New Employee Orientation

Welcome to Harvard!!

Program Goals

• Welcome you to Harvard!
• Highlight resources, benefits and perks which are available to you.
• Provide you with tools to help you navigate your new environment and to be successful within it.
Agenda

- Introductions
- Benefits Office
- Harvard University Group Health Plan
  - Break
- Commuter Choice
- Perks
- HUCTW
  - Break
- Learning about Harvard
- Campus Safety & Workplace Policies
- Other Resources

One Harvard
The Benefits of Working at Harvard

An Introduction to the Benefits Office

What we’ll cover today

• Your Benefits Options – 30 days
• How to enroll in your Benefits
• Retirement and Tuition Programs
• Contacting Benefits
• This presentation can be found at hr.harvard.edu/
Benefit Options

You have 30 days to enroll in the following benefits:

- Medical
- Dental
- Vision Care
- Supplemental Life Insurance*
- Long Term Disability*
- Flexible Spending Accounts

Whom Can You Cover?

Individual Coverage = you

Family Coverage = you + your spouse / registered domestic partner + your children up to age 26

Within 30 days of your hire or eligibility date – submit proof of dependent status for covered dependents
## Medical and Prescription Drug Coverage

### Health Maintenance Organization (HMO)
- Point of Service (POS)
- Point of Service Plus (POS)**
- High Deductible Health Plan (HDHP)**

### OptumRx Pharmacy Benefit

## Medical Plans & Provider Networks

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<thead>
<tr>
<th>HMO / POS</th>
<th>HDHP</th>
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<tbody>
<tr>
<td><strong>Harvard University Group Health Plan (HUGHP)</strong></td>
<td>BCBS of MA PPO Network</td>
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<td>HUHS Harvard Law School - Pound Hall</td>
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<tr>
<td>Longwood Medical Area - Vanderbilt Hall</td>
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<td>Harvard Square - Smith Campus Center</td>
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<td>Harvard Business School - Cumnock Hall</td>
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<td>Atrius Health</td>
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<td>Multiple locations</td>
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<td><strong>Harvard Pilgrim Health Plan (HPHC)</strong></td>
<td>HPHC Best Buy HSA PPO Network</td>
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<tr>
<td>HMO – New England Harvard Pilgrim participating providers</td>
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<tr>
<td>POS – All New England Harvard Pilgrim participating providers + national participating providers</td>
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Vision and Dental Care Coverage

**Davis Vision**
Nationwide Network
In-network / Out-of-network services

**Delta Dental**
Nationwide Network
Preventive services, 100%
Basic, restorative, major services, 75%
Orthodontics - children under age 19
- $1500 maximum per child

Flexible Spending Account (FSA)

**FSA Eligible expenses**
- incurred by 3/15/2018 / submitted by 3/31/2018
- ‘Use it or lose it’ rule
- Requires annual election

**Health FSA**
- Medical, dental & vision expenses
- 2017 annual maximum = $2,600

**Dependent Care FSA**
- Day care expenses - dependents under age 13
- 2017 annual maximum = $5,000
Health Savings Account (HSA)

**HSA**
- Harvard contributes $500 individual / $1,000 family
- Maximum employee contributions
  - $2,900 individual / $5,750 family
- Unused balance accumulates year after year
- Requires annual election
- Portable if you leave the University

**Limited Purpose FSA**
- Eligible dental and vision expenses
- Follows Health FSA rules

Reimbursement Program

**Copayment Reimbursement Program**

**Reimbursement Program**
Faculty and non-union staff not enrolled in a HDHP and earning less than $110,000 / year

**Copay Reimbursement Program**
Union staff earning less than $95,000 / year

You do not need to enroll in these benefits. Claims must be incurred by 12/31/2017 and submitted by March 31, 2018.
Life Insurance Benefits

**Basic Life Insurance** = 50% of your annual benefits salary
Harvard pays the full cost of this benefit

**Supplemental Life Insurance** = 1 to 5 times your annual salary up to $1,250,000
Employees pay the full cost of this benefit

Designate your beneficiary.
Forms included in Benefits package or hr.Harvard.edu/forms & documents

Disability Benefits

**Short Term Disability**
Automatic coverage at no cost for eligible employees
Provides benefits up to 26 weeks in a 52 consecutive week period
Pays 70% - 100% of salary, taxable

**Long Term Disability**
You must roll within 30 days / after-tax deductions
180 day wait period before benefits pay
60% of your pre-disability salary - not taxable
Enrolling in Benefits

University-funded retirement programs
- 2001 Staff Retirement Program
- 1995 Retirement Program
- Retirement Income Plan for Teaching Faculty

Employee-funded retirement programs
- 403(b) Tax-Deferred Annuity (TDA) Plan Traditional (pretax) & Roth (after-tax)
  - Eligible to rollover prior employer plan or IRA
- 457(b) Deferred Compensation Plan for Certain Faculty and Staff
Tuition Assistance (TAP)  
Tuition Reimbursement (TRP)

Wait Periods*

**Harvard courses (TAP)**
Date of hire must be on or before:
July 1 for Fall Semester, November 1 for Spring Semester, and
April 1 for Summer Semester

**Non-Harvard courses (TRP)**
Date of hire must be **180 days before the class begins**. First day of class
can coincide with the 180th day of employment.

*Wait period for HUCTW members is 90 days for both Harvard courses and non-Harvard courses

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Life Events & Future Benefits Changes

Events Include:

- Getting married or registering a domestic partnership
- Getting divorced
- Having or adopting a child
- Spouse changing employment
- Dependent gaining or losing eligibility
- Employee reaching age 26 & losing coverage under parent

30 days to make eligible changes
What’s Next…..

✓ Complete enrollment & submit dependent documentation
✓ Complete life insurance beneficiary designation

Remember…..

☑ ID cards take 2-3 weeks to receive
☑ Benefits contact list located in At A Glance
☑ TDA plan information - within 2 weeks
☑ University funded retirement plan information – 2 months before end of wait period

Contact Benefits

Phone: 617-496-4001
   M, T, Th, F  9 AM - 5 PM
   W, 10 AM to 5 PM

E-mail: benefits@harvard.edu

FAX: 617-496-3000

Visit:  M - Th, 11 AM - 3 PM
       114 Mt. Auburn St., 4th Floor
       Cambridge, MA 02138
What is Harvard University Group Health Plan?

**Harvard University Group Health Plan (HUGHP) is ...**

A health insurance plan specifically designed for members of the Harvard community – faculty, staff, and their dependents

- Established in 1973
- More than 12,000 members currently enrolled
- Offers HMO, POS, POS Plus, and HDHP (High-Deductible Health Plan) options
Each HUGHP member can select a primary care physician at either Harvard University Health Services (HUHS) or any of the Atrius Health medical group locations throughout Massachusetts

- Smith Campus Center (Cambridge)
- Business School (Allston)
- Law School (Cambridge)
- Longwood Medical Area (Boston)

- Harvard Vanguard Medical Associates
- Dedham Medical Associates
- Granite Medical Group
Specialty Care & Hospital Network

HUGHP members have access to a vast network of Blue Cross Blue Shield specialists and world-renowned medical centers, including:

- Beth Israel Deaconess Medical Center
- Brigham & Women’s Hospital
- Children’s Hospital Boston
- Dana-Farber Cancer Institute
- Massachusetts General Hospital
- Mount Auburn Hospital

Coordinated Care at HUHS

Only HUGHP members have access to Harvard University Health Services (HUHS) – a multi-specialty medical practice, dedicated to serving the Harvard community.

HUHS services include:

- Adult Primary Care
- Pediatrics
- Obstetrics/Gynecology
- Surgical Specialties
- Medical Subspecialties
- Urgent Care
- Pharmacy
- Physical Therapy
- Laboratory
- Radiology
- Behavioral Health
- Nutrition
**Care When You Travel**

**Traveling outside of Massachusetts?**  
*We’ve got you covered.*

All HUGHP members are covered for urgent and emergency care when traveling throughout the United States and abroad.

Locate hospitals and urgent care centers by contacting Blue Cross Blue Shield Worldwide 24 hours a day, 365 days a year.

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**Savings & Discounts**

Savings matter more than ever. HUGHP has lower premiums and members are eligible for:

- $150 toward membership/fitness classes at qualified health clubs and fitness studios (including Harvard gyms)
- $150 toward qualified weight loss program fees (including Weight Watchers)
- Up to 50% discounts on health and wellness programs at Harvard’s Center for Wellness
  - Massage
  - Yoga/Pilates
  - Exercise classes
- Up to 20 acupuncture visits covered with only a copay
- Discounts on 3-month supplies of prescriptions (HUHS Pharmacy & Optum mail order)
- Discounts on laser vision correction procedures, eyewear, and contact lenses
- Reimbursement for childbirth classes
HUCTW Members-Only Offer

Receive a one month premium refund

HUCTW members receive a 1 month premium refund from the University when they enroll in HUGHP during their initial enrollment period.

Getting your refund is easy!
1. Enroll in Harvard University Group Health Plan online in PeopleSoft
2. Select a primary care provider at Harvard University Health Services or Atrius Health within 30 days
3. Receive your 1 month premium refund within 60 days of the effective date of your enrollment

Confidentiality

- HUGHP is independently operated by Harvard University
- HUGHP complies with all state and federal regulations
- Medical records are private, confidential, and protected by law
Why Choose Harvard University Group Health Plan?

Convenience
Access to primary and specialty care at Harvard and throughout Massachusetts

Network of Providers
Affiliations with the Blue Cross Blue Shield network and world-renowned hospitals and medical centers

Care Coordination
- Multi-specialty practices offer primary care and specialty services all under one roof
- Personalized care through a team-based approach, including physicians, nurses, and assistants

Savings & Discounts
- Lower premiums
- Discounts on health and wellness services, vision care, prescriptions, and more

Plan of choice for new employees
Since 2010, over 60% of new employees who enrolled in a Harvard insurance plan chose HUGHP

Serving the Harvard Community
For 40+ Years

We are here to help.
Call, email, or visit us in person with any questions about benefits or coverage.

HUGHP Member Services
75 Mt. Auburn Street, Cambridge
Smith Campus Center

Walk in hours: 8:30 AM to 5:00 PM
Monday-Friday

617-495-2008
mservices@huhs.harvard.edu
hughp.harvard.edu
Innovation at Harvard

MBTA Passes  Stand Alone Benefit
• 50% off monthly pass with pre-tax payroll deduction
• 1-2 week waiting period to access system
• Order by 4th day of previous month

Pre-Tax Savings
• Private transit (Amtrak, P&B, Peter Pan, etc.)
• Transit station parking

Enroll: www.commuterchoice.harvard.edu/mbta
Bicycle Commuter Benefit
- $20/month for bike purchase, repair, maintenance, storage

Hubway Discounted Membership
- $70/year with Harvard email & code: HARVARD

$10 Bike Helmets
- Campus Service Center

Free Bike Registration
- www.hupd.harvard.edu/bicycle-registration

Drive Together & Save!
- Up to 50-75% off annual parking costs
- Must drive together at least 4 days/week

Zipcar
- $15 annual membership
- 45+ vehicles on campus
- Register: www.zipcar.com/crimson

Shuttles
- Free with HUID
- Schedules & tracking: www.shuttle.harvard.edu
Parking

• Cambridge and Allston Permits: Campus Service Center
• $120 Annual Evening Permit
• $17 Single Day Permit

Green Vehicles

• Low emission vehicle preferential parking
• Electric vehicle charging stations

Motorized Assistance Program

• 617.496.HELP (4357)

Commuter Planning

• Personalized Commuting Assistance
• Transit app
• TransLoc Rider app

Emergency Ride Home

• Up to four rides from work reimbursed per year
• Advanced registration required
• Enroll: commuterchoice.harvard.edu/erh
Parking
- Campus Service Center: Smith Campus Center
- $120 Annual Evening Permit
- $17 Single Day Permit

Green Vehicles
- Low emissions vehicle preferential parking
- Electric vehicle charging stations

Motorized Assistance Program
617.496.HELP (4357)

Standing Alone Benefit

commuterchoice@harvard.edu
commuterchoice.harvard.edu
617.384.RIDE (7433)
Click Wisely

Click only links and files that are expected, and only from people you trust.
Use Strong Passwords

Create **unique** passwords that are **hard to guess**. Where possible, use **2-step verification**.

Apply Updates

Set your software to auto-update. **Install** updates, and **restart** if needed.
Know Your Data

Follow the **policy** to secure sensitive data. If you don’t need it, **delete it**.

- Check URLs
- Report Harvard phishing
- 2-Factor
- Password Manager
- Enable Automatic Updates
- Weekend shutdown
- Delete old data
- policy.security.harvard.edu
Harvard Perks – O&I

• Outings & Innings
  – Discount tickets to events all over the Boston area, including:
    • Theater, Music, and Dance
    • Movies and Family Events
    • Sports Events
    • Museum Passes
    • P-Town Ferry & Harbor Cruises
  – Discounts with local merchants
  – Go to their website to sign up for their weekly email list of ticket opportunities
  – outingsandinnings.harvard.edu

Harvard Perks

• Athletics and Fitness
  – Gain access to Harvard’s 10 gyms and training facilities
  – Take classes, use the pools, join teams, participate in fun activities, and more
  – Membership costs $24/year for employees or $124/year for employees and their families
  – Get tickets to Harvard sports events
  – Learn more at: recreation.gocrimson.com
Harvard Perks

• Total Rewards
  – Harvard’s generous paid time off benefits, including: holidays, sick, vacation, personal, and parental leave
    • hr.harvard.edu/paid-time
  – Discounts on insurance, cell phones, and computers
  – Mortgage Assistance
  – Details about these and other perks are at: hr.harvard.edu/totalrewards

Harvard Union of Clerical and Technical Workers
617-661-8289 | huctw.info@huctw.org
http://www.huctw.org
Finding Your Way Around

http://map.harvard.edu/

Cambridge Campus Tours

- Tours are run throughout the year by the Harvard Information Center
  - Virtual and self-guided tours are also available through their app

http://www.harvard.edu/on-campus/visit-harvard
Learning About Harvard

- [www.harvard.edu/about-harvard](http://www.harvard.edu/about-harvard)
  - Maps
  - Directories
  - Org Charts
  - FAQs
  - Events
  - History
  - Social Media Portal
- Harvard Mobile App
- Harvard Gazette
- Harvard Magazine

ID Cards

- Cambridge Campus: Campus Services on the 8th floor of the Smith Campus Center
- Harvard Longwood Campus: Kresge Building, T.H. Chan School of Public Health, 1st floor
- Business School: HBS Operations Center on the lower level of Shad Hall
Campus Safety

Sign up for Harvard’s emergency alert service at:
https://messageme.harvard.edu/

For advice about staying safe on campus, consult the extensive resources available from the HU Police Department at:
https://www.hupd.harvard.edu/

Education & Development Opportunities

The Center for Workplace Development offers:
• Courses on professional and career development, management and leadership development, computer software, and more
• Training on Harvard’s custom financial and HR systems
• ESL, tutoring, and citizenship prep through the Bridge Program
• Online training on over 4,000 topics through Lynda.com

Find out more about CWD’s offerings at hr.harvard.edu/learning-development, trainingportal.harvard.edu, and lynda.harvard.edu.

Twitter: @HarvardCWD | LinkedIn: Harvard Center for Workplace Development
PeopleSoft Self Service

Employees use PeopleSoft Self Service to:
- Update their benefits information
- View their paychecks
- Enter their hours worked (non-exempt only)
- Enter their time off (exempt and non-exempt)
- Establish and track goals through ePerformance
- Update tax and direct deposit information

Support for PeopleSoft and other Harvard administrative systems can be found at: https://trainingportal.harvard.edu

Workplace Policies

Harvard has extensive employment policies on topics such as:
- Discrimination
- Sexual Harassment
- Drug and Alcohol Use
- Fiduciary Responsibility
- Whistleblowing
- Information Security & Privacy
- Environmental Health & Safety
- Safety & Protection of Minors
- Conflicts of Interest
- Social Media Use

The full text of these policies and the personnel manual are at:
http://hr.harvard.edu/university-policies

For assistance, consult your local HR Office or reach out to Harvard’s Anonymous Reporting Hotline at: 877-694-2275
http://reportinghotline.harvard.edu
Office of Work/Life

**Work/Life Support**
- Employee well-being & Healthy Harvard programs
- Support for establishing flexible work arrangements
- Dependent care support:
  [http://childcare.harvard.edu/](http://childcare.harvard.edu/)
  - Childcare scholarships *(Deadlines apply!)*
  - Childcare: on-campus centers and back-up services

Employee Assistance Program

**24/7, Free & Confidential Support and Advice**
- Call 877-EAP-HARV (877-327-4278)
- Legal & financial advice, addiction & grief counseling, mental health care, support for domestic and workplace issues, consultation for managers, and much more

**Crisis intervention:** For you or to help you assist someone else
- EAP services are available to you, members of your household, and your immediate family anywhere in the country
Going Forward

- New Employee Resource Guide
  - Links to topics discussed today
- hr.harvard.edu/new-employees
  - Policies, IDs, Perks, and more
- campusservices.harvard.edu
  - Portal to many department sites