



# TOTAL COMPENSATION SUMMARY

# FOR SUPPORT STAFF

## COMPENSATION AND INCOME PROTECTION

Harvard offers competitive base pay and several forms of income protection while you are working and when you retire, including a best-in-class University-funded retirement plan.

## HEALTH AND WELLNESS

The University offers comprehensive medical and dental coverage for you and your family, and much more. Our highly-subsidized health and welfare benefits reflect an approach built around people, with a deep respect for their differences and needs. For instance, Harvard offers benefits starting at 17.5 hours per week or \$15,000 per year in a benefits-eligible position.

## GROWTH, LEARNING AND DEVELOPMENT

While everyone who comes to work at Harvard has their own motivations, most would tell you it has to do with the opportunity to grow and excel. Harvard today is focused on helping its employees become “future-ready”—technologically literate, open to a global perspective and ready to support and advance the University’s evolving mission. Harvard encourages lifelong learning, and our Tuition Assistance and Tuition Reimbursement Programs can help finance

courses at Harvard or other accredited institutions.

Through the Center for Workplace Development, Harvard offers abundant employer-paid learning and skill-building opportunities, both in-person and online.

## QUALITY OF LIFE

Harvard provides resources to help you balance work and life, including generous time off, an Employee Assistance Program and access to Harvard’s athletic facilities and recreation programs.

The University’s beautiful, historic campus offers a vibrant and exciting work environment. Your Harvard ID provides access to our world-renowned libraries and museums, as well as discounts at recreational and cultural activities in the Cambridge/Boston area.

Harvard’s people are united by a culture dedicated to excellence, and are more diverse in age, race, ethnicity, nationality, experience and outlook than you would find almost anywhere else. It is the connection with these people—our faculty, staff and students—that makes working at Harvard richly satisfying.

### Harvard University is a center of intellectual activity, research, knowledge creation, learning and teaching.

For many people, a compelling aspect of working at Harvard is the sense of mission that permeates every organization on campus. At the same time, Harvard recognizes that compensation is a critical part of your employment experience. The breadth and depth of its total compensation package sets the University apart.

## WHAT IS TOTAL COMPENSATION AT HARVARD?

Total compensation is the pay, benefits, work/life support and educational opportunities provided by Harvard in exchange for your time, talent, effort and engagement.



# COMPENSATION AND INCOME PROTECTION

to build financial security now and for the future

## COMPENSATION

Harvard's salary levels lead the higher education market and are competitive with local general industry.

Support staff who are members of the Harvard Union of Clerical and Technical Workers (HUCTW) receive "structure" and "progression" increases to pay as negotiated between Harvard University and the HUCTW.

There is a small number of non-bargaining unit support staff. This group is generally eligible for merit pay. While increase amounts are not guaranteed, they are reviewed for equity with other employee groups.

## INCOME PROTECTION

Harvard offers a range of benefits to help you protect your income and financial assets.

### Short Term Disability (STD)

Provided by Harvard at no cost, the STD program provides up to 26 weeks of coverage at 70%–100%

of pay for eligible staff who are unable to perform job duties due to injury or illness. STD covers eight weeks of paid maternity leave for birth mothers.

### Long Term Disability (LTD)

This optional, contributory program pays 60% of your pre-disability salary tax free, if you are unable to work for more than 180 days due to an illness or injury, thus helping you to meet your financial commitments in a time of need. Eligibility for medical, dental, vision and life insurance through Harvard continues, and you continue to accrue service and receive retirement contributions.

### Life Insurance

Harvard pays the full cost of basic life insurance equal to one-half of your base salary including an accelerated life insurance benefit, as well as business travel insurance, to help your beneficiaries pay expenses if you become terminally ill or die. Additional coverage of up to 6x annual salary as well as life insurance for spouses/ domestic partners and dependent children may be purchased at favorable rates.

## RETIREMENT

In addition to Harvard's contribution to Social Security on your behalf, generous benefits and financial education opportunities help you build long-term savings and a source of income after you retire.

### Defined Contribution Plan (2001 Staff Retirement Program)

The full cost of the Plan is paid by Harvard. Participants are vested after three years of service. Each month, the University contributes a percentage of eligible pay based on age and earnings:

- For those under age 40, the University contributes an amount equal to 5% of eligible pay below the Social Security wage base (\$132,900 in 2019) and 10% above the wage base.
- For those age 40 and over, the University contributes an amount equal to 10% of eligible pay below the Social Security wage-base and 15% above the Social Security wage base.

### 403(b) Tax-Deferred Account (TDA)

You can supplement your Harvard retirement plan by contributing a portion of your eligible pay to a voluntary TDA on either a pre-tax basis ("Traditional option"), or after taxes with the Roth option. Harvard offers a choice of low-cost investment funds through several top investment companies. New support staff will receive program details by mail from the Harvard University Retirement Center.

### Post Retirement Health Coverage

At the time of retirement, Harvard provides a choice of retiree medical plan options as well as dental coverage for eligible staff and their spouses/registered domestic partners. You must meet certain age and service requirements to be eligible.

# HEALTH AND WELLNESS

to keep you and your family strong and healthy

Supporting the health and wellness of our staff and their families through access to top quality medical care is a long-standing priority at Harvard.

The University actively evaluates its health plan choices to ensure they continue to offer access to the best health care at rates that remain affordable. Medical premiums are tiered based on salary.

## HEALTH

Quality and affordability are the hallmarks of Harvard's broad and comprehensive health benefits. Harvard's health providers offer extensive networks, including the region's award-winning hospitals.

### Medical

The University offers highly-subsidized medical coverage from top-rated provider Harvard Pilgrim Health Care and the University's own Harvard University Group Health Plan. Staff may choose between individual or family coverage from two HMO

plans or two POS plans. Nonunion support staff have additional options: two POS Plus plans and two high-deductible health plans (HDHP). HDHP members may enroll in a pretax health savings account (HSA) to cover out-of-pocket costs.

### Dental

Delta Dental, Harvard's dental care provider, offers in-network and out-of-network coverage. Over 96% of Massachusetts dentists participate. The plan provides full coverage for preventive care and substantial coverage for other dental services including orthodontia for covered dependents under age 19.

### Health Flexible Spending Account (FSA)

FSAs offer tax savings by allowing you to set aside money on a pretax basis (up to \$2,650/year) to pay for out-of-pocket health expenses. Eligible expenses can include copayments for prescriptions and office visits, orthodontics, and out-of-network costs. Limited Purpose FSA is available for HDHP members.

### Reimbursement Programs

Our unique reimbursement programs are one more way Harvard helps staff manage the financial impact of illness or medical care. Union staff can be reimbursed for copayments for prescriptions or in-network office visits, and in some cases hospital copayments, that exceed annual thresholds. Nonunion support staff

have access to a separate reimbursement program for out-of-pocket, in-network costs within the HMO and POS plans.

### Vision Care

Comprehensive care through Davis Vision covers vision exams and products at greatly reduced or discounted rates.

### Domestic Partnership

Same-sex or opposite-sex domestic partners may be eligible for coverage under your medical, dental and vision plans.

## WELLNESS

Harvard recognizes the importance of health and wellness for you and your family and offers programs and classes at little or no cost.

### Center for Wellness and Health Promotion

The Center offers courses and workshops in stress management, nutrition and meditation as well as massage and other complementary health services.

### Harvard Athletics and Recreation

Convenient and affordable fitness and recreational facilities are offered to you and your family at a nominal cost.

# QUALITY OF LIFE

## to promote balance and provide support

Harvard recognizes that the “whole person” comes to work each day, and that our employees strive to be fully realized in multiple domains. As an employer, we have an active stake in the wellbeing of our employees.

Our programs and resources help you cope with life's fluctuations, thrive amid competing demands, and find effective strategies for integrating professional and personal needs.

### TIME OFF

Harvard's generous time-off benefits are designed to help you rest, recreate, recharge, and manage work and personal responsibilities.

#### Paid Time Off

- 15-20 days of vacation per year plus Winter Recess; longer-service bonus days begin at 15 years of service
- 12 sick days per year (can be used for dependent care)
- 11.5 paid holidays, and 3 personal days per year
- Up to 13 weeks paid leave for birth mothers and up to 4 weeks paid leave for other new parents
- Jury duty and bereavement leave

#### Unpaid Leaves of Absence

- Job-protected medical leave of up to 12 weeks to care for yourself or an eligible family member
- Personal or career development leave
- Military or government service leave

# GROWTH, LEARNING & DEVELOPMENT

## to increase professional skills and career opportunities

Harvard is a great place to learn and grow. It's what you'd expect at an organization where education is at the heart of the experience: wide-ranging opportunities and tuition assistance.

Whether you are hoping to advance your education, take on new or different responsibilities, or explore a career change at Harvard, you will find the information and resources to help you reach your goals.

### WORK/LIFE SOLUTIONS

Harvard's work/life offerings are designed to help you develop a strategic approach to managing the many moving parts of your complex life. It's about saving you time, expanding your options, stretching your dollar, and partnering with you to face life's challenges.

#### Employee Assistance Program (EAP) at 877-327-4278

This 24/7 program offers free, confidential help with personal, family and work-related problems for staff and their household members. The EAP connects you with an array of services from free legal and financial consultations to help with personal changes and challenges. Counseling can be provided in over a dozen languages.

#### Child Care Resources and Financial Assistance

When you come to work each day, you don't stop being a parent. Harvard offers a range of services to make the balancing act easier.

- Six on-campus child care centers
- On-campus school vacation camps
- Child care scholarship programs
- Financial assistance and programs for back-up child care
- Dependent Care Flexible Spending Account (FSA) helps you manage predictable expenses for care of children under age 13 with a pretax account that lets you set aside up to \$5,000 a year
- Harvard Adoption Assistance Program offers up to \$5,000 for adoption-related expenses

#### Elder/Adult Care

Harvard offers support for staff caring for elders and other dependent adults through confidential consultation for caregivers, a free Senior Care Planning Program including customized action plans and facilitated family meetings, and financial subsidy of

in-home back-up care. A Dependent Care FSA can help defray the cost of care for a dependent adult.

#### Personalized Referral Service

Through Harvard's EAP and other services, you can locate resources nationwide for in-home, center-based, campus-based, regular and back-up care for children, dependent adults and elders.

### DISCOUNTS, CONVENIENCES, TRANSPORTATION AND HOUSING

Harvard offers a wide range of programs and services to help make life easier, more affordable and more fun.

#### Discounts

- **Outings & Innings**—Access to cultural and leisure activities including discounts on theatre, movies, sports, shopping, travel and other services
- **Transportation**—Harvard helps with your commute with a 50% subsidy on public transit passes, discounted Zipcar membership, parking, bike commuter benefits, auto insurance and more
- Harvard's health plans offer **member discounts** on weight loss programs and optical services, and reimbursements for health club membership
- **Free admission** to our world-renowned museums and libraries

#### Housing, Banking and Legal Services

- Mortgages, credit cards and other financial services are offered through the nonprofit **Harvard University Employees Credit Union**
- A variety of housing services are available through **Harvard University Housing**
- The **Real Estate Advantage Program** provides home buying and selling services, preferred mortgage vendors and a cash-back benefit
- Optional **Hyatt Legal Plan** covers a range of legal services for you and eligible family members
- Optional **Identity Theft Protection** available for you and eligible family members

#### Tuition Assistance Program (TAP) and Tuition Reimbursement Program (TRP)

The University provides financial support for undergraduate and graduate-level courses taken at Harvard and other accredited institutions.

Using TAP, you can take courses at participating Harvard faculties, including the opportunity to earn a bachelor's or master's degree at the Harvard Extension School for as little as \$40 per course—a savings of over 95% of the full cost. Classes are offered during convenient evening hours and located on campus or through distance learning.

TRP reimburses a portion of tuition costs for eligible classes taken at another accredited institution.

#### Center for Workplace Development (CWD)

CWD offers a wide range of opportunities for you to learn and grow in your current position and prepare for changes taking place in the organization. CWD also provides free access to online learning resources, including lynda.com and Harvard Business School's ManageMentor.

In addition, the Harvard Leadership Essentials program addresses core leadership skills for high-performing administrative support staff and provides opportunities to reflect on work styles, strategies and career goals.

#### Supplemental HUCTW Education Fund

The Supplemental HUCTW Education Fund is open to HUCTW members and may be used for certain education and training costs that are not covered by TAP/TRP.

# ESTIMATING YOUR TOTAL COMPENSATION

This worksheet has been provided to help you estimate the value of your total compensation. It is a good annual exercise or to use as a comparison tool if you are contemplating a career move.

Listed to the right are the major elements of compensation and benefits provided by the University—a combination of base salary, benefits and paid time off.

## BASE SALARY

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## OTHER COMPENSATION

(e.g., spot recognition award, child care scholarship, extra compensation assignment)



## BENEFITS

(Multiply base salary by .45 and place the result on this line)

Although not every benefit is used by every employee, Harvard's benefits package includes:

- Medical, Dental and Vision Coverage
- Health and Dependent Care Flexible Spending Accounts (FSAs)
- Copayment Reimbursement/Reimbursement Program
- Short Term Disability
- Optional Long Term Disability Insurance
- Life Insurance for you and your eligible dependents
- Harvard University Defined Contribution Retirement Plan
- 403(b) Tax-Deferred Retirement Savings Account (TDA)
- Employee Assistance Program (EAP)
- Work/Life Resources (e.g., child and elder care supports)
- Tuition/Education Assistance
- Athletic Facilities and Recreation Classes
- Transportation (e.g., subsidized T-pass, parking)
- Discount Offerings (e.g., Outings & Innings)



## PAID TIME OFF

(Multiply base salary by .11 and place the result on this line)



## OTHER

(Additional benefits specific to your school, department, or campus, if applicable)



## TOTAL COMPENSATION

(Add all of the above lines and place result on this line)



## ADDITIONAL RESOURCES to help you make the most of working at Harvard

In addition to the compensation, benefits, paid time off, services and discounts highlighted in this Total Compensation Summary, there are many more campus resources and amenities offered to employees of Harvard. To learn more, visit [hr.harvard.edu](http://hr.harvard.edu).

The information in this document is provided as a general overview of pay, benefits and services for benefits-eligible Support Staff members, and is not intended to be fully comprehensive. In the event of any inconsistency between this summary and the relevant manual(s), plan document(s) or collective bargaining agreement(s), the latter will govern. For more information, please reference the HUCTW Personnel Manual, the Administrative/Professional Personnel Manual, or call the Office of Labor and Employee Relations at 617-495-2786.

The information in this summary does not apply to Less than Half Time (LHT) employees.

Support Staff members hired before July 1, 2002 may have a Basic Retirement Account (under the 1995 Retirement Program) in addition to an Individual Investment Account (under both the 1995 and 2001 Retirement Programs). Staff with a Basic Retirement Account may request a pension estimate by calling the Harvard Retirement Center at 800-527-1398.

The University reserves the right to change or terminate the benefits described here at its sole discretion.