UNION

2017

BENEFITS

ENROLLMENT

GUIDE

HARVARD Human Resources
The employee benefit programs described in this guide are effective in 2017. 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 medical plan that best meets 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, HUGHP, and HPHC to determine which option 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:** While Harvard offers free basic life insurance, you can also purchase:
  - 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 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.

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

Medical plans

• **Health Maintenance Organization (HMO):** You select a primary care physician (PCP) who coordinates your care and authorizes referrals to in-network specialists. Out-of-network care is not covered, except in certain emergency situations.

• **Point of Service (POS):** As with an HMO, you designate a PCP. However, you have the flexibility to use out-of-network providers for services with higher out-of-pocket costs at the point of care.

• **Preferred Provider Organization (PPO):** This plan, offered through HPHC, is only available to staff members in the bargaining units of Local 26, HUPA, HUSPMGU, and SEIU who reside outside of Massachusetts. With this plan, you can go to any health care professional you choose inside or outside your network without a PCP referral.

**SEIU MEMBERS:** Your union also offers you the option to choose combined medical, dental, and vision coverage— for both you and your eligible dependents— at no cost to you. For more information or to register for this benefit, please call 800-532-7575.

Note: Registered domestic partners are not eligible for this coverage.

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

**Prescription drug**

All medical plans include a prescription drug benefit, administered by OptumRx. When you enroll in medical coverage, you will receive a Welcome Kit with your OptumRx ID card and information on nearby network pharmacies. Present your OptumRx ID card when filling prescriptions. You can also order up to a 90-day supply at a reduced copay by using OptumRx’s mail order pharmacy.

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

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

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

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

<table>
<thead>
<tr>
<th></th>
<th>HMO</th>
<th>POS (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 HUCTW and ATC members also have a copay for hospitalization, surgery, and high-tech imaging</td>
</tr>
<tr>
<td>Other in-network services</td>
<td>Not covered</td>
<td>You’ll pay a deductible and coinsurance, with a separate out-of-pocket maximum</td>
</tr>
<tr>
<td>Out-of-network services</td>
<td>All plans offer the same prescription drug coverage</td>
<td></td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>All plans offer the same prescription drug coverage</td>
<td></td>
</tr>
</tbody>
</table>

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

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

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

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

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

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

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

An **OUT-OF-POCKET MAXIMUM** is the most you pay per Plan Year for health care expenses, including prescription drugs. Once this limit is met, the plan pays 100% for the remainder of the Plan Year.
FLEXIBLE SPENDING ACCOUNTS (FSAs)

By allowing you to set aside money directly from your paycheck before taxes are taken out, 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 $2,600 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.
- 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 only be reimbursed 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, 2018, to incur eligible expenses and until March 31, 2018, to submit requests for reimbursement. For a list of eligible expenses visit benstrat.com and click on Harvard University.

Managing your FSA

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

HELPFUL TIP: FSA reimbursement request forms can be found at hr.harvard.edu/documents-contracts, 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, 2018.

- 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/documents-contracts 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 and prescription drugs 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, 2017.

For members of HUCTW (other than Dumbarton Oaks) and ATC

<table>
<thead>
<tr>
<th>ENROLLMENT STATUS</th>
<th>FTE SALARY*</th>
<th>OFFICE VISITS THRESHOLD</th>
<th>PRESCRIPTION DRUG THRESHOLD</th>
<th>HOSPITAL COPAYS** THRESHOLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>INDIVIDUAL (Can be enrolled in individual or family coverage)</td>
<td>&lt;$75,000</td>
<td>$180</td>
<td>$500</td>
<td>$300</td>
</tr>
<tr>
<td></td>
<td>$75,000+</td>
<td>$360</td>
<td>$1,000</td>
<td>$600</td>
</tr>
<tr>
<td>FAMILY (Must be enrolled in family coverage)</td>
<td>&lt;$75,000</td>
<td>$440</td>
<td>$1,000</td>
<td>$450</td>
</tr>
<tr>
<td></td>
<td>$75,000+</td>
<td>$880</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.

You may be reimbursed for eligible FSA expenses incurred by March 15, 2018 and for eligible copayment expenses incurred by December 31, 2017. To be reimbursed, you’ll need to submit program forms, supporting documentation, and original receipts by March 31, 2018 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)
For members of HUCTW at Dumbarton Oaks, Local 26, HUPA, HUSPMGU, and SEUI

<table>
<thead>
<tr>
<th>ENROLLMENT STATUS</th>
<th>FTE SALARY*</th>
<th>OFFICE VISIT THRESHOLD</th>
<th>PRESCRIPTION DRUGS THRESHOLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>INDIVIDUAL</td>
<td>&lt;$70,000</td>
<td>$135</td>
<td>$500</td>
</tr>
<tr>
<td>(Can be enrolled in individual or family coverage)</td>
<td>$70,000–$95,000</td>
<td>$270</td>
<td>$1,000</td>
</tr>
<tr>
<td>FAMILY</td>
<td>&lt;$70,000</td>
<td>$330</td>
<td>$1,000</td>
</tr>
<tr>
<td>(Must be enrolled in family coverage)</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.
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, and 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, HUPA, HUSPMGU, and SEIU is $3,000.

• For staff members in the bargaining units of Local 26, HUPA, HUSPMGU, and SEIU: 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.

• For staff members in the bargaining units of HUCTW and ATC: 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.

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.
BE SURE TO ENROLL WITHIN 30 DAYS OF YOUR HIRE DATE

<table>
<thead>
<tr>
<th>DENTAL BENEFITS &amp; COVERED SERVICES*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
</tr>
<tr>
<td>• No deductible for diagnostic and preventive services and covered orthodontic services</td>
</tr>
<tr>
<td>• $50 per covered person for all other services ($25 for Local 26)</td>
</tr>
<tr>
<td>• $150 maximum per family ($75 for Local 26)</td>
</tr>
<tr>
<td><strong>Maximum Annual Benefit</strong></td>
</tr>
<tr>
<td>$3,000 per covered person</td>
</tr>
<tr>
<td><strong>Level 2 Deductible (ATC and HUCTW only)</strong></td>
</tr>
<tr>
<td>$500</td>
</tr>
<tr>
<td><strong>Level 2 Maximum Annual Benefit (ATC and HUCTW only)</strong></td>
</tr>
<tr>
<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.

| **Preventive Care**—Cleanings and X-rays | Delta Dental pays 100% |
| **Basic Services**—Temporary and permanent fillings, simple extractions, surgical extractions | Delta Dental pays up to 75% after deductible |
| **Restorative Services**—Periodontics, endodontics and oral surgery, root canals, prosthetic maintenance, emergency dental care | Delta Dental pays 75% after deductible |
| **Major Services**—Prosthodontics, installation of crowns, inlays, onlays, dentures, implants and bridges | Delta Dental pays 75% after deductible |
| **Orthodontics** | Delta Dental pays 50% (with no deductible) for children under age 19, up to $1,500 lifetime maximum per child |

* 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.
VISION CARE

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

To locate an in-network provider:
- Call the Davis Vision customer service call center at 800-448-8245.
- Visit the member website at davisvision.com and enter Client Code 2556.

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

<table>
<thead>
<tr>
<th>Vision Care Benefits &amp; Coverage</th>
<th>Davis Vision</th>
<th>HUGHP</th>
<th>HPHC</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye Exam</strong> (per calendar year)</td>
<td>$15 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td><strong>Contact Lens Fitting</strong> (per calendar year)</td>
<td>$20 copay for standard contact lenses</td>
<td>Not included</td>
<td>Not included</td>
</tr>
<tr>
<td><strong>Frames &amp; Lenses</strong></td>
<td>$20 copay (every other calendar year). Choose any frame from Davis Vision’s Exclusive Collection: up to a $175 value or $140 frame allowance ($190 at Vision Works), 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 harvardpilgrim.org/savings for details</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong> (in lieu of eyeglasses) (every 12 months)</td>
<td>Contact lenses from Davis Vision’s Contact Lens Collection or $150 allowance, plus 15% discount on overages</td>
<td>20% savings on daily wear contact lenses (10% savings on disposable lenses). Discount applies only at Davis Vision Network Providers</td>
<td>15%–20% off contact lenses available from specific providers. Visit harvardpilgrim.org/savings for details</td>
</tr>
<tr>
<td><strong>Laser Vision Correction</strong></td>
<td>Up to a 25% discount off the usual and customary charge or up to a 5% discount off any advertised promotion, whichever is lower, from Davis Vision</td>
<td>Up to a 25% discount off the usual and customary charge or a 5% discount off promotional pricing, whichever is lower. Discount applies only at Davis Vision Network Providers</td>
<td>Up to 15% off the usual and customary charge or up to 5% off promotional pricing, whichever is lower, from US Laser Vision Network. 40%–50% off national average price of Traditional LASIK at QualSight LASIK</td>
</tr>
</tbody>
</table>

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.

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 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 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

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

HUHS services

<table>
<thead>
<tr>
<th>Services</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**</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.

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

Additional HUHS services available to HUGHP members who have an HUHS primary care physician include:

- 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 and employee-funded tax-advantaged savings plans, and a variety of investment options from Fidelity, TIAA, and Vanguard.

Tax-Deferred Annuity (TDA) Plan
Harvard’s 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,* where 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 TDA annual contribution for 2017 is $18,000 ($24,000 for those age 50 and older). This is a combination of Traditional and Roth contributions. To compare the Traditional and Roth options, please see 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 make an active election, 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 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:
• Open a TDA
• Change your contribution amount
• Elect to contribute pre-tax or to an after-tax Roth option
• Elect or change your investment company
• 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 the 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 Services & Trades eligible 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.
  • 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 ($127,200 in 2017), 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 ($127,200 in 2017), 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 make an active election, your contributions will be invested in a low-cost Vanguard target-date fund based on your age.
Short Term Disability (STD)
Harvard provides staff members with Short Term Disability (STD) benefits at no cost should you 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 180 days.
- Enrollment is automatic for eligible employees.

Generally, staff must satisfy a waiting period and “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 (LTD)
If you are unable to work for over 180 days due to illness or injury, you can protect your family from serious financial hardship with Harvard’s LTD coverage.

- The plan pays 60% of your pre-disability salary (tax-free) for as long as you are 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, you do not need to provide a medical history form. If you enroll at a later date, your application may be subject to medical review and approval by the carrier.

Additional benefits include:
- 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 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.

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 a participant in the program 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 participation.

HELPFUL TIP: For more information on LTD, including limitations and exclusions, please visit hr.harvard.edu/disability.
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 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/documents-contracts, under Total Rewards > Life Insurance.
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; Trade Hourly: Dining Services (eligible during months of regularly scheduled non-employment)</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.

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:
  - July 1 for the fall semester
  - November 1 for the spring semester
  - April 1 for the summer semester
- To attend non-Harvard courses, your date of hire or first date of benefits eligibility must be 180 days before the class begins. The first day of class can coincide with your 180th day of employment.
**HARVARD SCHOOLS/PROGRAMS PARTICIPATING IN TAP**

<table>
<thead>
<tr>
<th>SCHOOL</th>
<th>TAP FEE</th>
<th>COURSE INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arnold Arboretum Adult Education</td>
<td>$20 per class</td>
<td>my.arboretum.harvard.edu</td>
</tr>
<tr>
<td>Divinity School</td>
<td>10% of course cost</td>
<td>hds.harvard.edu</td>
</tr>
<tr>
<td>Extension School</td>
<td>$40 per class</td>
<td>extension.harvard.edu</td>
</tr>
<tr>
<td>Graduate School of Arts and Sciences (FAS)</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 (FAS)</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</td>
<td>law.harvard.edu</td>
</tr>
<tr>
<td></td>
<td>Admissions Office for</td>
<td></td>
</tr>
<tr>
<td></td>
<td>information</td>
<td></td>
</tr>
<tr>
<td>Harvard Medical School</td>
<td>10% of course cost; call the</td>
<td>hms.harvard.edu</td>
</tr>
<tr>
<td></td>
<td>HMS Human Resources Office</td>
<td></td>
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<tr>
<td></td>
<td>for information</td>
<td></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/nd-academic-year/tap/</td>
</tr>
<tr>
<td>Office for the Arts Ceramics and Dance</td>
<td>$40 (plus lab fees for</td>
<td>Ceramics: ofa.fas.harvard.edu/ceramics/</td>
</tr>
<tr>
<td>Programs</td>
<td>ceramics classes)</td>
<td>Dance: ofa.fas.harvard.edu/dance/</td>
</tr>
</tbody>
</table>
At Harvard, you have access to a wide array of discounts, perks, services, and facilities that can enhance your life, improve your skills, and improve your physical and mental well-being. For more details, visit hr.harvard.edu.

**Career Development and Training Classes**

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

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

**Harvard Bridge Program**
Training in ESL, GED, 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

**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.
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**
huit.harvard.edu/personal-purchases

**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

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

**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/vanderbilthall
select Athletic Facility

**Center for Wellness**
Massage, acupuncture, private consultations with health educators, classes in stress management and yoga
617-495-9629
cw.uhs.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, 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, select Home Buying

Libraries
Information on how to access 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
617-495-7463; 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
parking.med.harvard.edu

Shuttle Services
Cambridge and Allston Shuttles
617-495-0400 (for evening van service)
masco.org/lma-shuttles/lma-shuttles
Longwood Medical Area Shuttles
617-632-2800
masco.org/directions/shuttle-information

Safety and Security
Harvard University Police Department (HUPD)
Tips and resources for crime prevention and safety on campus; emergencies should go to 911
617-495-1212
Longwood Campus:
617-432-1212; hupd.harvard.edu

MessageMe
Harvard’s emergency notification system; sign up to receive notification of campus emergencies to your personal electronic device
messageme.harvard.edu
You have **30 days** from your date of hire or first date of benefits eligibility to enroll via PeopleSoft. See the enclosed *Enrolling in Benefits Using PeopleSoft* for details. (You may waive Harvard medical, dental, or vision coverage if you have coverage elsewhere and specify when that coverage ends. See FAQ #6 on page 24 for more information about enrolling at a later date.)

When enrolling, remember to:

- 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](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>Retirement Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>You</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>
</tr>
<tr>
<td>Eligible children under age 26*</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>
</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.*

*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:
• Medical, dental, and vision care
• Flexible Spending Accounts
• Tax Deferred Annuity Plan
You make after-tax contributions for:
• Long Term Disability
• Supplemental Life Insurance
• Premiums for nonqualified* 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 qualified tax dependent to determine tax treatment of premiums.

HELPFUL TIP: For a copy of the Statement of Domestic Partnership, visit hr.harvard.edu/documents-contracts under 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 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 only have 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 reaches 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
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 you’re eligible for benefits. Supporting documentation includes:
- 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

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 you were eligible for benefits. 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 them know the exact date your other coverage will terminate. Benefits will send you enrollment information with the new effective date.
- You will also need to include 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 terminated. If you are enrolling a spouse/domestic partner and/or children, their names will also need to be listed in the letter.

If you are eligible and want to enroll in other Harvard benefits, like Supplemental Life or Long Term Disability Insurance, 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, though it won’t be retroactive to a past date. 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. 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 Domestic Partnership Statement, which can be accessed at hr.harvard.edu/documents-contracts, under Total Rewards > Domestic Partners.

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

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 for specific questions (see the enclosed Your Programs and Premiums at a Glance for complete vendor contact information).
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.

View the online Benefits Orientation presentation by selecting from the presentations available at For new employees > University New Employee Orientation, and scroll down to Benefits Online Presentation

VISIT

Go to hr.harvard.edu to:
• Access a full list of benefit contacts by selecting Total Rewards > Health & Welfare Benefits > Vendor Contacts
• View Summary Plan Descriptions (SPDs) of certain programs by selecting Documents & Contracts > Total Rewards > General Benefits & Compliance

CALL OR STOP BY

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

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.