

EXTERNAL TO INTERNAL POSTDOC FAQ_s

Is there a deadline for submitting my elections?

Yes. You have **30 days** from the date of your job status change to submit your elections. If you miss the deadline, you will not be able to make changes until the next annual open enrollment period unless you experience an [IRS-defined change in status](#). Open enrollment typically takes place in the fall with changes effective January 1 of the upcoming year.

When will my coverage start?

Changes are effective as of the date of your job status change. You will be charged retroactive premiums for newly elected medical, dental, and vision coverage. If you elect an HSA, it will be effective on the first of the month following your election submission date. If you elect an FSA, you can be reimbursed for eligible expenses incurred on or after your job status change date. FSA deductions will be calculated based on your annual election and the remaining number of paychecks for the calendar year in which your status changed.

How does my job status change affect my benefits?

As an external postdoc, your benefit deductions were taken on a post-tax basis and Harvard's contribution was added to your taxable income (imputed income). As an internal postdoc, deductions for your medical, dental, and vision coverage will be taken pre-tax, and Harvard's contribution will no longer be added to your taxable income. You are also eligible for additional pre-tax benefits such as the high deductible health plan (HDHP) with a health savings account (HSA), flexible spending accounts (FSA), and a tax-deferred annuity account.

PLEASE NOTE: If you are currently covering a domestic partner, an ex-spouse, or any non-federally qualified dependents, there will still be imputed income assessed on the amount the University pays towards their coverage and their portion of the premium will continue as a post-tax deduction.

- **HDHP with HSA:** Make sure you fully understand how the HDHP plan works. Here are some things to keep in mind:
 - Lower monthly premiums
 - Higher out-of-pocket costs: You pay 100% of non-preventive care expenses, including prescription medications, until you meet the deductible before the plan pays for any services. If you are enrolled in the family plan, you must meet the full family deductible before the plan pays.
 - Health Savings Account (HSA): If you enroll in the HDHP, you will be eligible to enroll in the HSA. You must actively enroll in the HSA to receive the University's contribution to the account (\$500 for employee only coverage, \$1,000 for any of the family coverage levels). You may also make your own pre-tax contributions.
 - J-1 Visa holders: The HDHP does not meet the minimum coverage requirements.
 - More details can be found in [2021 Programs and Premiums At A Glance](#) brochure and on [HARVie](#).
- **Health Care Flexible Spending Account (FSA):*** Allows you to set aside pretax dollars to pay for predictable, eligible medical, dental, and vision care expenses for you and your eligible dependents. If you are participating in an HSA, you are not eligible for this FSA. Please see limited purpose FSA below. Examples of eligible expenses include:
 - Co-payments for office visits and prescriptions
 - Co-insurance and deductibles

- Dental Expenses beyond dental plan annual maximums
- Eyeglasses, lenses, contact lenses
- **Limited Purpose FSA:*** If you are participating in an HSA, the limited purpose FSA allows you to set aside pretax dollars to pay for predictable, eligible dental and vision care expenses. Other eligible medical expenses may be covered by the HSA. 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.
- **Dependent Care FSA:*** Allows you to set aside pretax dollars to pay for anticipated expenses associated with the care of a dependent child under age 13 or eligible adult while you (and your spouse) work, attend school, or look for work.

Examples of eligible dependent care FSA expenses include:

- Care provided for your spouse or a dependent of any age who normally spends at least eight hours a day in your home and cannot care for themselves because of a physical or mental disability
- Payment for someone who provides care in your home as well as related taxes
- Payment for eligible day care facility, including a senior center
- Payment to a summer day camp (some specialty camps may be excluded) and for after-school care

Go to [Benefit Strategies](#) (our FSA claims administrator) for more details about FSAs.

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- **Tax Deferred Annuity (TDA) Account:** You are eligible for a pre-tax retirement savings plan through a University-sponsored TDA. You can enroll at any time through the [Harvard University Retirement Center \(HURC\) website](#) or by calling 1-800-527-1398.

What if I don't make any changes?

If you don't make any changes, your current coverage will continue. However, your medical, dental, and vision plan premiums will be deducted on a pre-tax basis, and you will no longer pay taxes on the portion paid by the University for these benefits.