2018 BENEFITS ENROLLMENT GUIDE
For Staff Members in a Bargaining Unit

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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 plans 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)**: Put aside pre-tax dollars for qualifying expenses with a Health FSA or Dependent Care FSA.
- **OTHER VOLUNTARY BENEFITS**: You can purchase the following at competitive rates:
  - Long Term Disability (LTD): 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).
BE SURE TO ENROLL WITHIN 30 DAYS OF YOUR HIRE OR BENEFITS ELIGIBILITY DATE
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

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

- **Premium** is the amount you pay for insurance, using pretax 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.
- **Allowable Charge** is the dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.
- **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.

<table>
<thead>
<tr>
<th></th>
<th>HMO</th>
<th>POS</th>
<th>PPO* (HPHC ONLY)</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 in-network office visits, ER visits, and prescriptions. Plans for ATC, HUCTW, HUPA, HUSPMGU, and SEIU Custodians members also have a copay for hospitalization, surgery, and high-tech imaging</td>
<td>You’ll pay a deductible and coinsurance, with a separate out-of-pocket maximum</td>
</tr>
<tr>
<td>Other in-network services</td>
<td>Not covered</td>
<td>You’ll have a copay for in-network office visits, ER visits, and prescriptions. Plans for ATC, HUCTW, HUPA, HUSPMGU, and SEIU Custodians members also have a copay for hospitalization, surgery, and high-tech imaging</td>
<td></td>
</tr>
<tr>
<td>Out-of-network services**</td>
<td>Not covered</td>
<td>You’ll pay a deductible and coinsurance, with a separate out-of-pocket maximum</td>
<td></td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>All plans offer the same prescription drug coverage. Copayments apply.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Available to staff members in the bargaining units of Local 26 and SEIU Arboretum who reside outside Massachusetts.

** If an out-of-network provider charges more than the allowed amount, you could be balance billed for the difference.
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 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.
- 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.
- You can spend up to the full amount of your annual election as soon as your account has been set up.
- All eligible expenses must be incurred on or after 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.
- 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 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.

**HUSPMGU MEMBERS ONLY** If you enroll in coverage in one of the Harvard-sponsored HMO or POS plans for 2018, you will receive a $275 contribution to a Health Care FSA to help pay for eligible out-of-pocket medical, dental, and vision care expenses for yourself and your eligible dependent(s). In order to receive the contribution, you should elect the FSA, even if you do not wish to make your own contributions. Simply make an election of $0.

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.

HELPFUL TIP: FSA reimbursement request forms can be found at hr.harvard.edu/forms-documents, under Total Rewards > Flexible Spending Accounts.
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. Eligible expenses must be incurred by March 15, 2019.

• 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.

COPAYMENT REIMBURSEMENT PROGRAM
The Copayment Reimbursement Program is a unique benefit that reimburses out-of-pocket in-network copayments for office visits, prescription drugs, and hospital charges (if applicable) above certain thresholds. This program is available to employees with Harvard-sponsored medical coverage. Out-of-network expenses are not eligible. While you do not need to enroll in this program, you will need to file a claim in order to get reimbursed. Eligible expenses must be incurred January 1–December 31, 2018.

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

Harvard University Copayment
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: Copayment Reimbursement Program request forms can be found at hr.harvard.edu/forms-documents, under Total Rewards > Reimbursement Programs.
For members of ATC, HUCTW, HUPA, HUSPMGU, and SEIU Custodians

<table>
<thead>
<tr>
<th>ENROLLMENT STATUS</th>
<th>FTE SALARY*</th>
<th>OFFICE VISIT THRESHOLD</th>
<th>PRESCRIPTION DRUG THRESHOLD</th>
<th>HOSPITAL COPAY** THRESHOLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>INDIVIDUAL</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Enrolled in individual coverage or family coverage and submitting receipts for one family member only for the plan year)</td>
<td>&lt; $75,000</td>
<td>$225</td>
<td>$500</td>
<td>$300</td>
</tr>
<tr>
<td></td>
<td>$75,000+</td>
<td>$450</td>
<td>$1,000</td>
<td>$600</td>
</tr>
<tr>
<td>FAMILY</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Enrolled in family coverage and submitting receipts for more than one family member at any point throughout the plan year)</td>
<td>&lt; $75,000</td>
<td>$550</td>
<td>$1,000</td>
<td>$450</td>
</tr>
<tr>
<td></td>
<td>$75,000+</td>
<td>$1,100</td>
<td>$2,000</td>
<td>$900</td>
</tr>
</tbody>
</table>

* 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.

** Hospital copayments refer to copayments for emergency room care/services, inpatient and outpatient hospital care/services, and high-tech imaging.

Remember: You cannot be reimbursed for the same expenses through the Copayment Reimbursement Program and the Health Care FSA. However, you may cover expenses up to the thresholds shown above with money saved in your FSA without affecting your eligibility for the Copayment Reimbursement Program.

For members of Local 26 and SEIU Arboretum

<table>
<thead>
<tr>
<th>ENROLLMENT STATUS</th>
<th>FTE SALARY*</th>
<th>OFFICE VISIT THRESHOLD</th>
<th>PRESCRIPTION DRUG THRESHOLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>INDIVIDUAL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Enrolled in individual coverage or family coverage and submitting receipts for one family member only for the plan year)</td>
<td>&lt; $70,000</td>
<td>$135</td>
<td>$500</td>
</tr>
<tr>
<td></td>
<td>$70,000–$95,000</td>
<td>$270</td>
<td>$1,000</td>
</tr>
<tr>
<td>FAMILY</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Enrolled in family coverage and submitting receipts for more than one family member at any point throughout the plan year)</td>
<td>&lt; $70,000</td>
<td>$330</td>
<td>$1,000</td>
</tr>
<tr>
<td></td>
<td>$70,000–$95,000</td>
<td>$660</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

* 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.

Remember: You cannot be reimbursed for the same expenses through the Copayment Reimbursement Program and the Health Care FSA. However, you may cover expenses up to the thresholds shown above with money saved in your FSA without affecting your eligibility for the Copayment Reimbursement Program.

ER copays are not eligible for the Copayment Reimbursement Program.
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 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.

- 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 could pay the difference between the dentist’s rate and the Delta Dental negotiated rate, in addition to the regular rate.
- The maximum annual benefit for each plan participant covered under Local 26 and SEIU Arboretum is $3,000.

- For staff members in the bargaining units of ATC, HUCTW, HUPA, HUSPMGU, and SEIU Custodians: Once you reach $3,000 in dental costs within a calendar year, a second level of dental 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 annual maximum.
- For staff members in the bargaining units of Local 26 and SEIU Arboretum: You can roll over up to $750 of your annual benefit to the following year if you have had an oral exam or cleaning during the calendar year and have used less than $1,000 of the annual $3,000 benefit. The total accumulated rollover maximum is $1,500 from year to year.

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.

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**

| Annual Deductible | • No deductible for diagnostic and preventive services and covered orthodontic services  
• $50 per covered person for all other services ($25 for Local 26)  
• $150 maximum per family ($75 for Local 26) |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Annual Benefit</td>
<td>$3,000 per covered person</td>
</tr>
<tr>
<td>Level 2 Deductible (ATC, HUCTW, HUPA, HUSPMGU, and SEIU Custodians)</td>
<td>$500</td>
</tr>
<tr>
<td>Level 2 Maximum Annual Benefit (ATC, HUCTW, HUPA, HUSPMGU, and SEIU Custodians)</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%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Services—Temporary and permanent fillings, simple extractions, surgical extractions</td>
<td>Delta Dental pays up to 75% 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% after deductible</td>
</tr>
<tr>
<td>Major Services—Prosthodontics, installation of crowns, inlays, onlays, dentures, implants, and bridges</td>
<td>Delta Dental pays 75% after deductible</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>Delta Dental pays 50% (with no deductible) for children under age 19, up to $1,500 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 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.
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>EYE EXAM (once per calendar year)</td>
<td>$15 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>CONTACT LENS FITTING (once per calendar year)</td>
<td>$20 copay for standard contact lenses</td>
<td>Not included</td>
<td>Not included</td>
</tr>
<tr>
<td>FRAMES &amp; LENSES</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>CONTACT LENSES (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>LASER VISION CORRECTION</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.
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](http://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
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. The maximum annual TDA contribution for 2018 is $18,500 ($24,500 for those age 50 and older) for Traditional and Roth contributions combined. To compare the Traditional and Roth options, please see [hr.harvard.edu/employee-funded-retirement-programs](http://hr.harvard.edu/employee-funded-retirement-programs).

You may open a TDA as soon as you begin working. 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.

* Employees at HBS Publishing, Dumbarton Oaks, and the Center for Hellenic Studies are not eligible to make Roth 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](http://hr.harvard.edu/employee-funded-retirement-programs) or call the Harvard University Retirement Center (HURC) at 800-527-1398, Monday–Friday, 8 a.m.–5 p.m. ET.

Be on the lookout.
Within about two weeks of your date of hire, you should receive information about the TDA via a mailing to your home address.
The online Harvard University Retirement Center (HURC) is a great resource for managing your TDA. To get started, simply visit hr.harvard.edu and choose Harvard University Retirement Center (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

You can also make changes to your account by contacting your investment company directly (see the enclosed Your Programs and Premiums at a Glance for contact information).

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.

University-funded retirement programs

Harvard University offers two University-funded programs to eligible staff covered by a bargaining unit: the 2001 Staff Retirement Program and the 1995 Retirement Program. If eligible, you will be automatically enrolled in the appropriate retirement plan after the applicable waiting period, as described below.

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

• The **2001 Staff Retirement Program** is for eligible members of the Harvard Union of Clerical and Technical Workers (HUCTW). To be eligible, you must be regularly scheduled to work at least half-time or 17.5 hours per week and be age 21 or older.

• The **1995 Retirement Program** is for eligible Services & Trades employees who are represented by the collective bargaining units of HUPA, HUSPMGU, SEIU, and Local 26. ATC members are covered by a separate retirement fund administered by their union. For more information, ATC members should contact the Central Pension Fund at 202-362-1000. To be eligible,
  • SEIU members must be regularly scheduled to work at least 20 hours per week and be age 21 or older, and
  • all members of other covered unions must be regularly scheduled to work more than 20 hours per week and be age 21 or older.
The 2001 Staff Retirement Program
In this program, 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 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.

The 1995 Retirement Program
In this program, Harvard makes 100% of all contributions.

• Contributions begin after a 12-month waiting period.
• 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.

The 1995 Retirement Program provides you with two accounts: the Basic Account and the Individual Investment Account.

**Basic Account (Defined Benefit)**
Harvard makes monthly contributions to your account based on the following rates applied to your pensionable pay. The contributions are based on your age plus your years of service:

- If your age + service is less than 40, Harvard’s monthly contribution equals 3% of your pay.
- If your age + service is 40–49, Harvard’s monthly contribution equals 4% of your pay.
- If your age + service is 50–59, Harvard’s monthly contribution equals 5% of your pay.
- If your age + service is 60 or more, Harvard’s monthly contribution equals 6.5% of your pay.

Your balance in the Basic Account is kept in a retirement trust by Harvard and earns at least 5% but no more than 10% interest annually.

**Individual Investment Account (Defined Contribution)**
Harvard’s contributions to your Individual Investment Account equal 3.5% of your monthly pay. Contributions are made monthly and invested in funds you choose from those offered by the three investment companies. If you don’t actively elect an investment choice, your contributions will be invested in a low-cost Vanguard target-date fund based on your age.
DISABILITY AND LIFE

SHORT TERM AND LONG TERM 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) 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.

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

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

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 courses or courses taken toward an undergraduate degree at another accredited institution. You can be reimbursed for 75% (90% for members of HUCTW) of the cost of tuition, up to a calendar year maximum of $5,250. HUCTW members may also use TRP for non-job-related graduate courses at other accredited institutions.

Who is eligible?
Eligibility is based on your employee classification and standard hours as listed in PeopleSoft.

<table>
<thead>
<tr>
<th>EMPLOYEE CLASSIFICATION*</th>
<th>MINIMUM REQUIRED HOURS PER WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-Time Services &amp; Trades (Limited Regulars)</td>
<td>16 hours</td>
</tr>
<tr>
<td>HUCTW Support Staff HUPA HUSPMGU</td>
<td>17.5 hours</td>
</tr>
<tr>
<td>Services &amp; Trades Hourly: Dining Services (eligible during months of regularly scheduled nonemployment)</td>
<td>20 hours</td>
</tr>
<tr>
<td>Custodial Services, Electricians &amp; Carpenters (ATC), and Arnold Arboretum</td>
<td>More than 20 hours</td>
</tr>
</tbody>
</table>

* The above classifications are made for the purposes of TAP.

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.

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

**Waiting periods for staff covered by HUCTW**

The waiting period is the Orientation and Review period. After completing the Orientation and Review period (90 days), you can use the TAP benefit to enroll in Harvard and non-Harvard courses. In order to be eligible, the course start date must be on or after your 90th day of employment.

**Waiting periods for employees covered by a bargaining unit other than HUCTW**

- 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.

**For members of HUCTW**

You have access to an Education Fund that primarily covers courses not eligible for reimbursement under TRP. For more information, please see hr.harvard.edu/tuition-assistance.
OTHER BENEFITS

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
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 how to access 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
ENROLL

HOW TO ENROLL

You have 30 days from your date of hire or first date of benefits eligibility to enroll via PeopleSoft. See the enclosed How to Enroll in Your Benefits: A Guide to Using the PeopleSoft Benefits Enrollment System for details. (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>

* 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
- 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.

* 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.
   If you are eligible for and want to enroll in other Harvard benefits, such as Supplemental and Dependent Life, Long Term Disability Insurance, or Hyatt Legal Services, you still must enroll within your initial 30-day enrollment period for automatic approval of coverage.
7. 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.

8. 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.

9. How do the various pre-tax accounts—the Health Flexible Spending Account (FSA) and the Dependent Care FSA—differ?

There are two kinds of FSAs: Health and Dependent Care. Both 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.

- 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 dependent care providers and day care facilities, including senior centers, after-school care, or day summer camp, though some specialty camps are not eligible.

For more details about filing timeframes and IRS annual limits, please read pages 6–7 of this guide. Also, you can learn more about these accounts at hr.harvard.edu/flexible-spending-accounts.

10. 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 11 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.
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Remember: You must make your benefit elections within **30 days** of your date of hire or qualifying life event.