Q1. Which benefits am I eligible for?
Teaching/coaching assistants and visiting fellows are eligible for:

- Medical
- Vision
- Reimbursement Program (RP)
- Legal Plan
- Identity Protection
- Tax-deferred Annuity (TDA)

For more information on these plans, click on the links above. For enrollment instructions, click here.

Q2. Is there a deadline for submitting my elections?
Yes. You need to submit your elections and supporting documentation within 30 days of your hire date. Supporting documentation means a marriage certificate if you are enrolling a spouse, birth certificate if enrolling children, and Harvard Statement of Domestic Partnership if you are enrolling a domestic partner.

Q3. When will my coverage start?
Your coverage will be effective as of your date of hire and you will be charged retroactive premiums.

Q4. What if I miss the 30-day enrollment period?
If you miss the enrollment period, you can make changes to your benefits:

- Within 30 days of an IRS-defined change in status such as birth, marriage, divorce, etc. Enrollment changes must be consistent with the change in status
- During the annual open enrollment period which typically takes place in the fall with changes effective January 1 of the upcoming year

Note: enrollment in the legal and identity protection plans is only allowed within 30 days of your hire date or during the annual open enrollment period.

Q5. When will I get my medical and/or vision plan ID cards?
You will receive your ID cards within two to three weeks of submitting your elections. The insurance carrier (BCBSMA, HUGHP, EyeMed, etc.) will send ID cards to your home address. You will receive a separate card from Express Scripts for prescription drug coverage. If you need to access care before you receive your cards, you can contact the carrier for your ID number.

Please note: enrollment files are sent to vendors weekly on Sunday and subscriber ID numbers are usually available by Tuesday. Elections submitted after Saturday may not be sent to the vendor until the following week.