509	\$524	\$535	\$550
20	50%	\$530	\$545	\$557	\$573
19	52%	\$551	\$567	\$580	\$596
18	54%	\$572	\$589	\$602	\$619
17	56%	\$594	\$611	\$624	\$642
16	58%	\$615	\$633	\$647	\$665
15	60%	\$636	\$655	\$669	\$688

Individual Plus Spouse/Domestic Partner Coverage

	Plans & Total Cost	HMO		POS	
		HUGHP	BCBS	HUGHP	BCBS (Also PPO)
		\$2,722	\$2,801	\$2,860	\$2,939
Years of Service	Retiree Share				
30+	30%	\$817	\$840	\$858	\$882
29	32%	\$871	\$896	\$915	\$940
28	34%	\$925	\$952	\$972	\$999
27	36%	\$980	\$1,008	\$1,030	\$1,058
26	38%	\$1,034	\$1,064	\$1,087	\$1,117
25	40%	\$1,089	\$1,120	\$1,144	\$1,176
24	42%	\$1,143	\$1,176	\$1,201	\$1,234
23	44%	\$1,198	\$1,232	\$1,258	\$1,293
22	46%	\$1,252	\$1,288	\$1,316	\$1,352
21	48%	\$1,307	\$1,344	\$1,373	\$1,411
20	50%	\$1,361	\$1,400	\$1,430	\$1,469
19	52%	\$1,415	\$1,457	\$1,487	\$1,528
18	54%	\$1,470	\$1,513	\$1,544	\$1,587
17	56%	\$1,524	\$1,569	\$1,602	\$1,646
16	58%	\$1,579	\$1,625	\$1,659	\$1,705
15	60%	\$1,633	\$1,681	\$1,716	\$1,763

Individual Plus Children Coverage

	Plans & Total Cost	HMO		POS	
		HUGHP	BCBS	HUGHP	BCBS (Also PPO)
		\$2,633	\$2,708	\$2,766	\$2,841
Years of Service	Retiree Share				
30+	30%	\$790	\$812	\$830	\$852
29	32%	\$843	\$867	\$885	\$909
28	34%	\$895	\$921	\$940	\$966
27	36%	\$948	\$975	\$996	\$1,023
26	38%	\$1,001	\$1,029	\$1,051	\$1,080
25	40%	\$1,053	\$1,083	\$1,106	\$1,136
24	42%	\$1,106	\$1,137	\$1,162	\$1,193
23	44%	\$1,159	\$1,192	\$1,217	\$1,250
22	46%	\$1,211	\$1,246	\$1,272	\$1,307
21	48%	\$1,264	\$1,300	\$1,328	\$1,364
20	50%	\$1,316	\$1,354	\$1,383	\$1,420
19	52%	\$1,369	\$1,408	\$1,438	\$1,477
18	54%	\$1,422	\$1,462	\$1,494	\$1,534
17	56%	\$1,474	\$1,516	\$1,549	\$1,591
16	58%	\$1,527	\$1,571	\$1,604	\$1,648
15	60%	\$1,580	\$1,625	\$1,660	\$1,705

Family Coverage

	Plans & Total Cost	HMO		POS	
		HUGHP	BCBS	HUGHP	BCBS (Also PPO)
		\$2,928	\$3,013	\$3,078	\$3,162
Years of Service	Retiree Share				
30+	30%	\$878	\$904	\$923	\$949
29	32%	\$937	\$964	\$985	\$1,012
28	34%	\$996	\$1,024	\$1,047	\$1,075
27	36%	\$1,054	\$1,085	\$1,108	\$1,138
26	38%	\$1,113	\$1,145	\$1,170	\$1,202
25	40%	\$1,171	\$1,205	\$1,231	\$1,265
24	42%	\$1,230	\$1,265	\$1,293	\$1,328
23	44%	\$1,288	\$1,326	\$1,354	\$1,391
22	46%	\$1,347	\$1,386	\$1,416	\$1,455
21	48%	\$1,405	\$1,446	\$1,477	\$1,518
20	50%	\$1,464	\$1,506	\$1,539	\$1,581
19	52%	\$1,523	\$1,567	\$1,601	\$1,644
18	54%	\$1,581	\$1,627	\$1,662	\$1,707
17	56%	\$1,640	\$1,687	\$1,724	\$1,771
16	58%	\$1,698	\$1,748	\$1,785	\$1,834
15	60%	\$1,757	\$1,808	\$1,847	\$1,897

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.