The employee benefit programs described in this guide are effective in 2020. 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 30 days from your hire date or date of benefits eligibility to enroll in these benefits. Coverage for most benefits will be effective as of your hire/eligibility date.

✓ **MEDICAL:** Choose plan options from Harvard University Group Health Plan (HUGHP) and Blue Cross Blue Shield of MA (BCBSMA).

✓ **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 BCBSMA 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 the High Deductible Health Plan [HDHP] medical 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: You have the option to purchase additional life insurance, which can provide your family with a greater level of financial security.
  - Hyatt Legal Plan: This plan gives you the financial and emotional peace of mind that comes from knowing you will be covered when expected and unexpected legal issues arise.
  - Identity Theft Protection: Protect yourself against privacy breaches with full identity monitoring, proactive alerts, and full-service restoration if your identity is stolen.

For additional information, please visit the Harvard Information for Employees (HARVie) website at hr.harvard.edu/totalrewards.
MEDICAL AND PRESCRIPTION DRUG

Harvard offers plans through two plan administrators, Harvard University Group Health Plan (HUGHP) and Blue Cross Blue Shield of MA (BCBSMA). You can learn more about the HUGHP and BCBSMA provider networks and which might best meet your needs at hr.harvard.edu/medical. Please note: If you enroll in a HUGHP plan, you’ll need to choose a primary care physician within the Harvard University Health Services or Atrius Health provider network.

<table>
<thead>
<tr>
<th>Health Maintenance Organization (HMO)</th>
<th>BCBSMA</th>
<th>HUGHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>With an HMO, you select a primary care physician (PCP), who coordinates your care and can provide you with referrals to in-network specialists. Out-of-network care is not covered except in certain emergency situations.</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Point-of-Service (POS)</th>
<th>BCBSMA</th>
<th>HUGHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>As with an HMO, you designate a PCP. However, you have the flexibility to use out-of-network providers with higher out-of-pocket costs.</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>POS Plus</th>
<th>BCBSMA</th>
<th>HUGHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offering the same benefits as a traditional 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.</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>High Deductible Health Plan (HDHP)</th>
<th>BCBSMA</th>
<th>HUGHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Featuring lower premiums and higher deductibles than a traditional health plan, the HDHP is offered in conjunction with a Health Savings Account (HSA). For more information see page 5. This plan does not meet the minimum medical coverage requirements for those holding a J-1 visa.</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Preferred Provider Organization (PPO)</th>
<th>BCBSMA</th>
<th>HUGHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>This plan, offered through BCBSMA, is available only to employees who reside outside New England. With this plan, you can go to any health care professional you choose, in or out of the network, without a PCP referral. You will have higher out-of-pocket costs for out-of-network care.</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PPO Plus</th>
<th>BCBSMA</th>
<th>HUGHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>This plan, offered through BCBSMA, is available only to employees who reside outside New England. It offers the same benefits as a traditional PPO but has higher premiums and a higher out-of-pocket maximum in exchange for no deductible or coinsurance for in-network services.</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

What’s your medical plan eligibility?

<table>
<thead>
<tr>
<th>IF YOU ARE BENEFITS-ELIGIBLE:</th>
<th>YOU ARE ELIGIBLE FOR:</th>
<th>HMO, POS, and POS Plus</th>
<th>HDHP</th>
<th>PPO and PPO Plus*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative/professional staff, nonunion staff, faculty, or internal postdoc</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>External (“stipendee”) postdoc** doing Harvard research</td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Coaching assistant, teaching assistant,*** or visiting fellow</td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

* Only available through BCBSMA for employees who reside outside New England.
** External (“stipendee”) postdocs pay premiums on an after-tax basis.
*** Teaching assistants are eligible for medical, vision, Reimbursement Program, Hyatt Legal Plan, and Identity Theft Protection.

PRESCRIPTION DRUG

All medical plans include a prescription drug benefit, administered by Express Scripts. When you enroll in medical coverage, you will receive a welcome kit with your Express Scripts ID card and information on nearby network pharmacies. Present your Express Scripts ID card when filling prescriptions. You can also use Express Scripts’ 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 BCBSMA at 888-389-7732 to obtain your member number. If you need to fill a prescription before you receive your ID card, call Express Scripts at 877-787-8684.
Compare plans

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

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

<table>
<thead>
<tr>
<th></th>
<th>HMO</th>
<th>POS (PPO*)</th>
<th>POS PLUS (PPO 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>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 and 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>
</tr>
<tr>
<td>Other in-network services **</td>
<td>You’ll have a copay for all in-network services and prescriptions, except hospitalization, surgery, and high-tech imaging—for those, you’ll pay a deductible and coinsurance.</td>
<td>You’ll pay a separate deductible and coinsurance, with a separate out-of-pocket maximum.</td>
<td>You’ll pay a deductible and then coinsurance for all out-of-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 and 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 after you meet the full deductible.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Only available through BCBSMA for employees who reside outside New England.

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

How does the 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 employee-only coverage or $1,000 for other coverage levels. See page 9 for further details, including information on eligibility and certain limitations.
- If you hold a J-1 visa, the HDHP may not meet the requirements for a health plan under your visa.
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 and find ALEX in the Spotlight to get started.

Use SmartShopper to save money

Did you know that prices for the same quality medical services, such as MRI, mammogram, and colonoscopy, can vary by hundreds to thousands of dollars? Because these prices often aren’t published, it’s traditionally been difficult to shop around for the best price... until now.

SmartShopper is an easier way to shop for certain health care services, either online or by phone, and earn a financial incentive when you receive services at a preferred provider. When your doctor recommends a procedure or test, simply visit the SmartShopper portal or call the Personal Assistant Team to shop inpatient and outpatient health care services in your area.

By using SmartShopper, you can determine whether the procedure is offered at different convenient providers at lower prices. Best of all, when you use SmartShopper to select a more cost-effective location for certain procedures or tests, you become eligible to earn a financial incentive of up to $250, depending on the service (payments are taxable). Harvard employees and their dependents enrolled in a Harvard-sponsored medical plan are automatically eligible for this program (some exceptions may apply; see HARVie for details). To learn more and use SmartShopper, call 877-281-3722 or access the SmartShopper online portal from hr.harvard.edu/medical.

GLOSSARY

Here’s a quick refresher on commonly used insurance terms:

ALLOWABLE CHARGE is the dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.

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

COPAYMENT (COPAY) is a fixed amount you pay for a health care service or prescription drug.

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

DRUG FORMULARY is a list of prescription drugs, maintained by medical professionals, that practitioners use to identify drugs that offer the greatest overall value.

OUT-OF-POCKET MAXIMUM is the most you pay per plan year for health care expenses, including prescription drugs. Once you reach this limit, the plan pays 100% for the remainder of the plan year.

PREMIUM is the amount you pay for insurance, using pre-tax or post-tax dollars via paycheck deductions. (Note: Harvard pays a portion of the premium.)
SPENDING, SAVINGS, AND REIMBURSEMENT ACCOUNTS

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. You do not need to be enrolled in a Harvard plan to participate in the Health FSA. (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 $2,700 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 $2,700 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

Per IRS regulations, 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, 2021, to incur eligible expenses and until March 31, 2021, to submit requests for reimbursement. For a list of eligible expenses, visit benstrat.com and click on Client Links > Harvard University. Please note: If you were enrolled in a Health Savings Account with a previous employer during the 2020 calendar year, you are not eligible to enroll in the Health FSA this year.

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 and teaching and coaching assistants 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 when you enroll, 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. Eligible expenses must be incurred by March 15, 2021.

- Use your debit card to pay the provider directly.
- 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 Client Links > Harvard University.

Reimbursement forms and supporting documentation for 2020 FSA expenses must be postmarked by March 31, 2021, 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 High Deductible Health Plan (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 one of the other coverage levels. External postdocs and stipendees, coaching assistants, teaching assistants, and visiting fellows are not eligible.
- You can also make tax-free contributions via payroll deductions (up to federal limits). To receive Harvard’s contribution, you MUST enroll in an HSA. If you do not wish to make your own contributions, 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 HMO or POS plan).
- You cannot be enrolled in Medicare.
- Neither you nor your spouse, if you are married, can be enrolled in a Health FSA, but enrollment in a Limited Purpose FSA is permitted.
- You cannot be claimed as a dependent on someone else’s tax return.
- You cannot have had a Health FSA within the same calendar year (for example, at a previous employer).

Please see full eligibility details at [benstrat.com](http://benstrat.com).

**2020 HSA MAXIMUM CONTRIBUTIONS**

<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>$3,550: Total includes $3,050 employee contribution + $500 Harvard contribution</td>
<td>$4,550: Total includes $4,050 employee contribution + $500 Harvard contribution</td>
</tr>
<tr>
<td>Family</td>
<td>$7,100: Total includes $6,100 employee contribution + $1,000 Harvard contribution</td>
<td>$8,100: Total includes $7,100 employee contribution + $1,000 Harvard contribution</td>
</tr>
</tbody>
</table>

**IMPORTANT:** To receive the Harvard contribution, you **must** enroll in an HSA. If you don’t want to contribute your own money, simply make a $0 election.

**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, POS, or PPO 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 listed below. Expenses incurred above the threshold will be eligible for reimbursement. This includes office visit, 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, 2020.

<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>

* FTE (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.

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

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

You may not be reimbursed for the same expenses from both a Health 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 March 31, 2021 (for claims in 2020), 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.
DENTAL

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 96% of the dentists in Massachusetts. 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 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 allowed charges (negotiated rates 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.

DENTAL BENEFITS & COVERED SERVICES*

<table>
<thead>
<tr>
<th>Level 1 Annual Deductible</th>
<th>No deductible for diagnostic and preventive services and covered orthodontic services; $50 per covered person for all other services; maximum $150 per family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1 Maximum Annual Benefit</td>
<td>$3,000 per person covered</td>
</tr>
<tr>
<td>Level 2 Annual Deductible</td>
<td>$500 per person covered</td>
</tr>
<tr>
<td>Level 2 Maximum Annual Benefit</td>
<td>None</td>
</tr>
</tbody>
</table>

COVERED SERVICES: Coverage levels are the same for participating and non-participating dentists, whether in-state or out-of-state.

<table>
<thead>
<tr>
<th>Preventive Care—Cleanings and X-rays</th>
<th>Delta Dental pays 100% of allowed charges.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Services—Temporary and permanent fillings, simple extractions, surgical extractions</td>
<td>Delta Dental pays 75% of allowed charges after deductible.</td>
</tr>
<tr>
<td>Restorative Services—Periodontics, endodontics and oral surgery, root canals, prosthetic maintenance, emergency dental care</td>
<td>Delta Dental pays 75% of allowed charges after deductible.</td>
</tr>
<tr>
<td>Major Services—Prosthodontics, installation of crowns, inlays, onlays, dentures, implants, bridges</td>
<td>Delta Dental pays 75% of allowed charges after deductible.</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>Delta Dental pays 50% of allowed charges (with no deductible) for children under age 19, up to $2,000 lifetime maximum per child.</td>
</tr>
</tbody>
</table>

* For details, please refer to the Delta Dental Summary of Benefits available online at hr.harvard.edu/dental.

HELPFUL TIP: Minimize your out-of-pocket expenses 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/members](http://davisvision.com/members) 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>BCBSMA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EYE EXAM</strong> (once per calendar year)</td>
<td>$15 copay</td>
<td>$0 copay</td>
<td></td>
</tr>
<tr>
<td><strong>CONTACT LENS FITTING</strong> (once per calendar year)</td>
<td>$20 copay for standard contact lenses</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td><strong>FRAMES &amp; LENSES</strong></td>
<td>$20 copay for frames (every 24 months): Choose any frame from Davis Vision’s Exclusive Collection up to a $160 value, or get a $140 frame allowance ($190 at Visionworks), plus 20% discount on overages. $20 copay for standard single-vision, lined bifocal, or trifocal lenses (every calendar year).</td>
<td>25% savings on frames and lenses; discount applies only at Davis Vision network providers.</td>
<td></td>
</tr>
<tr>
<td><strong>CONTACT LENSES</strong> (in lieu of eyeglasses; every calendar year)</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></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></td>
</tr>
</tbody>
</table>

*You can get an eye exam OR a 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/members](http://davisvision.com/members) 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.

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**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.
HARVARD UNIVERSITY HEALTH SERVICES

As part of the Harvard community, you can access a wide variety of services and benefits from three 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 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>7 days a week from 8:00 a.m. to 10:00 p.m.</td>
</tr>
<tr>
<td>Discounted 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.

*** 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
- Pharmacy
- Physical Therapy
- Podiatry
- Primary Care/Internal Medicine
- Radiology
- Surgery
- Travel Clinic
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 program pays between 75% 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 you and your family from serious financial hardship with Harvard’s group 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 premiums for this benefit. Because 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 life events, you do not need to provide evidence of insurability. If you enroll at a later date, your application may be subject to medical review and approval by the carrier.

Benefits include:

- Coverage for disabilities incurred both on and off the job
- A cost-of-living adjustment benefit
- If you die while LTD benefits are payable, and if, 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.

While you are on LTD

- Harvard will continue to provide Basic Life Insurance coverage, free of cost.* If you are enrolled in Supplemental Life Insurance, you may continue your coverage at Harvard’s rates.
- 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 paying Harvard’s tier 1 rates.
- You will continue to accrue participation service under the retirement plan.
- Dependent Life Insurance, Hyatt Legal Plan, and Identity Theft Protection coverage continue at the same rates (if you had elected this coverage prior to disability).

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

* Per IRS regulations, you will be taxed on the value of coverage in excess of $50,000.
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 and taxed on your paycheck.

Supplemental Life Insurance
If you’d like additional protection, you can purchase optional term life insurance, with a benefit of 1x–6x your current annual base salary, rounded to the nearest $1,000, up to a maximum of $2,500,000.

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 at the highest multiple of your salary up to $1.5 million; you must complete a Statement of Health and be approved by Metropolitan Life Insurance Company (MetLife) for amounts above this. (For example, if your salary is $275,000, you can be automatically approved up to 5x your salary, or $1,375,000, which is the highest multiple of your salary under $1.5 million; you would need to complete a Statement of Health to apply for amounts above that.) If you elect coverage at any other time (except within 30 days of certain life events), you must complete a Statement of Health, which MetLife will review; this 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 you and your spouse/domestic partner through Hyatt Legal Plans. To access this service, call 800-821-6400 and use group number 109929.

Beneficiaries
It’s important to designate at least one beneficiary for your life insurance policy. Refer to the enclosed Life Insurance Beneficiary Information Sheet or visit hr.harvard.edu/disability for information about designating a beneficiary.

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.

If you leave Harvard, you may continue Basic, Supplemental, and Dependent Life Insurance with a portability or conversion option through MetLife. You can find additional details at hr.harvard.edu/disability.
HYATT LEGAL PLAN, IDENTITY THEFT PROTECTION, AND TUITION ASSISTANCE AND REIMBURSEMENT PROGRAMS

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, 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 some services are excluded 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. See the enclosed Your Programs and Premiums at a Glance for monthly cost.

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

Identity Theft Protection
Identity Theft Protection from InfoArmor provides full identity monitoring, proactive alerts, and full-service restoration if your identity is stolen. Individual and family coverage is available. Refer to hr.harvard.edu/employee-discounts for more information. See the enclosed Your Programs and Premiums at a Glance for monthly cost.

Your first 30 days of employment (or benefits eligibility) is your only opportunity to enroll in Identity Theft Protection until the annual Open Enrollment period.

Tuition Assistance Program and Tuition Reimbursement Program
With Harvard’s Tuition Assistance Program (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 Program (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 for TAP and TRP?
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 important tax implications that may be applicable to certain graduate-credit courses. 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.
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
- For non-Harvard courses, there is a 180-day waiting period. The first day of class must be on or after your 180th day of employment.

<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>registrar.gse.harvard.edu/tuition-assistance-program-tap</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.harvard.edu/registrar/non-degree-tap-recipient</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>
RETIREMENT PLANS

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 carefully chosen lineup of investment options including mutual funds from Vanguard and Schwab and annuities from TIAA.

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 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 from the investment lineup. 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 (automatic escalation)

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 $19,500 for 2020 ($26,000 if you are age 50 or older). This is a combined total of all of your Traditional and Roth contributions for the year.

• You can opt out at any time; 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 your contributions to investment options in the plan’s lineup

• Stop your contributions

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

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.
Have questions? You can speak to a retirement specialist by calling HURC at 800-527-1398, Monday–Friday, 8 a.m.–5 p.m. ET. You may also meet with a representative from TIAA, the plan’s recordkeeper, to discuss your retirement goals and planning at no cost to you (see the enclosed Your Programs and Premiums at a Glance for contact information).

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 a plan information package 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 ($137,700 in 2020) and 10% of pay for earnings above the Social Security wage base (up to IRS salary limits)
  — If you are age 40 or older: 10% of pay up to the Social Security wage base ($137,700 in 2020) and 15% of pay for earnings above the Social Security wage base (up to IRS salary limits)

• Contributions begin after a six-month waiting period and are retroactive to your date of hire.

• You decide how this contribution should be invested from among a carefully chosen lineup of mutual funds from Vanguard and Schwab and annuities from TIAA. If you make no other election, this contribution will automatically be invested in a Vanguard target-date fund closest to the year you turn 65.

• Participants are generally vested after three years of employment with the University. Vesting means that the money is yours to keep; 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 $19,500 in a 457(b) Plan.

If you are eligible for this plan, you will receive information in the mail from HURC.
OTHER BENEFITS

OTHER BENEFITS, PERKS, AND SERVICES

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 wellbeing. 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

Harvard Bridge Program
Training in English as a second language, general equivalency diploma studies, computers, and academic prep
617-496-4895
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
hr.harvard.edu/office-worklife

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

Adoption Scholarships
617-495-4100
hr.harvard.edu/adoptionsources

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
huit.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 events, interest groups, and social activities
617-495-0714
neighbors.harvard.edu

Harvard Chaplains
Harvard-affiliated religious organizations and services
617-495-5529
chaplains.harvard.edu

HARVie Classifieds & Conversations
Community-based list of items for sale, housing, roommates, and ride sharing
hr.harvard.edu, select Classifieds (top right)

Healthy Living

Athletic Facilities and Recreation
Memberships for employees and family members; low-cost yoga, cycling, and fitness classes
General membership: 617-496-1585
recreation.gocrimson.com
Vanderbilt Hall, Longwood Campus: 617-432-1629
hms.harvard.edu/departments/vanderbilt-hall, select Vanderbilt Hall Athletic Facility

Center for Wellness and Health Promotion
Massage and acupuncture appointments; classes in movement, meditation, and yoga
617-495-9629
wellness.huhs.harvard.edu

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

Mindfulness
Support for wellbeing with free programs
hr.harvard.edu/mindfulness
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
617-495-1459
huhousing.harvard.edu

Harvard University Employees Credit Union
Savings and checking accounts, mortgages, car loans, credit cards, and financial education workshops
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
617-495-4166
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
617-495-7461; 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 (must be ordered by 4th calendar day of previous month); 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

Pet Insurance

Pets Best
Coverage for dogs and cats; emergency and routine care
866-228-3516
crimsonpersonalplans.com

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
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*. For the best user experience with PeopleSoft, use Firefox or Chrome. (You may waive Harvard medical, dental, or vision coverage if you have coverage elsewhere and specify when that coverage ends. See FAQ 7 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 (see the instructions enclosed with this enrollment packet).
- Refer to the enclosed life insurance beneficiary information sheet or visit [hr.harvard.edu/disability](http://hr.harvard.edu/disability) for information about designating beneficiaries.
- Review the confirmation statement mailed to your home to make sure your elections are correct. (Contact Benefits right away if your desired elections are not reflected.)

To learn more, visit [hr.harvard.edu/benefits-enrollment](http://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>
<th>Identity Theft</th>
</tr>
</thead>
<tbody>
<tr>
<td>You*</td>
<td>✔</td>
<td>✔</td>
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<tr>
<td>Your spouse or registered domestic partner</td>
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<tr>
<td>Eligible children under age 26**</td>
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<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>
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<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔***</td>
</tr>
</tbody>
</table>

* Teaching and coaching assistants are eligible for medical, vision, Hyatt Legal, and Identity Theft Protection 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. Dependents are not eligible for Dependent Life Insurance if confined to a hospital or receiving/entitled to receive Social Security Disability payments.

*** Those you financially support or who live under your roof are eligible under the family plan.

**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 in PeopleSoft Self Service.
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 (see page 25, FAQ 10 for details)
- **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
- Identity Theft Protection
- 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 postdocs 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. See hr.harvard.edu/life-events for more information.

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 benefits changes. A Benefits representative can explain which changes you’re allowed to make.

Changes in status that may allow you to make benefits 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 eligible dependent, beginning 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 coverage or cost—significant change in health or dependent 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 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 (see hr.harvard.edu/life-events). Changes made during the annual Open Enrollment period will go into effect on January 1 of the upcoming calendar year.

5. What is the difference between the HUGHP and BCBSMA networks?
The two networks offer many of the same specialists; however, if you enroll in a HUGHP plan, you’ll need to choose a primary care physician within the Harvard University Health Services or Atrius Health provider network.

6. When will my coverage start?
Once your elections are submitted, their 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.

7. 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 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.
• Then 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 (the date your previous coverage terminates).
• You will need to complete a separate online election within 30 days of the date your current coverage ends.

If you are eligible for and want to enroll in other Harvard benefits, such as Supplemental and Dependent Life, Long Term Disability Insurance, Identity Theft Protection, or Hyatt Legal Plan, you still must enroll within your initial 30-day enrollment period for automatic approval of coverage.

8. 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 other plans.

9. 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 of 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.

10. **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 registration 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](http://hr.harvard.edu/forms-documents), by selecting **Total Rewards > Domestic Partners**.

11. **How do the 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 the HDHP. 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 health expenses (incurred on or after your hire/eligibility date) for you 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 an 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 care (under age 13) and adult care expenses (incurred on or after your hire/eligibility date) 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.

- **HSAs** can be opened only if you are enrolled in the HDHP. 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 (incurred on or after the first of the month following your hire/eligibility date) like copays, coinsurance, and deductibles, or you can save the money for future health care expenses. Unlike 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 time frames 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](http://hr.harvard.edu/flexible-spending-accounts).

12. **How does the vision care coverage provided by Davis Vision differ from the vision benefits provided by Harvard’s HUGHP and BCBSMA 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](http://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

Watch our Benefits Highlights videos at hr.harvard.edu/benefits-enrollment.

Learn about the many perks of being a Harvard employee by attending our New Employee Welcome & Orientation. Find the schedule at hr.harvard.edu/new-employees.

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 HARVARD BENEFITS

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? BENEFITS 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.

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

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