Harvard University is a center of intellectual activity, research, knowledge creation, learning and teaching. In this environment, results matter and creativity flourishes.

For many people, a compelling aspect of working at Harvard is the sense of mission that permeates every organization on campus. At the same time, Harvard recognizes that compensation is a critical part of your employment experience. The breadth and depth of the total compensation package sets the University apart.

**WHAT IS TOTAL COMPENSATION AT HARVARD?**

Excellent performance is rewarded in many ways. Compensation includes our performance-based merit increase program, spot and bonus awards, and promotional and professional development opportunities. When combined with Harvard’s comprehensive benefits, unique resources, and global standing, we offer one of the most outstanding total compensation packages in higher education and the nonprofit sector.
COMPENSATION AND INCOME PROTECTION  
**to build financial security now and for the future**

**COMPENSATION**  
Compensation at Harvard is determined with careful attention to internal equity and the external market, including higher education and general industry. We do this for each of the job functions in which our staff work and contribute so vitally to Harvard’s success. In this way, we provide competitive market-driven salaries that are fairly administered across the University and to all our employees.

**INCOME PROTECTION**  
Harvard offers a range of benefits to help you protect your income and financial assets.

**Short Term Disability (STD)**  
Provided by Harvard at no cost, the STD program provides up to 26 weeks of coverage at 100% pay for eligible staff who are unable to perform job duties due to injury or illness. STD covers eight weeks of paid maternity leave for birth mothers.

**Long Term Disability (LTD)**  
This optional, contributory program pays 60% of your base salary (up to $15,000/month maximum), if you are unable to work for more than 180 days due to an illness or injury, thus helping you to meet your financial commitments in a time of need. Eligibility for medical, dental, vision and life insurance through Harvard continues, and you continue to accrue service and receive retirement contributions.

**Life Insurance**  
Harvard pays the full cost of basic life insurance equal to one-half of your base salary, including an accelerated life insurance benefit and business travel insurance, to help your beneficiaries pay expenses if you become terminally ill or die. Additional coverage of up to 6x annual salary as well as life insurance for spouses/domestic partners and dependent children may be purchased at favorable rates.

**RETIREMENT**  
In addition to Harvard’s contribution to Social Security on your behalf, generous benefits and financial education opportunities help you build long-term savings and a source of income after you retire.

**Defined Contribution Plan (2001 Staff Retirement Plan)**  
The full cost of the Plan is paid by Harvard. Participants are vested after three years of service. Each month, the University contributes a percentage of eligible pay based on age and earnings (subject to IRS limits):
- For those under age 40, the University contributes an amount equal to 5% of eligible pay below the Social Security wage base ($147,000 in 2022) and 10% above the wage base.
- For those age 40 and over, the University contributes an amount equal to 10% of eligible pay below the Social Security wage base and 15% above the wage base.

**403(b) Tax-Deferred Annuity (TDA)**  
You can supplement your Harvard retirement plan by contributing a portion of your eligible pay to a voluntary TDA on either a pre-tax basis (“Traditional option”), or after-taxes with the Roth option. New administrative and professional staff are automatically enrolled in a TDA with the Traditional option after 60 days of employment (with the ability to change or cancel) and will receive program details from the Harvard University Retirement Center.

**457(b) Deferred Compensation Plan**  
Those who earn a base salary of $200,000 or more may set aside additional money in this plan. Eligible staff will receive information from the HURC.

**Post Retirement Health Coverage**  
At the time of retirement, Harvard provides a choice of retiree medical plan options as well as dental coverage for eligible staff and their spouses/domestic partners and eligible dependents. You must meet certain age and service requirements to be eligible.

**HEALTH AND WELLNESS**  
**to keep you and your family strong and healthy**

Supporting the health and wellness of our staff and their families through access to top quality medical care is a long-standing priority at Harvard. The University actively evaluates its health plan choices to ensure they continue to offer access to the best health care at rates that remain affordable. Medical premiums are tiered based on salary.

**HEALTH**  
Quality and affordability are the hallmarks of Harvard’s broad and comprehensive health benefits. Harvard’s health providers offer extensive networks, including the region’s award-winning hospitals.

**Medical**  
The University offers highly-subsidized medical coverage from Blue Cross Blue Shield of Massachusetts and the University’s own Harvard University Group Health Plan. Employees may choose coverage for themselves and eligible dependents from a variety of plans: HMO, POS, POS Plus, or high-deductible health plan (HDHP). HDHP members may enroll in a pretax health savings account (HSA) to cover out-of-pocket costs (Harvard will make tax-free contribution to an HSA once opened). Those living outside New England can choose a PPO or PPO Plus.

**Dental**  
Delta Dental, Harvard’s dental care provider, offers in-network and out-of-network coverage. Over 96% of Massachusetts dentists participate. The plan provides full coverage for preventive care and substantial coverage for other dental services including orthodontia for covered dependents under age 19.

**Health Flexible Spending Account (FSA)**  
FSAs offer tax savings by allowing you to set aside money on a pretax basis (up to $2,750/year) to pay for out-of-pocket health expenses. Eligible expenses can include prescription and office visit copayments, deductibles and coinsurance, dental and vision costs. Limited Purpose FSA is available for HSA participants.

**Reimbursement Program**  
A unique reimbursement program is one more way Harvard works to help eligible staff (those earning under $110,000 FTE annually) manage the financial impact of illness or medical care. Out-of-pocket expenses for in-network care received in our HMO, POS and PPO plans that exceed annual thresholds may qualify for non-taxable reimbursement.

**Vision Care**  
Comprehensive care through EyeMed covers vision exams and products at reduced or discounted rates.

**Domestic Partners**  
Same-sex or opposite-sex domestic partners may be eligible for coverage under your medical, dental and vision plans.

**WELLNESS**  
Harvard recognizes the importance of health and wellness for you and your family and offers programs and classes at little or no cost.

**Center for Wellness and Health Promotion**  
The Center offers courses and workshops in stress management, nutrition and meditation as well as massage and other complementary health services.

**Harvard Athletics and Recreation**  
Convenient and affordable fitness and recreational opportunities for you and your family at a nominal cost.
Harvard recognizes that the “whole person” comes to work each day, and that our employees strive to be fully realized in multiple domains. As an employer, we have an active stake in the wellbeing of our employees.

Our programs and resources help you cope with life’s fluctuations, thrive amid competing demands, and find effective strategies for integrating professional and personal needs.

WORK/LIFE SOLUTIONS
Harvard’s work/life offerings are designed to help you develop a strategic approach to managing the many moving parts of your complex life. It’s about saving you time, expanding your options, stretching your dollar, and partnering with you to face life’s challenges.

Employee Assistance Program (EAP) at 877-327-4278
This 24/7 program offers free, confidential help with personal, family, and work-related problems for staff and their household members. The EAP connects you with an array of services from free legal and financial consultations to help with personal changes and challenges. Counseling can be provided in over a dozen languages.

Child Care Resources and Financial Assistance
When you come to work each day, you don’t stop being a parent. Harvard offers a range of services to make the balancing act easier.
- Six on-campus child care centers
- On-campus school vacation camps
- Child care scholarship programs
- Financial assistance and programs for back-up child care
- Dependent Care Flexible Spending Account (FSA) helps you manage predictable expenses for care of children under age 13 with a pretax account that lets you set aside up to $5,000 a year
- Harvard Adoption Assistance Program offers up to $5,000 for adoption-related expenses

Elder/Adult Care
Harvard offers support for staff caring for elders and other dependent adults through confidential consultation for caregivers, free access to a Senior Care Planning Program including customized action plans and facilitated family meetings, and financial subsidy of in-home back-up care. A Dependent Care FSA can help defray the cost of caring for a dependent elder or adult.

Personalized Referral Service
Through Harvard’s EAP and other services, you can locate resources nationwide for in-home, center-based, campus-based, regular and back-up care for children, dependent adults and elders.

DISCOUNTS, CONVENIENCES, TRANSPORTATION AND HOUSING
Harvard offers programs and services to help make life easier, more affordable and more fun.

Discounts
- Outings & Innings—Access to cultural and leisure activities including discounts on theatre, movies, sports, shopping, travel and other services
- Transportation—Harvard helps with your commute with a 50% subsidy on public transit passes, discounted Zipcar membership, parking, bike commuter benefits, auto insurance and more
- Harvard’s health plans offer member discounts on weight loss programs and optical services, and reimbursements for health club membership
- Free admission to our world-renowned museums and libraries

Housing, Banking and Legal Services
- Mortgages, credit cards and other financial services are offered through the nonprofit Harvard University Employees Credit Union
- A variety of housing services are available through Harvard University Housing
- The Real Estate Advantage Program provides home buying and selling services, preferred mortgage vendors and a cash-back benefit
- Optional Legal Plans covers a range of legal services for you and eligible family members
- Optional Identity Theft Protection available for you and eligible family members

GROWTH, LEARNING & DEVELOPMENT
To increase expertise and career opportunities

Harvard is a great place to learn and grow. It’s what you’d expect at an organization where education is at the heart of the experience: wide-ranging opportunities and tuition assistance. The University is committed to the development, growth and engagement of our employees. Harvard offers many opportunities to nurture strengths and passions, refresh and extend knowledge and skills, and develop careers.

Tuition Assistance Program (TAP) and Tuition Reimbursement Program (TRP)
The University provides financial support for undergraduate and graduate courses taken at Harvard and other accredited institutions.

Using TAP you can take courses at participating Harvard faculties, including the opportunity to earn a bachelor’s or master’s degree at the Harvard Extension School for as little as $40 per course—a savings of over 95% of the full cost. Classes are offered during convenient evening hours on campus or through distance learning.

TRP reimburses a portion of tuition costs for eligible classes taken at another accredited institution.

Center for Workplace Development (CWD)
CWD offers a wide range of professional, managerial, and career development offerings for you to learn and grow in your current position and prepare for changes taking place in the organization. Universal Manager Training supports the development and effectiveness of those in managerial roles.

CWD also provides free access to online learning resources, including LinkedIn Learning and Harvard Business School’s ManageMentor—which are available 24/7 from home or your workplace.

In addition, the Harvard Leadership Development program is available to executives, mid- to senior-level managers and individual contributors.
The information in this document is provided as a general overview of pay, benefits and services for benefits-eligible Administrative/Professional staff members, and is not intended to be fully comprehensive. In the event of any inconsistency between this summary and the relevant manual(s) or plan document(s), the latter will govern.

In most cases, eligibility for University benefits is available to Administrative/Professional staff working at least 17.5 hours per week or making at least $15,000 annually in a benefits-eligible job. In addition to base pay, a small number of Administrative/Professional staff are also eligible for overtime pay, in accordance with the Fair Labor Standards Act.

In addition, Administrative/Professional staff members hired before July 1, 2001 may have a Basic Retirement Account (under the 1995 Retirement Program) in addition to an Individual Investment Account (under both the 1995 and 2001 Retirement Programs). Staff with a Basic Retirement Account may request a pension estimate by calling the Harvard Retirement Center at 800-527-1398.

The University reserves the right to change or terminate the benefits described here at its sole discretion.