The employee benefit programs described in this guide are effective in 2018. The information in this guide is a summary of Harvard’s benefits, and every attempt has been made to ensure its accuracy. The actual provisions of each benefit program will govern if there is any inconsistency between the information in this guide and Harvard’s formal plans, programs, policies, or contracts, or any subsequent change in such plans, programs, policies, or contracts.
We are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. You have the flexibility to select the health plan(s) that best meet your needs and elect additional benefits to protect your income, build financial security, and balance your work and personal life.

Please take the time to review this brochure to make sure you understand the benefits that are available to you and your family—then be sure to take action. You have only 30 days from your hire date or date of benefits eligibility to enroll in these benefits:

- **MEDICAL:** Choose from HMO, POS, POS Plus, and HDHP plan options from Harvard University Group Health Plan (HUGHP) and Harvard Pilgrim Health Care (HPHC).
- **DENTAL:** Take advantage of comprehensive dental benefits through the Delta Dental PPO Plus Premier plan.
- **VISION CARE:** Compare coverage from Davis Vision with the vision benefits included with your HUGHP or HPHC medical plan to ensure you have the coverage that is right for you and your family.
- **FLEXIBLE SPENDING ACCOUNTS (FSAs) AND HEALTH SAVINGS ACCOUNT (HSA):** Put aside pre-tax dollars for qualifying expenses with a Health FSA, Limited Purpose FSA, Dependent Care FSA, or HSA (to enroll in an HSA, you must be enrolled in an HDHP medical plan option).
- **OTHER VOLUNTARY BENEFITS:** You can purchase the following at competitive rates:
  - Long Term Disability (LTD) Insurance: Enroll in LTD to protect yourself and your family from serious financial hardship resulting from the inability to work due to illness or injury.
  - Supplemental Life and Dependent Life Insurance: To help you provide your family with a greater level of financial security, you have the option to purchase additional life insurance at competitive rates.
  - Hyatt Legal Plan: Gives you the financial and emotional peace of mind of knowing you will be covered when expected and unexpected legal issues arise.

For additional information, please visit the Harvard Information for Employees (HARVie) website at [hr.harvard.edu/totalrewards](http://hr.harvard.edu/totalrewards).
The plans listed below are offered through two providers, Harvard University Group Health Plan (HUGHP) and Harvard Pilgrim Health Care (HPHC), so you'll need to choose a plan and a provider. You can learn more about the HUGHP and HPHC provider networks and which might best meet your needs at hr.harvard.edu/medical.

**Medical plans**

- **Health Maintenance Organization (HMO):** You select a primary care physician (PCP) who coordinates your care and authorizes referrals to in-network specialists. Out-of-network care is not covered, except in certain emergency situations.
- **Point-of-Service (POS) plan:** As with an HMO, you designate a PCP. However, you have the flexibility to use out-of-network providers for services with higher out-of-pocket costs at the point of care.
- **POS Plus:** With the same benefits as the regular POS, the POS Plus plan has higher premiums and a higher out-of-pocket maximum in exchange for no deductible or coinsurance for in-network services. However, you make a copayment at the time of service.
- **High-Deductible Health Plan (HDHP):** This plan features lower premiums and higher out-of-pocket costs, with deductibles before the plan begins covering costs. The HDHP is offered in conjunction with a Health Savings Account (HSA). For more information, see page 5.

Because your medical premiums are subsidized by Harvard, you pay a portion of the actual cost. In addition, most employee contributions are made on a pre-tax basis, which reduces your taxable income.

### What’s your medical plan eligibility?

<table>
<thead>
<tr>
<th>IF YOU ARE BENEFITS ELIGIBLE:</th>
<th>YOU ARE ELIGIBLE FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HMO, POS, AND POS PLUS</td>
</tr>
<tr>
<td>Administrative/Professional Staff, Nonunion Staff, Faculty, or Internal Postdoc</td>
<td>✓</td>
</tr>
<tr>
<td>External (“Stipendee”) Postdoc*</td>
<td>✓</td>
</tr>
<tr>
<td>Coaching Assistant, Teaching Assistant,** or Visiting Fellow</td>
<td>✓</td>
</tr>
</tbody>
</table>

* External (“stipendee”) postdocs pay premiums on an after-tax basis.

** Teaching assistants are eligible for medical and vision benefits only.

### Prescription drug

All medical plans include a prescription drug benefit, administered by OptumRx. When you enroll in medical coverage, you will receive a Welcome Kit with your OptumRx ID card and information on nearby network pharmacies. Present your OptumRx ID card when filling prescriptions. You can also fill up to a 90-day supply at any CVS Pharmacy at the retail rate (three copays), or at reduced rates by using OptumRx’s mail-order pharmacy.

**When will I receive my medical and prescription drug ID cards?**

You will receive your ID cards two to three weeks after you submit your enrollment information. If you need medical coverage before receiving your ID card, call HUGHP at 617-495-2008 or HPHC at 888-333-4742 to obtain your member number. If you need to fill a prescription before you receive your ID card, call OptumRx at 844-265-1224.
Compare plans

Below is a quick comparison of the plans. For more information, review the enclosed Your Programs and Premiums at a Glance, which includes the following:

• A health plan comparison chart detailing in- and out-of-network costs, copayments, coinsurance, and deductibles
• A premium rate chart showing you how much you will pay for each plan

<table>
<thead>
<tr>
<th></th>
<th>HMO</th>
<th>POS</th>
<th>POS PLUS</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network preventive care</td>
<td>Covered at 100%—includes annual physicals, well-baby and well-child visits, immunizations, and routine vision care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other in-network services</td>
<td>You’ll have a copay for most in-network services and prescriptions, except hospitalization, surgery, and high-tech imaging—for those, you’ll pay a deductible or coinsurance</td>
<td>You’ll have a copay for all in-network services, emergency room visits, and prescriptions, except hospitalization, surgery, and high-tech imaging, which are covered in full</td>
<td>You’ll pay a deductible and then coinsurance for all in-network services</td>
<td></td>
</tr>
<tr>
<td>Out-of-network services*</td>
<td>Not covered</td>
<td>You’ll pay a separate deductible and coinsurance, with a separate out-of-pocket maximum</td>
<td>You’ll pay a deductible, then coinsurance for all out-of-network services</td>
<td></td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>All plans offer the same prescription drug coverage</td>
<td>Prescription coverage begins once you reach the deductible</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* If an out-of-network provider charges more than the allowed amount, you could be balance billed for the difference.

How does an HDHP work?

Distinguished by lower premiums and higher out-of-pocket costs and deductibles, the HDHP is offered in combination with a Health Savings Account (HSA).

• Except for in-network preventive care (for example, annual physicals and preventive screenings), you’ll pay the full cost of all services, including prescriptions, until you reach your deductible. If you have family coverage, you need to meet the entire family deductible before the plan begins paying.
• Once you reach the deductible, you share the cost of care (this is your coinsurance), with the plan paying most of the cost until you reach the annual out-of-pocket maximum. In-network and out-of-network costs can be combined to satisfy the deductible. The family deductible must be met before any benefit is paid for an individual.
• There are separate out-of-pocket maximums for in-network care and out-of-network care, which accrue separately. Once you reach these maximums, the plan pays 100% of further costs for the rest of the calendar year.
• When you enroll in the HDHP, you can also open an HSA to help pay for current and future eligible health care expenses. You can withdraw that money, tax-free, to pay eligible out-of-pocket medical expenses as well as dental and vision expenses, or you can save that money for future health care expenses, including those incurred in retirement.
• Harvard makes an annual tax-free contribution to your HSA—$500 for individuals or $1,000 for families. See page 9 for further details.
• If you hold a J-1 visa, the HDHP may not meet the requirements for a health plan under your visa.
• See page 9 for additional information about the HSA, including information on eligibility and certain limitations.
Here’s a quick refresher on commonly used insurance terms:

**Premium** is the amount you pay for insurance, using pre-tax or post-tax dollars. (Note: In most cases, Harvard pays a portion of the premium.)

**Copayment (COPAY)** is a fixed amount you pay for health care services or prescription drugs.

**Deductible** is the amount you pay before your insurance begins covering certain services such as hospitalization or outpatient surgery.

**Coinsurance** is the amount you pay, as a percentage of the cost of your allowed services, after you reach the deductible until you reach the plan’s out-of-pocket maximum.

An **Allowable Charge** is the dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.

An **Out-of-Pocket Maximum** is the most you pay per Plan Year for health care expenses, including prescription drugs. Once this limit is met, the plan pays 100% for the remainder of the Plan Year.

Get to know ALEX®, your medical plan comparison tool

Want help reviewing your medical plan options? ALEX is an interactive, animated, and personalized online tool that takes you through a series of questions to help determine the plan that may be right for you. Use it to compare your medical plan options, review coverage details, view dental and vision premiums, and more.

ALEX uses the responses you provide—including information about your family situation, location, coverage needs, and preferences—to help you make decisions. A practical and intuitive resource, ALEX makes it easy to choose your benefits. Visit hr.harvard.edu/health-welfare-benefits to get started.
FLEXIBLE SPENDING ACCOUNTS

By allowing you to set aside money directly from your paycheck before taxes are taken out, flexible spending accounts (FSAs) are a great way to save money for eligible expenses and to lower your taxable income. You can use that tax-free money to pay for eligible out-of-pocket health care and dependent care expenses. Harvard offers the following FSA options, administered by Benefit Strategies:

Health FSA
- Pay for eligible medical, dental, and vision care expenses such as copays, coinsurance, deductibles, medical supplies and equipment, mental health and substance abuse treatment, orthodontia, and eyeglasses and contact lenses for yourself and your eligible dependents. (If you have the HDHP, you’re not eligible for the Health FSA, but you may elect a Limited Purpose FSA.)
- Contribute between $120 and $2,650 per year.
- You must elect this benefit within 30 days of your hire date or first date of benefits eligibility.

Limited Purpose FSA
- You may open this account only if you are enrolled in the HDHP; if you enroll in the HDHP and elect a Health FSA, you will automatically be enrolled in the Limited Purpose FSA.
- Pay for out-of-pocket dental and vision care expenses for yourself and your dependents.
- Contribute between $120 and $2,650 per year.
- You must elect this benefit within 30 days of your hire date or first date of benefits eligibility.

Dependent Care FSA
- Pay for eligible dependent care for a child under age 13 or adult care expenses, including day care, care for a disabled spouse or dependent, after-school care, and many types of summer camps. This account is NOT for a dependent’s health expenses.
- Contribute between $120 and $5,000 per family per year ($2,500 if you are married and filing taxes separately).
- You must elect this benefit within 30 days of your hire date or first date of benefits eligibility.

Estimate carefully with an FSA
FSAs are “use-it-or-lose-it” accounts, which means you will forfeit any amount left in the account at the end of the Plan Year. You have until March 15, 2019, to incur eligible expenses and until April 1, 2019, to submit requests for reimbursement. For a list of eligible expenses, visit benstrat.com and click on Harvard University.

Managing your FSA
You can easily manage your FSA from the Benefit Strategies website at benstrat.com or by visiting hr.harvard.edu and selecting the link to Benefit Strategies at the bottom of any page. On the website, you can check your FSA balance, file claims, enroll in direct deposit for reimbursements, and learn more about eligible expenses.

Please note: External (“stipendee”) postdocs are not eligible for FSAs.
When it comes to spending, not all FSAs are the same

- With the Health or Limited Purpose FSA, you can spend up to the full amount of your annual election as soon as your account has been set up.
- With the Dependent Care FSA, you can be reimbursed only up to the amount in your account at the time you request reimbursement.
- All eligible expenses must be incurred on or after your hire date or date of benefits eligibility.

Paying for services

You will automatically receive an FSA debit card from Benefit Strategies, allowing for easy, convenient payment at participating providers or merchants. Although you do not need to file for reimbursement when using your debit card, you may be required to submit documentation, so be sure to save your receipts. If you have more than one kind of FSA, you will receive one debit card that can be used for all of your accounts.

- Use your debit card to pay the provider directly.
- Or, if the provider doesn’t accept a debit card, pay for expenses out of pocket and submit receipts for reimbursement to Benefit Strategies.

To be reimbursed for eligible expenses, submit an FSA claim form along with original receipts. Forms can be found at hr.harvard.edu/forms-documents under Total Rewards > Flexible Spending Accounts or at benstrat.com under Harvard University.

Reimbursement forms and supporting documentation for 2018 FSA expenses incurred by March 15, 2019, must be postmarked by April 1, 2019, and submitted to

Harvard University FSA Plan
c/o Benefit Strategies
P.O. Box 1300
Manchester, NH 03105-1300
Fax: 603-232-1854
Email: hvdflex@benstrat.com
Online: benstrat.com
Phone: 855-HVD-FLEX (855-483-3539)
HEALTH SAVINGS ACCOUNT

If you enroll in the HDHP, you can also open a Health Savings Account (HSA) to help pay for current and future eligible health care expenses. An HSA is similar to an FSA, but with some important differences.

How does an HSA work?

If you enroll in the HDHP, you will be prompted to open an HSA at the same time.

• Your HSA enrollment is effective on the first of the month following your hire date or the date you become eligible for benefits.
• Once your HSA is open, Harvard will make a tax-free contribution to your HSA of $500 if you are enrolled in individual coverage or $1,000 if you are enrolled in family coverage (external post-docs and stipendees are not eligible).
• You can also make tax-free contributions via payroll deductions (up to federal limits). In order to receive Harvard’s contribution, you MUST enroll in an HSA, even if you do not wish to make your own contributions. Just make a $0 election.
• You can withdraw that money, tax-free, to pay eligible out-of-pocket medical expenses as well as dental and vision expenses, or you can save that money for future health care expenses.
• You will receive a debit card to use with your HSA from Benefit Strategies, the HSA administrator; if you are also enrolled in an FSA, you will receive one debit card to be used for all of your accounts.
• Once the balance in your HSA reaches $2,100, you can invest your funds in your choice of investment options—all of which enable you to generate tax-free earnings.
• In addition to the HSA, you can enroll in a Limited Purpose FSA to pay for out-of-pocket dental and vision care expenses for yourself and your dependents.

Who is eligible for an HSA?

• You must be a resident of and work and pay taxes in the United States.
• You cannot be covered under a non-HDHP plan (such as a spouse’s plan) or Health Care FSA.
• You cannot be enrolled in Medicare.
• Your spouse, if you are married, cannot be enrolled in a Health FSA, but his/her enrollment in a Limited Purpose FSA is permitted.
• You cannot be claimed as a dependent on someone else’s tax return.

Please see full eligibility details at benstrat.com.

How much can you contribute to an HSA?

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>HSA Contribution under Age 55</th>
<th>HSA Contribution for Age 55+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$3,450: Total includes $2,950 employee contribution + $500 Harvard contribution</td>
<td>$4,450: Total includes $3,950 employee contribution + $500 Harvard contribution</td>
</tr>
<tr>
<td>Family</td>
<td>$6,900: Total includes $5,900 employee contribution + $1,000 Harvard contribution</td>
<td>$7,900: Total includes $6,900 employee contribution + $1,000 Harvard contribution</td>
</tr>
</tbody>
</table>

HELPFUL TIP: With an HSA, the money in the account is yours to keep. Unlike an FSA, your funds don’t expire, which means you can roll your money over from year to year.
REIMBURSEMENT PROGRAM

Harvard’s unique Reimbursement Program provides financial assistance for faculty and nonunion staff with an annual full-time equivalent (FTE) salary of less than $110,000 who experience higher out-of-pocket medical costs. This program provides reimbursement for in-network out-of-pocket medical expenses above certain thresholds for those enrolled in a Harvard-sponsored HMO or POS plan. While you do not need to enroll in this program, you will need to file a claim in order to get reimbursed.

What types of expenses are eligible?

All in-network out-of-pocket medical expenses (except premiums) count toward the thresholds below. Expenses incurred above the threshold will be eligible for reimbursement. This includes office visits, emergency room and pharmacy copays, deductibles, and coinsurance. Out-of-network costs or costs within the HDHP plan are NOT eligible. Eligible expenses must be incurred January 1–December 31, 2018.

<table>
<thead>
<tr>
<th>IF YOUR FTE* SALARY IS...</th>
<th>YOU CAN BE REIMBURSED FOR COSTS ABOVE:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FOR AN INDIVIDUAL</td>
</tr>
<tr>
<td>&lt; $30,000</td>
<td>$600</td>
</tr>
<tr>
<td>$30,000–$39,999</td>
<td>$800</td>
</tr>
<tr>
<td>$40,000–$49,999</td>
<td>$900</td>
</tr>
<tr>
<td>$50,000–$59,999</td>
<td>$900</td>
</tr>
<tr>
<td>$60,000–$69,999</td>
<td>$900</td>
</tr>
<tr>
<td>$70,000–$79,999</td>
<td>$1,250</td>
</tr>
<tr>
<td>$80,000–$89,999</td>
<td>$1,250</td>
</tr>
<tr>
<td>$90,000–$99,999</td>
<td>$1,500</td>
</tr>
<tr>
<td>$100,000–$109,999</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

INDIVIDUAL: Submit under Individual thresholds if you have individual medical plan coverage, or if you have family coverage but are submitting for one family member only for the year.

FAMILY: Submit under Family thresholds if you have family medical coverage and are submitting receipts for more than one covered family member at any point throughout the year.

* Full-time equivalent salary is your annual salary if you work full-time or, for those who work less than full-time, the salary that would be earned working full-time at the same rate of pay.

You may not be reimbursed for the same expenses from both a Health Flexible Spending Account (FSA) and the Reimbursement Program, but you may use an FSA to cover out-of-pocket costs up to the threshold and then use the Reimbursement Program for costs above the threshold.

How to request reimbursement

To be reimbursed, you must submit a Reimbursement Program request form along with original receipts and other supporting documentation, postmarked no later than April 1, 2019 (for claims in 2018), to

Harvard University Reimbursement Program

c/o Benefit Strategies

P.O. Box 1300

Manchester, NH 03105-1300

Fax: 603-232-1854

Email: hvdflex@benstrat.com

Online: benstrat.com

Phone: 855-HVD-FLEX (855-483-3539)

HELPFUL TIP: Reimbursement Program request forms can be found at hr.harvard.edu/forms-documents, under Total Rewards > Reimbursement Programs.

BE SURE TO ENROLL WITHIN 30 DAYS OF YOUR HIRE OR BENEFITS ELIGIBILITY DATE
As a Harvard employee, you may participate in the Delta Dental PPO Plus Premier program, which includes dentists in the Delta Dental Premier and Delta Dental PPO networks, including 97% of the dentists in Massachusetts. See the enclosed Your Programs and Premiums at a Glance for monthly cost information.

Make the most of your plan

Locate participating dentists by visiting deltadentalma.com. Although you may use non-participating dentists, both in-state and out-of-state, you’ll pay more than you would if you used a participating dentist. Once you reach $3,000 in dental costs within a calendar year, our innovative second level of coverage will kick in. You’ll pay an additional $500 deductible, and then you’ll be covered at the applicable rate for the rest of the year, with no maximum.

- When you visit a participating dentist, you don’t have to complete claim forms and you cannot be billed for the difference between your dentist’s rate and Delta Dental’s negotiated rate for services.
- If you visit a non-participating (out-of-network) dentist, you may be balance billed, meaning you may be billed for the difference between the dentist’s rate and the Delta Dental negotiated rate, in addition to the regular charges.

When will I receive my dental ID card?

You will receive an ID card for dental coverage two to three weeks after you submit your enrollment information. If you need to use this benefit before receiving your ID card, call Delta Dental at 800-872-0500 to obtain your member number.

HELPFUL TIP: Minimize your out-of-pocket expense for dental care by asking your dentist for a pre-treatment estimate from Delta Dental before you agree to receive any prescribed major treatment. Your dentist may be able to present alternative treatment options that will lower your share of the bill while still meeting your basic dental care needs.
VISION CARE

While Harvard’s medical plans offer some vision care coverage and discounts, you may also opt to enroll in Harvard’s comprehensive vision care plan, provided by Davis Vision. It offers greatly reduced rates on vision exams, frames, lenses, and contacts. Be sure to enroll within 30 days of your hire date or first date of benefits eligibility to get the coverage you need. See the enclosed Your Programs and Premiums at a Glance for your monthly cost.

To locate an in-network provider:

- Call the Davis Vision customer service call center at 800-448-8245.
- Visit the member website at davisvision.com and enter Client Code 2556.

To give you an idea of what each provider offers, we’ve compared the different vision benefits below.

<table>
<thead>
<tr>
<th>VISION CARE BENEFITS &amp; COVERAGE</th>
<th>DAVIS VISION*</th>
<th>HUGHP</th>
<th>HPHC</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EYE EXAM</strong> (once per calendar year)</td>
<td>$15 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td><strong>CONTACT LENS FITTING</strong> (once per calendar year)</td>
<td>$20 copay for standard contact lenses</td>
<td>Not included</td>
<td>Not included</td>
</tr>
<tr>
<td><strong>FRAMES &amp; LENSES</strong></td>
<td>$20 copay (every other calendar year). Choose any frame from Davis Vision’s Exclusive Collection up to a $175 value, or get a $140 frame allowance ($190 at Visionworks), plus 20% discount on overages</td>
<td>25% savings on frames and lenses. Discount applies only at Davis Vision network providers</td>
<td>Free eyewear and additional eyewear savings available from specific providers. Visit <a href="http://www.harvardpilgrim.org/public/discounts-savings">www.harvardpilgrim.org/public/discounts-savings</a> for details</td>
</tr>
<tr>
<td><strong>CONTACT LENSES</strong> (in lieu of eyeglasses) (every 12 months)</td>
<td>Contact lenses from Davis Vision’s Contact Lens Collection, or $150 allowance plus 15% discount on overages</td>
<td>20% savings on daily wear contact lenses (10% savings on disposable lenses). Discount applies only at Davis Vision network providers</td>
<td>15%–20% off contact lenses available from specific providers. Visit <a href="http://www.harvardpilgrim.org/public/discounts-savings">www.harvardpilgrim.org/public/discounts-savings</a> for details</td>
</tr>
<tr>
<td><strong>LASER VISION CORRECTION</strong></td>
<td>Up to a 25% discount off the usual and customary charge or up to a 5% discount off any advertised promotion, whichever is lower, from Davis Vision</td>
<td>Up to a 25% discount off the usual and customary charge or a 5% discount off promotional pricing, whichever is lower. Discount applies only at Davis Vision network providers</td>
<td>Up to 15% off the usual and customary charge or up to 5% off promotional pricing, whichever is lower, from US Laser Network. 40%–50% off national average price of Traditional LASIK at QualSight LASIK</td>
</tr>
</tbody>
</table>

* You can get an eye exam OR contact lens fitting once per calendar year. You can’t get both in the same year.

With Davis Vision, Harvard employees and covered family members can use their retail frame allowance on any frame available from specific providers. Visit davisvision.com and enter Client Code 2556 for details. For enhanced value, members can select from more than 200 frames from the Davis Vision Exclusive Collection at little or no additional out-of-pocket cost or use a $190 frame allowance at Visionworks locations.

When will I receive my vision ID card?
You will receive an ID card for vision coverage two to three weeks after you submit your enrollment information. If you need to use this benefit before receiving your ID card, call the Davis Vision customer service call center at 800-448-8245 to obtain your member number.

BE SURE TO ENROLL WITHIN 30 DAYS OF YOUR HIRE OR BENEFITS ELIGIBILITY DATE
As part of the Harvard community, you can access a wide variety of services and benefits from four convenient on-site locations. HUGHP members can select a primary care physician at any Harvard University Health Services (HUHS) location, as well as any Atrius Health location, including Harvard Vanguard Medical Associates. If you select an HUHS primary care physician, you can fill prescriptions through the HUHS Pharmacy, where you can get 90-day prescriptions at a reduced rate, and access Quest Diagnostics’ on-site laboratory services.

HUHS locations
- Harvard Square, Richard A. and Susan F. Smith Campus Center, 75 Mt. Auburn Street, Cambridge
- Harvard Business School, Cumnock Hall, 33 Harvard Way, Boston
- Harvard Law School, Pound Hall, 1563 Massachusetts Avenue, Cambridge
- Longwood Medical Area, Vanderbilt Hall, 275 Longwood Avenue, Boston

HUHS services

<table>
<thead>
<tr>
<th>Service</th>
<th>All Harvard employees</th>
<th>Employees enrolled in HUGHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urgent care</td>
<td>During work hours only*</td>
<td>Anytime</td>
</tr>
<tr>
<td>Pharmacy over-the-counter products</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Prescription drugs**</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Center for Wellness and Health Promotion***</td>
<td>✓</td>
<td>Up to a 50% discount</td>
</tr>
<tr>
<td>Dental services***</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Flu vaccination clinics</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

* Your insurance plan will be billed and you will be responsible for any applicable copays, coinsurance, or deductibles; insurance plans that are not sponsored by Harvard may consider HUHS to be out-of-network, resulting in higher out-of-pocket costs, up to the full cost of the visit.

** Must be written by an HUHS physician.

*** Center for Wellness and Health Promotion and dental services are located at 114 Mt. Auburn Street, 7th floor, Cambridge.

HELPFUL TIP: For a full list of services, participating clinicians, health forms, and more, please visit huhs.harvard.edu.

Additional HUHS services available to HUGHP members who have an HUHS primary care physician include the following:
- Allergy
- Behavioral Health
- Dermatology
- Ear, Nose, and Throat
- Endocrinology
- Gastroenterology
- Neurology
- Nutrition
- Obstetrics and Gynecology
- Ophthalmology and Optometry
- Orthopedic Surgery
- Pediatrics
- Physical Therapy
- Podiatry
- Primary Care/Internal Medicine
- Radiology
- Rheumatology
- Surgery
- Travel Clinic
- Urology

READY TO ENROLL? VIEW INSTRUCTIONS ON PAGE 22
Harvard is pleased to provide programs to help you save for retirement. We offer University-funded retirement plans, employee-funded tax-advantaged savings plans, and a variety of investment options from Fidelity, TIAA, and Vanguard.

**Tax-Deferred Annuity Plan**

Harvard’s Tax-Deferred Annuity (TDA) Plan gives you an easy way to save for retirement and reduce your taxable income—now or in retirement. That's because Harvard offers you two ways to contribute to a TDA:

- The Traditional option, in which your contributions are deducted right from your paycheck before you pay taxes, saving you money
- The Roth option,* in which you make your contributions after taxes and your withdrawals in retirement are tax-free

You may choose one contribution option or divide your contributions between the Traditional and Roth options. To compare the Traditional and Roth options, please see hr.harvard.edu/employee-funded-retirement-programs.

Your contributions are directed into the investments you choose. If you don’t actively elect an investment choice, your TDA contributions will be invested in a low-cost Vanguard target-date fund based on your age.

**Automatic enrollment and contribution increases**

You may open a TDA as soon as you begin working and you may start making contributions at any time. However, you will be automatically enrolled in the TDA 60 days after your start date unless you make another choice, including opting out of the plan.*

- Your initial contribution will be 3% of eligible pay, deducted on a pre-tax basis (Traditional option).
- Your contributions will be invested in a low-cost Vanguard target-date fund tied to the year you turn 65. You have the flexibility to choose from the other available investment options if you wish.
- Your contributions will increase by 1% each January until you reach 10% of your salary or the annual maximum, which is $18,500 for 2018 ($24,500 if you are age 50 or older). This is a combined total from all of your Traditional and Roth contributions for the year.
- You can opt out at any time, and if you do so within 60 days of your first contribution, you can request reimbursement of your contributions.
- You can also change your contribution amount at any time, including electing to make some or all contributions via the Roth option, though this will cancel your participation in the annual automatic escalation feature.

The online Harvard University Retirement Center (HURC) is a great resource for managing your TDA. To get started, visit hr.harvard.edu and choose HURC from the Employee Tools menu at the bottom of any page. There, you can do any of the following:

- Open a TDA
- Change your contribution amount
- Elect to contribute pre-tax or to an after-tax Roth option
- Direct future contributions to different investment companies
- Stop your contributions

HELPFUL TIP: To learn more about your retirement plan options, investment options, and whether you’re able to roll existing qualified retirement account(s) into the TDA, visit hr.harvard.edu/employee-funded-retirement-programs or call HURC at 800-527-1398, Monday–Friday, 8 a.m.–5 p.m. ET.

* Please note that employees employed by HBS Publishing, Dumbarton Oaks, and the Center for Hellenic Studies cannot make Roth contributions and are not covered by automatic enrollment. Postdoctoral fellows are not covered by automatic enrollment.
University-funded retirement programs

Harvard University offers two University-funded retirement programs to eligible faculty and staff: the Retirement Income Plan for Teaching Faculty and the 2001 Staff Retirement Program. If eligible, you will be automatically enrolled in the appropriate retirement plan after the six-month waiting period.

You will receive communications about these plans about two months before you become eligible.

- **The Retirement Income Plan for Teaching Faculty** is for teaching faculty only, including certain instructors and lecturers who work at least half-time and are at least age 21.
- **The 2001 Staff Retirement Program** is for eligible professional and administrative staff and other nonunion staff. You must be regularly scheduled to work at least half-time or 17.5 hours per week and be at least age 21 to be eligible.

How the plans work

- Harvard makes 100% of all contributions. Each month you participate, Harvard will make a contribution based on your age and pensionable salary:
  - **If you are under age 40:** 5% of pay up to the Social Security wage base ($128,400 in 2018) and 10% of pay for earnings above the Social Security wage base
  - **If you are age 40 or older:** 10% of pay up to the Social Security wage base ($128,400 in 2018) and 15% of pay for earnings above the Social Security wage base
- Contributions begin after a six-month waiting period and are retroactive to your date of hire.
- Contributions are invested in the funds you choose from Fidelity, TIAA, and Vanguard. If you don’t actively choose funds, the contributions will be invested in a low-cost Vanguard target-date fund tied to the year you will turn 65.
- Participants are generally vested after three years of employment with the University. Vesting means that the money is yours to keep and you may take it with you if you leave the University or retire.

457(b) Deferred Compensation Plan

Certain highly compensated faculty and staff members may be eligible for the Harvard 457(b) Deferred Compensation Plan. Designed to provide another opportunity to save for retirement, this program limits participation to faculty and staff whose base salary is at least $200,000 and who reside in certain states. In addition to the money they save in a TDA Plan, participants can save $18,500 in a 457(b) Plan.

If you are eligible for this plan, you will receive information in the mail from HURC.
DISABILITY AND LIFE

DISABILITY

Short Term Disability
Harvard provides staff members with Short Term Disability (STD) benefits at no cost should they become unable to work due to a disability or illness.
• The plan pays between 70% and 100% of your salary, depending on your job classification and years of Harvard service, for up to 26 weeks.
• Enrollment is automatic for eligible employees.
Generally, staff must satisfy a waiting period or “spend down” a certain number of available sick days before STD benefits can begin. Please refer to hr.harvard.edu/disability for details.

Long Term Disability
If you are unable to work for over 180 calendar days due to illness or injury, you can protect your family from serious financial hardship with Harvard’s Long Term Disability (LTD) coverage.
• The plan pays 60% of your monthly pre-disability earnings (tax-free), up to a maximum of $15,000 per month, for as long as you are determined by the LTD carrier to be disabled, up to the maximum benefit period, which is determined by your age when your disability begins.
• You must enroll and pay a portion of the premiums for this benefit. However, since premiums are deducted from your after-tax pay, LTD benefits are paid to you tax-free.
• If you enroll within 30 days of your hire date or first date of benefits eligibility, or within 30 days of certain permitted election events, you do not need to provide evidence of good health. If you enroll at a later date, your application may be subject to medical review and approval by the carrier.

Additional benefits include these:
• Coverage for disabilities incurred both on and off the job
• A cost-of-living adjustment (COLA) benefit
• If you die while LTD benefits are payable, and on the date you die you have been continuously disabled for at least 180 days, your beneficiaries may be eligible to receive a survivor’s benefit

HELPFUL TIP: For more information on LTD, including limitations and exclusions, please visit hr.harvard.edu/disability.

While you are on LTD
• Harvard will continue to provide Basic and Supplemental (if enrolled) Life Insurance coverage, free of cost.
• Harvard will continue to make your retirement plan contributions, based on your salary at the time you became disabled.
• You will remain eligible for Harvard’s medical, dental, and vision care benefits at Harvard’s tier 1 rates.
• You will continue to accrue participation service under the retirement plan.
• Dependent Life Insurance and Hyatt Legal Plan coverage continue at the same rates (if you had elected this coverage prior to disability).
LTD pre-existing condition limitations

If you elect LTD coverage and have a pre-existing medical condition that was present in the 90 days preceding the date you became a participant, you will not be eligible for coverage for that condition and/or related conditions unless you meet one of the following requirements:

• You have been enrolled in coverage for 12 months and actively at work (not disabled) for 12 months and one day.
• You have been treatment-free for that pre-existing condition for 6 continuous months during your first 12 months of coverage.

LIFE INSURANCE

Basic Life Insurance

Harvard helps you protect your beneficiaries by providing free group term life insurance, with a benefit that is equal to one-half of your annual base salary, rounded to the nearest $1,000. If eligible, you are automatically enrolled in this coverage at no cost to you.*

* The imputed cost of coverage in excess of $50,000 is considered taxable income. The imputed cost, if any, will be shown on your paycheck.

Supplemental Life Insurance

If you’d like additional protection, you can purchase optional term life insurance, with a benefit of 1x, 2x, 3x, 4x, or 5x your current annual base salary, rounded to the nearest $1,000, up to a maximum of $1,250,000.

The cost of coverage is based on your age and the amount of coverage you elect. Premiums are deducted from your pay on an after-tax basis. If you elect Supplemental Life Insurance within 30 days of your hire date or first date of eligibility, you will be automatically approved for coverage. If you elect coverage at any other time (except within 30 days of marriage), you may need to complete a Statement of Health, which the Metropolitan Life Insurance Company (MetLife) will review, and your coverage will not become effective until approved. If you enroll in Supplemental Life Insurance, you also receive free will preparation and estate resolution/probate services for yourself and your spouse/domestic partner through Hyatt Legal Plans. To access this service, call 800-821-6400 and use group number 109929.

If you leave Harvard, you may continue Basic and/or Supplemental Life Insurance with a portability or conversion option through MetLife. You can find additional details at hr.harvard.edu/disability.

Beneficiaries

It’s important to designate at least one beneficiary for your life insurance policy by completing and returning the enclosed beneficiary form. You can also find this form at hr.harvard.edu/forms-documents, under Total Rewards > Life Insurance.

Dependent Life Insurance

You may elect $25,000 or $50,000 of Dependent Life Insurance coverage for your spouse/domestic partner within your first 30 days of eligibility with no Statement of Health. You may also obtain $75,000 or $100,000 of coverage for your spouse/domestic partner with a Statement of Health. You can purchase $5,000 or $10,000 of coverage for your dependent children (from birth to age 26) with no Statement of Health. You must also enroll in Supplemental Life Insurance for yourself in order to apply for spouse/domestic partner and/or dependent child(ren) coverage. If required, a Statement of Health form will be mailed to you. Final approval comes from MetLife.
OTHER BENEFITS

HYATT LEGAL PLAN; TUITION ASSISTANCE AND REIMBURSEMENT PLANS

Hyatt Legal Plan
The Hyatt Legal Plan provides you, your spouse/domestic partner, and your dependent child(ren) with fully covered legal services from attorneys experienced in estate planning, civil suits, adoption, identity theft issues, and much more. You’ll have no deductibles, copays, claim forms, or usage limits when you use one of the 14,000 network attorneys. Or you can choose an out-of-network attorney and be reimbursed for covered services (you pay any difference between the plan’s payment and the attorney’s charges for services).

Note that there are some excluded services under this plan, including employment-related matters, divorce, rental issues where the employee is the landlord, class action, and more. Refer to hr.harvard.edu/employee-discounts for more information.

Your first 30 days of employment (or benefits eligibility) is your only opportunity to enroll in the Hyatt Legal Plan until the following annual Open Enrollment period.

Tuition Assistance Plan and Tuition Reimbursement Plan
With Harvard’s Tuition Assistance Plan (TAP), you can take courses to advance your career, improve your skills, or explore your own interests at participating Harvard schools for as little as $40 per class. You can also pursue a bachelor’s or graduate degree.

The Tuition Reimbursement Plan (TRP) reimburses you for job-related graduate-level courses or courses taken toward an undergraduate degree at another accredited institution. You can be reimbursed for 75% of the cost of tuition, up to a calendar year maximum of $5,250.

Who is eligible?
Eligibility is based on your employee classification and standard hours as listed in PeopleSoft. You must be in one of the following employee classifications and work a minimum of 17.5 hours per week:

- Faculty
- Administrative and professional staff
- Non-bargaining unit non-exempt support staff
- Internal or external postdoc (Harvard research)

Before enrolling in a class, you should review the complete TAP and TRP guidelines at hr.harvard.edu/tuition-assistance, where you will find details on eligibility, waiting periods, eligible courses, credit limits, costs, and tax implications. Employees of Harvard Business School Publishing participate in a separate tuition reimbursement program and should refer to the HBS Publishing Employee Guidebook or contact their local Human Resources Office for details.

HELPFUL TIP: Before enrolling in a class, please review the complete TAP and TRP guidelines at hr.harvard.edu/tuition-assistance.
## Waiting periods

- To participate in a Harvard course, your date of hire or first date of benefits eligibility must be on or before the following dates:
  - July 1 for the fall semester
  - November 1 for the spring semester
  - April 1 for the summer semester

- To attend non-Harvard courses, your date of hire or first date of benefits eligibility must be 180 days before the class begins. The first day of class can coincide with your 180th day of employment.

### Harvard Schools/Programs Participating in TAP

<table>
<thead>
<tr>
<th>School</th>
<th>Tap Fee</th>
<th>Course Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arnold Arboretum Adult Education</td>
<td>$20 per class</td>
<td>my.arboretum.harvard.edu</td>
</tr>
<tr>
<td>Divinity School</td>
<td>10% of course cost</td>
<td>hds.harvard.edu</td>
</tr>
<tr>
<td>Extension School</td>
<td>$40 per class</td>
<td>extension.harvard.edu</td>
</tr>
<tr>
<td>Graduate School of Arts and Sciences (Faculty of Arts and Sciences)</td>
<td>10% of course cost</td>
<td>gsas.harvard.edu</td>
</tr>
<tr>
<td>Graduate School of Design</td>
<td>10% of course cost</td>
<td>gsd.harvard.edu</td>
</tr>
<tr>
<td>Graduate School of Education</td>
<td>10% of course cost</td>
<td>gse.harvard.edu</td>
</tr>
<tr>
<td>Harvard College (Faculty of Arts and Sciences)</td>
<td>10% of course cost</td>
<td>fas.harvard.edu</td>
</tr>
<tr>
<td>Harvard Kennedy School</td>
<td>10% of course cost</td>
<td>hks.harvard.edu</td>
</tr>
<tr>
<td>Harvard Law School</td>
<td>Call the Law School JD Admissions Office for information</td>
<td>law.harvard.edu</td>
</tr>
<tr>
<td>Harvard Medical School</td>
<td>10% of course cost; call the HMS Human Resources Office for information</td>
<td>hms.harvard.edu</td>
</tr>
<tr>
<td>Harvard Summer School</td>
<td>$40–$80 per class</td>
<td>summer.harvard.edu</td>
</tr>
<tr>
<td>Harvard T.H. Chan School of Public Health</td>
<td>10% of course cost</td>
<td>hsp.h.harvard.edu/registrar/non-degree-students/nd-academic-year/tap/</td>
</tr>
<tr>
<td>Office for the Arts Ceramics and Dance Programs</td>
<td>$40 (plus lab fees for ceramics classes)</td>
<td>Ceramics: ofa.fas.harvard.edu/ceramics/ Dance: ofa.fas.harvard.edu/dance/</td>
</tr>
</tbody>
</table>
At Harvard, you have access to a wide array of discounts, perks, services, and facilities that can enhance your life, improve your skills, and improve your physical and mental well-being. For more details, visit hr.harvard.edu.

**Career Development and Training Classes**

**Center for Workplace Development**
Professional and skill development, leadership, and career management
617-495-4895
hr.harvard.edu/learning-development

**Education Assistance Fund**
Additional financial support for some education and certificate costs not covered by tuition assistance
hr.harvard.edu/tuition-assistance

**Harvard Bridge Program**
Training in English as a second language, general equivalency diploma (GED) studies, computers, and academic prep
617-496-2216
hr.harvard.edu/harvard-bridge-program

**Child Care and Elder Care**
Information on Harvard-affiliated child care centers, child care scholarships, backup care for children and elders, and the Senior Care Planning Program

**University Office of Work/Life**
617-495-4100

**Work/Life Program Manager, Harvard Longwood Campus**
617-432-1048
hr.harvard.edu/worklife

**Adoption Scholarships**
617-495-4100
hr.harvard.edu/adoption-resources

**Discounts**

**Outings & Innings**
Discounts on movies, performing arts, sporting events, museums, shopping, services, travel, and more
617-495-2828
outingsandinnings.harvard.edu

**Computers and Accessories**
computers.harvard.edu

**Employee Assistance Program**
Referrals for child care; elder care; school vacation programs; camps; legal, financial, and debt counseling; stress management; workplace issues; and more
877-EAP-HARV (877-327-4278)
hr.harvard.edu/employee-assistance-program

**Harvard Community**

**Faculty Club**
Dining room, rooms for meetings and special events
617-495-5758
hfc.harvard.edu

**Harvard Neighbors**
Cultural and educational events, interest groups, social activities
617-495-4313
neighbors.harvard.edu

**Harvard Chaplains**
Information on a wide variety of Harvard-affiliated religious organizations and services
617-495-5529
chaplains.harvard.edu

**HARVie Classifieds & Conversations**
Community-based list of items for sale, rent, and reuse, plus work/life conversations
hr.harvard.edu, select Classifieds & Conversations

**Healthy Living**

**Athletic Facilities and Recreation**
Memberships for employees and family members; low-cost exercise, yoga, dance, and other fitness classes
General membership: 617-496-1585
recreation.gocrimson.com
For Vanderbilt Hall, Longwood Campus: 617-432-1942
hms.harvard.edu/departments/vanderbilt-hall, select Athletic Facility

**Center for Wellness and Health Promotion**
Massage, acupuncture, private consultations with health educators, classes in stress management and yoga
617-495-9629
wellness.huhs.harvard.edu

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Harvard Dental Center at the Harvard School of Dental Medicine
Comprehensive dental care
617-432-1434
hsdm.harvard.edu/harvard-dental-center

Harvard Dental Service
Full range of dental services for the University community
617-495-2063
huhs.harvard.edu/services/dental

Housing, Banking, and Personal Insurance Services

Discounted Group Auto and Home Insurance
Mercer voluntary benefits
866-228-3516
crimsonpersonalplans.com

Harvard Housing Office
Assistance finding roommates, apartments
617-496-7827
huhousing.harvard.edu

Harvard University Employees Credit Union
Savings and checking accounts, mortgages, car loans, credit cards
617-495-4460
huecu.org

Real Estate Advantage Program
Referrals to moving companies, cash rebates when houses are purchased through Coldwell Banker
800-396-0960
huhousing.harvard.edu/homebuying

Libraries
Information on Harvard’s library system
617-495-1000
library.harvard.edu

Museums
Free admittance for Harvard employees plus one guest; includes tours and family programs

The Arnold Arboretum
617-524-1718; arboretum.harvard.edu

Harvard Art Museums
617-495-9400; harvardartmuseums.org

Harvard Forest
978-724-3302; harvardforest.fas.harvard.edu

Harvard Museum of Natural History
617-495-3045; hmnh.harvard.edu

Observatory Nights
Free monthly lectures and telescopic observing at the Harvard Observatory
520-879-4407; cfa.harvard.edu/events

The Semitic Museum
617-495-4631; semiticmuseum.fas.harvard.edu

Parking and Public Transportation
Harvard CommuterChoice
Public transportation passes available for half price; Zipcar membership; commute planning services; and information on biking, carpools, and more
617-384-RIDE (7433)
transportation.harvard.edu/commuterchoice

Parking Office
Cambridge and Allston—Campus Service Center
617-496-7827
transportation.harvard.edu/parking

Longwood Campus
617-432-1111
hms.harvard.edu/departments, select Parking

Shuttle Services
Cambridge and Allston Shuttles
617-495-0400 (for evening van service)
transportation.harvard.edu/shuttle-van-services

Longwood Medical Area Shuttles
617-632-2310
masco.org/lma-shuttles/lma-shuttles

Safety and Security

Harvard University Police Department (HUPD)
Tips and resources for crime prevention and safety on campus (for emergencies, call 911)
617-495-1212; hupd.harvard.edu

Longwood Campus: 617-432-1212

HBS campus: 617-495-1215

MessageMe
Harvard’s emergency notification system; sign up to receive notification of campus emergencies on your personal electronic device
messageme.harvard.edu

READY TO ENROLL? VIEW INSTRUCTIONS ON PAGE 22
HOW TO ENROLL

You have 30 days from your date of hire or first date of benefits eligibility to enroll via PeopleSoft. For details, see the enclosed How to Enroll in Your Benefits: A Guide to Using the PeopleSoft Benefits Enrollment System. (You may waive Harvard medical, dental, or vision coverage if you have coverage elsewhere and specify when that coverage ends. See question #6 on page 24 for more information about enrolling at a later date.)

When enrolling, remember to do the following:

• Add eligible dependents and submit the required supporting documentation
• Designate a life insurance beneficiary by completing and returning the MetLife Group Term Life Insurance Beneficiary Designation form
• Review your confirmation statement to make sure your elections are correct

To learn more, visit hr.harvard.edu/benefits-enrollment.

Benefits eligibility

<table>
<thead>
<tr>
<th>Who is eligible</th>
<th>Medical</th>
<th>Dental</th>
<th>Vision</th>
<th>LTD</th>
<th>Supplemental Life</th>
<th>Dependent Life</th>
<th>Retirement Plans</th>
<th>Legal Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>You*</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Your spouse or registered domestic partner</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓***</td>
<td></td>
</tr>
<tr>
<td>Eligible children under age 26**</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓***</td>
<td></td>
</tr>
<tr>
<td>Eligible disabled children age 26 or over**</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓***</td>
<td></td>
</tr>
</tbody>
</table>

* Teaching assistants are eligible for medical and vision coverage only. Under Retirement Plans, postdoctoral fellows are eligible only for the TDA, not for University-funded plans.

** Eligible children under age 26 include children by birth, adoption, foster placement, or legal guardianship, including eligible children of your spouse or domestic partner. Also eligible are disabled children age 26 and over, including disabled children of your spouse or domestic partner who became disabled before age 26 and have been continuously covered. Not eligible for Dependent Life Insurance if confined to a hospital or receiving/entitled to receive Social Security Disability payments.

*** Spouse/domestic partner and children living in the household are eligible.

Need to update your address? To ensure that you receive time-sensitive mailings and are in a medical plan that covers your geographic area, be sure to keep your address updated via PeopleSoft’s Self Service option.
Adding dependents to your coverage
To add dependents to your coverage, you must supply proof of dependent eligibility.

• **Spouse:** Copy of valid marriage certificate
• **Domestic partner:** Municipal registration of domestic partnership and Harvard’s Statement of Domestic Partnership
• **Dependent child:** Copy of birth certificate, adoption documents, or proof of legal guardianship

Paying for benefits
While many of your benefit contributions are deducted from your paycheck on a pre-tax basis, some benefit contributions are made on an after-tax basis.

You make pre-tax contributions* for these benefits:

• Medical, dental, and vision care
• Flexible Spending Accounts and/or a Health Savings Account
• Tax-Deferred Annuity Plan

You make after-tax contributions for these benefits:

• Long Term Disability
• Supplemental Life Insurance
• Dependent Life Insurance
• Hyatt Legal Plan
• Premiums for nonqualifying** registered domestic partner benefits coverage. The value of this coverage is considered imputed income. If you have a domestic partner and are electing family coverage, call 617-496-4001 to speak with a benefits representative about enrollment and tax implications.

* External post-docs pay for benefits on an after-tax basis.
** The University follows the IRS definition of a qualifying tax dependent to determine tax treatment of premiums.

HELPFUL TIP: For a copy of the Statement of Domestic Partnership, visit hr.harvard.edu/forms-documents and select Total Rewards > Domestic Partners, or contact Benefits at 617-496-4001 or benefits@harvard.edu.

Changing your benefits during the year
IRS regulations limit when you can make changes to your benefits during the year. Once you’ve submitted your benefits elections, you cannot change your medical, dental, vision care, or FSA elections outside the annual Open Enrollment period, which takes place each fall, unless you experience an IRS-defined change in status as listed below. Changes in enrollment must be consistent with the change in status.

If you experience one of these life events, please contact Benefits at 617-496-4001 as soon as possible because you have only 30 days from the date of the status change to make changes. A Benefits representative can explain which changes you’re allowed to make.

Changes in status that may allow you to make benefit changes:

• Marriage
• Registering a domestic partnership
• Divorce
• Birth
• Adoption
• Death
• Change in number of dependents
• Change in employment status—beginning or end of employment for you or your spouse/domestic partner, beginning of or return from an unpaid leave of absence, going from benefits-ineligible to benefits-eligible, beginning or ending family medical leave
• Dependent losing eligibility—dependent child reaching the maximum age of 26
• Dependent gaining eligibility
• Change in health coverage—significant change in health care coverage or cost for you or your eligible dependent
• Retirement
• Moving into or out of a medical plan’s service area
ANSWERS TO FREQUENTLY ASKED QUESTIONS

1. Can I enroll in my benefits prior to my hire date?
No. Even if you have your Harvard University ID number, you won’t be able to access PeopleSoft to make your benefits elections until your hire date or the first day you’re eligible for benefits.

2. Is there a deadline for submitting my benefits elections?
Yes. You need to elect your benefits and provide all supporting documentation for family coverage within 30 days of your hire date or the first day of benefits eligibility.

Supporting documentation includes the following:
• Spouse: Copy of valid marriage certificate
• Registered domestic partner: Municipal registration of domestic partnership and Harvard’s Statement of Domestic Partnership
• Dependent child: Copy of birth certificate, adoption documents, or proof of legal guardianship

3. When will I get my medical, dental, vision care, and/or prescription cards?
You will receive your ID cards two to three weeks after you submit your enrollment documentation. If you need to use a benefit before receiving your ID card, call the benefit provider to obtain your member number (see the enclosed Your Programs and Premiums at a Glance for all vendor contact information).

4. What if I miss the 30-day enrollment period for benefits?
If you miss the 30-day enrollment period, you will not be able to enroll until the next annual Open Enrollment period (occurring each fall) unless you experience an IRS-defined change in status, such as a birth or change in marital status. Enrollment changes must be consistent with the change in status and must be submitted within 30 days of the status change. Changes made during the annual Open Enrollment period will go into effect on January 1 of the upcoming calendar year.

5. When will my coverage start?
Once your elections are submitted, your start date is your date of hire or the first day of your benefits eligibility. You will be charged premiums retroactively for medical, dental, and/or vision coverage.

6. I have medical, dental, and/or vision coverage outside of Harvard. Can I defer my enrollment in the Harvard-sponsored plans for these benefits until my current/other coverage ends?
Yes, you can. Here’s what you’ll need to do:
• DO NOT elect Harvard coverage for these benefits in PeopleSoft.
• Contact Benefits at 617-496-4001 and let us know the exact date your other coverage will terminate.
• You will then need to submit a letter from your former employer or insurance carrier stating that you were enrolled in medical, dental, and/or vision coverage and the date that the coverage terminates. If you are enrolling a spouse/domestic partner and/or children, their names will also need to be listed in the letter.
• Once we receive this letter, Benefits will send you enrollment information with the new effective date.
• You will need to complete a separate online election within 30 days of the date your current coverage ends.

7. If I hold a J-1 visa, are there any limits to which medical plans I can elect?
The HDHP does not meet the medical coverage requirements for J-1 visa holders, so you may elect one of the HMO or POS plans.
8. What does it mean if the HMO plans do not appear as options on my PeopleSoft Self Service enrollment page?

If your address is outside the HMO plans’ service area, those plans will not appear as an option. If your address is listed incorrectly in PeopleSoft and you’d like it changed retroactive to your hire date, please contact Benefits at 617-496-4001.

You can also change your address at any time, through PeopleSoft Self Service. For any future-dated address changes, the effective date cannot be retroactive. If your new address affects your medical plan eligibility, enrollment materials will be mailed to your new address advising you how to make the necessary changes to your medical coverage within 30 days. Your coverage start date will be the effective date of your address change.

9. How do I enroll my domestic partner?

You’ll need to provide a certificate of registration showing that you and your partner are registered as domestic partners. Please note: The effective date of your certificate must be prior to the effective date of coverage. If you and your domestic partner register after your date of hire, you will have 30 days from the date of registration to add your domestic partner to Harvard’s coverage. Your partner’s coverage start date will be the date of registration. You must also complete the Harvard Statement of Domestic Partnership, which can be accessed via HARVie at hr.harvard.edu/forms-documents.

10. How do the various pre-tax accounts—the Health Flexible Spending Account (FSA), Limited Purpose FSA, Health Savings Account (HSA), and Dependent Care FSA—differ?

There are three kinds of FSAs: Health, Limited Purpose, and Dependent Care. An HSA is a different kind of account for employees in one of the HDHPs. All four accounts allow you to deduct money from your paycheck before taxes, thereby reducing your taxable income, to pay for eligible expenses.

• **Health FSAs** can be used to pay eligible out-of-pocket expenses for yourself and your eligible dependents, such as copays for medical office visits and prescriptions, coinsurance and deductibles, dental expenses, and eyeglasses and contact lenses.

• **Limited Purpose FSAs** can be used to pay deductibles, coinsurance, and copays for dental and vision care only. If you are enrolled in a Health Savings Account (HSA) and elect a Health FSA, you will automatically be enrolled in the Limited Purpose FSA. The HSA can be used to cover out-of-pocket medical expenses (in addition to dental and vision expenses).

• **Dependent Care FSAs** can be used to pay for eligible dependent child (under age 13) and adult care so that you (and your spouse) can work or look for work. They can be used to pay for eligible dependent care providers and day care facilities, including senior centers, after-school care, or day summer camp, though some specialty camps are not eligible.

• **Health Savings Accounts (HSAs)** can be opened only if you are enrolled in one of the HDHPs. This account is fully owned by you, and you keep the money in your HSA even if you leave Harvard. You can use it for eligible medical, dental, and vision expenses like copays, coinsurance, and deductibles, or you can save the money for future health care expenses. Unlike the FSAs, unused contributions will roll over from year to year.

If you’re enrolled in an HSA, you are not eligible for the Health FSA—but you may enroll in the Limited Purpose FSA, which works like the Health FSA but can be used only for dental and vision care expenses.

For more details about filing timeframes and IRS annual limits, please read pages 7–9 of this guide. Also, you can learn more about these accounts at hr.harvard.edu/flexible-spending-accounts.

11. How does the vision care coverage provided by Davis Vision differ from the vision benefits provided by Harvard’s HUGHP and HPHC medical plans?

In general, vision benefits under Harvard’s medical plans cover an annual eye exam and offer discounts on eyewear with certain providers. Davis Vision offers more comprehensive coverage, including contact lens exams, contact lenses, and eyewear. Please see page 12 or visit hr.harvard.edu/vision for more information. Contact Davis Vision with specific questions (see the enclosed Your Programs and Premiums at a Glance for complete vendor contact information).
LEARN MORE

ATTEND

New Employee Orientation
University New Employee Orientation is held most Mondays from 9:00 a.m. to 12:30 p.m. at the Center for Workplace Development, 124 Mt. Auburn Street, Room 3318, Cambridge. Registration is required.
Visit hr.harvard.edu/university-new-employee-orientation for dates and registration information. On the same page, view the online Benefits Orientation presentation by scrolling down to Benefits Online Presentation and selecting from the available presentations.

VISIT

Go to hr.harvard.edu to do any of the following:
• Access a full list of benefit contacts by selecting Total Rewards > Health & Welfare Benefits > Vendor Contacts
• View Summary Plan Descriptions of certain programs by selecting Policies, Forms & Contracts > Forms & Documents > Total Rewards > General Benefits & Compliance

CALL OR STOP BY

Have questions?
Call: 617-496-4001, M, T, Th, F, 9:00 a.m.–5:00 p.m.; W, 10:00 a.m.–5:00 p.m.
Stop by: M–Th, 11:00 a.m.–3:00 p.m., closed Fridays
114 Mt. Auburn Street, 4th floor
Cambridge, MA 02138
Email: benefits@harvard.edu
Fax: 617-496-3000
Visit: hr.harvard.edu/totalrewards
HAVE QUESTIONS? WE CAN HELP.

Call: 617-496-4001, M, T, Th, F, 9:00 a.m.–5:00 p.m.; W, 10:00 a.m.–5:00 p.m.

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Remember: You must make your benefit elections within **30 days** of your date of hire or qualifying life event.