Harvard provides medical and dental coverage to eligible retirees, their spouses/domestic partners (at the time of retirement) and their eligible dependents. These plans are optional; for retirees age 65 and older they supplement Medicare.

**PLAN OPTIONS**
If you meet the eligibility requirements for post-retirement health, you, your eligible spouse/domestic partner, and your eligible dependents have a choice of plans, depending upon age.

**Retirees Age 65 and Over**
Retirees and eligible spouses/domestic partners, and eligible dependents, if any, age 65 and over may choose from one of the following plans that supplement government-provided Medicare:
- Blue Cross Blue Shield (BCBS) of Massachusetts Medex — 800-882-1093
- Harvard Pilgrim Health Care Medicare Enhance — 877-679-5667
- Tufts Health Plan Medicare Preferred HMO (Tufts HMO service area) — 800-246-2400
- Kaiser Permanente (Washington, D.C., Maryland, or Virginia) — 855-249-5018 (available only to retirees of Dumbarton Oaks and CHS living in Washington, D.C., Maryland, or Virginia)

**Retirees Under Age 65**
Retirees and eligible spouses/domestic partners (and eligible dependents, if any) under age 65 may choose from plans offered to active employees.
- Retiree faculty and nonunion staff under age 65 are covered under the same plans as active faculty and nonunion staff.
- Retirees under age 65 who were members of ATC, HUPA, HUSPMGU, Local 26 or SEIU, and retired prior to 9/4/14, are eligible for the same plans as active faculty and nonunion staff; those who retired on or after 9/4/14 are eligible for the same plans as active members of their union.
- Retirees under age 65 who were members of HUCTW and retired prior to 7/5/11 are eligible for the same plans as active faculty and nonunion staff; those who retired on or after 7/5/11 are eligible for the same plans as active members of their union.

**RATES**
See the [Health Plan Rates & Features](#) page for costs and plan comparison charts.

**ELIGIBILITY AND COST-SHARING**

**Eligibility for Faculty, Administrative/Professional Staff and Nonunion Staff**
Your eligibility for Harvard’s post-retirement health coverage depends on when you began working at the University and your employee group. Your participation service is used in determining your eligibility for post-retirement health benefits. You are eligible for Harvard’s retiree health coverage if you meet all of these requirements:

**Hired before January 1, 2014**
- You are at least age 55* and have at least 10 years of participation service and;
• Your age plus years of participation service with the University total at least 75, and
• You began working at Harvard before January 1, 2014 and have been continuously employed since then.

*If you have been continuously employed at Harvard since before January 1, 1986, you do not need to meet the age 55 minimum as long as your age plus service equals at least 75. If you meet the applicable eligibility requirements, your spouse or domestic partner at the time of your retirement from Harvard is also eligible for retiree health benefits. If you marry or register a domestic partnership after you leave Harvard, your new spouse/partner is not eligible.

**Hired on or after January 1, 2014**

• You are at least age 60 and have at least 15 years of participation service when you retire and:
• Your age plus years of participation service with the University total at least 75 at the time of your retirement, and
• Your University start date or rehire date is on or after January 1, 2014.

If you meet the applicable eligibility requirements, your spouse or domestic partner at the time of your retirement from Harvard is also eligible for retiree health benefits. If you marry or register a domestic partnership after you leave Harvard, your new spouse/partner is not eligible.

**Cost-Sharing for Faculty, Administrative/Professional Staff and Nonunion Staff**

Harvard’s subsidy for post-retirement health depends on when you retire, when you become eligible for this benefit and your employee group.

**Retired before January 1, 1996 (Age 65 and over)**

Harvard pays 100% of the monthly premium for your and your eligible spouse/domestic partner’s medical plan.

**Retired on or after January 1, 1996 (Age 65 and over)**

The University contributes a percentage of the group Medex rate (cost for that year) and applies that dollar amount to the plan you choose. The University’s contribution percentage is based on your years of participation service, with the subsidy rate as follows:

• **Retirement eligible by December 31, 2018:** If you meet the eligibility requirements for post-retirement health by December 31, 2018 and have no breaks in service after December 31, 2013, the University contributes from 50% to 80% of the cost of Medex toward your and your eligible spouse/domestic partner’s coverage. (If you have a break in service on or after January 1, 2014, please refer to page 3.) You will receive the maximum subsidy if you retire with at least 20 years of service. Note that the same dollar amount is applied to each plan, so if you choose a plan that is less expensive than Medex, the University’s subsidy will comprise a larger percentage of the cost.

• **Retirement eligible between January 1, 2019 and December 31, 2023:** If you meet the eligibility requirement for post-retirement health between January 1, 2019 and December 31, 2023 and have no breaks in service after December 31, 2013, the University will contribute from 40% to 70% of the cost of Medex toward your and your eligible spouse/domestic partner’s coverage. (If you have a break in service on or after January 1, 2014, please refer to page 3.) You will receive the maximum subsidy if you retire with at least 20 years of service.

• **Retirement eligible after 2024:** If you meet the eligibility requirement for post-retirement health after January 1, 2024 and have no breaks in service after December 31, 2013, the University will contribute from 40% to 70% of the cost of Medex toward your and your eligible spouse/domestic partner’s coverage. (If you have a break in service on or after January 1, 2014, please refer to page 3.) You will receive the maximum subsidy if you retire with at least 30 years of service.

**Retirees under age 65**

Retirees and eligible spouses/domestic partners under age 65 may choose from the plans offered to active employees. If you were continuously employed prior to January 1, 2014, you will pay the same rate as active employees. If you were hired or rehired after January 1, 2014, the amount you pay is based on your years of service. Harvard contributes 40-70%.
Eligibility for Staff Covered by a Bargaining Unit

You are eligible for Harvard’s retiree health coverage if you meet all of the requirements below. If you meet these requirements, your spouse or domestic partner at the time of your retirement from Harvard is also eligible for retiree medical benefits. If you marry or register a domestic partnership after you leave Harvard, your new spouse/partner is not eligible.

**ATC, HUCTW, HUPA, HUSPMGU, Local 26 and SEIU members hired before January 1, 2016**

- You are at least age 55* and have at least 10 years of participation service when you retire and
- Your age plus years of participation service with the University equal at least 75 at the time of your retirement.

*If you have been continuously employed at Harvard since before January 1, 1986, you do not need to meet the age 55 minimum, as long as your age plus service equal at least 75.

**ATC, HUCTW, HUPA, HUSPMGU, Local 26 and SEIU* members hired on or after January 1, 2016**

- You are at least age 60 and have at least 15 years of participation service when you retire and
- Your age plus years of participation service with the University equal at least 75 at the time of your retirement and
- Your University start date or rehire date is on or after January 1, 2016.

*SEIU Arboretum members hired on or after January 1, 2016 must meet the same requirements as those hired before January 1, 2016.

Cost-Sharing for Staff Covered by a Bargaining Unit

**Retired on or after January 1, 1996**

If you retire on or after January 1, 1996, the University contributes a percentage of the group Medex rate and applies that dollar amount to the plan you choose. The University contribution percentage is based on your years of participation service at the time you retire, ranging from 50% to 80% of the cost of Medex.

Each year, Harvard recalculates the amount of the University subsidy. Retirees and eligible spouses/domestic partners under age 65 may choose from the plans offered to active employees and will pay the same rate as active employees, depending on their salary tier at the time of retirement.

**Retired before January 1, 1996**

Harvard pays 100% of the monthly premium for your and your eligible spouse/domestic partner’s medical plan.

**Important note for faculty, administrative/professional staff and non-union support staff who leave and are rehired on or after January 1, 2014 and ATC, HUCTW, HUPA, HUSPMGU, Local 26 and SEIU Custodian members who leave and are rehired on or after January 1, 2016**

Faculty and non-union staff who leave Harvard before attaining post-retirement health eligibility and subsequently become reemployed at the University will be credited with service earned before leaving, but will be covered under the eligibility and cost-sharing rules for those hired after January 1, 2014 (January 1, 2016 for ATC, HUCTW*, HUPA, HUSPMGU, Local 26 and SEIU Custodian).

*Members of HUCTW who have accrued more than three years of Participation service before January 1, 2016 and are rehired into an HUCTW position after January 1, 2016 will be covered under the eligibility and cost-sharing rules for those hired before January 1, 2016 provide: (1) they return to regular employment in an HUCTW position within two years of their separation date, AND (2) the union notifies Harvard Benefits of the employee’s return.