Are You Ready for Some Benefits? Open Enrollment is Here.

Open Enrollment, which takes place October 25–November 3, is your annual opportunity to review your benefit options and make new elections. Most changes will be effective January 1, 2023. (If you miss the deadline, you won’t be able to change your benefits until the next annual Open Enrollment period unless you experience a qualified life event.) Preview the changes on the HARVie Open Enrollment 2023 website.

What’s new for 2023?

- Change in dental carrier: MetLife is replacing Delta Dental (more info on our Dental Insurance Change FAQ).
- For SEIU Custodian and ATC Union Members, the salary tiers that determine your medical premiums are adjusting upward.
- Co-payments for telehealth appointments (medical or behavioral health) will be reduced for the HMO, POS, and PPO plans.

To learn more about your benefit options, pre-register and attend the Virtual Benefits Fair taking place Thursday, October 27, 2022, from 11:00 a.m. to 2:00 p.m. There, you can chat with vendors, learn about your benefits, get your questions answered, and more. If you visit at least three vendor booths, you’ll be entered into a drawing for your chance to win a prize.

Enrollment materials are coming in mid-October. Faculty, nonunion staff, and HUCTW employees will be sent links to their digital Open Enrollment Guide by email. If you are a member of a union other than HUCTW (or if you are currently on leave), your Open Enrollment Guide will be sent in the mail.
Resources for Eldercare

Caring for older adults can be a privilege, but it can also take a financial and emotional toll.

To help you deal with the challenges that come with caring for older adults—from emotional distress to financial planning—Harvard offers a variety of eldercare resources. We encourage you to:

• **Join a live webinar:** Learn how to balance caring for older and younger generations at the same time in this [Sandwich Generation webinar](#) (October 19). You can also explore [Important Resources for Caregivers](#) to sort out various senior living arrangements (November 1).

• **Watch a prerecorded webinar:** Make [Caring for Elders At Home](#) more manageable, while still enjoying a relationship with your loved one.

• **Read an article:** If you’re always looking for new tech to make your life easier, you’ll enjoy reading [Technology to Help You With Caregiving](#).

• **Connect with an expert:** As you make decisions on home health aides, residential options, and hospice care, get guidance from a [licensed counselor](#). Find referrals to vetted senior services around the country from an [adult/senior care expert](#).

• **Prioritize your own wellbeing:** Practice [Mindfully Caring for Elders](#) so you can avoid being overwhelmed by your eldercare responsibilities. (HarvardKey required; prerequisite: Introduction to Mindfulness, the Basics at Ten Percent Happier, or a current mindfulness practice).

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**MIND AND BODY**

“I learned a long time ago that I can’t control the challenges the creator sends my way, but I can control the way I think about them and deal with them.” — Wilma Mankiller*

• Be present, as you create, with [Drawing from the Present: Mindfulness and Art](#), a workshop on October 17 that focuses more on mindfulness than art and introduces a new way to practice mindfulness.

• Set healthy goals for yourself and identify behaviors that trouble you with the [Learn, to Live](#) website and app (register with code HUWellbeing), a confidential tool for anyone aged 13+ enrolled in a Harvard-sponsored BCBS or HUGH medical plan.

• Explore avant-garde music at a free concert from the [Ensemble Recherche](#), presented by the [Harvard Group for New Music](#), on October 9.

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**LEARNING AND GROWTH**

“Cows run away from the storm while the buffalo charges toward it—and gets through it quicker. Whenever I’m confronted with a tough challenge, I do not prolong the torment, I become the buffalo.” — Wilma Mankiller*

• Volunteer your time and expertise to tutor fellow Harvard employees in a range of subjects through the Harvard Bridge Program. [Complete the orientation online](#) (HarvardKey required) or contact [Niki Radvany](#).

• Planning on retiring in the next five years? Think through how your post-work life can incorporate an active lifestyle, social connections, and meaningful purpose at the [Reimagining Retirement: Planning for Your Third Act](#) program (HarvardKey required).

• Learn how you can best contribute to the success of your team in [Succeeding in a Dynamic Work Environment](#) (HarvardKey required), a virtual workshop that clarifies “dynamic,” “flex,” and “hybrid” work formats.
LIVING AND WORKING

“The happiest people I’ve ever met, regardless of their profession, their social standing, or their economic status, are people that are fully engaged in the world around them.” — Wilma Mankiller*

- Get an overview of all the Office of Work/Life programs and resources available to benefits-eligible faculty and staff at a webinar, this Wednesday, October 5.
- Curious about the caregiver referral services available from Care.com? Learn more at a webinar on October 12.
- Learn about free, confidential services for you and your family members—at every stage of life—at an Employee Assistance Program information session on October 11.

The Harvard Museums of Science and Culture has great events this month:
- National Fossil Day
- Drawing butterflies
- Day of the Dead/Día de Muertos festivities

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FINANCES AND SECURITY

“In Iroquois society, leaders are encouraged to remember seven generations in the past and consider seven generations in the future when making decisions that affect the people.” — Wilma Mankiller*

- Wondering if you qualify for President Biden’s student loan debt relief program? Betsy Mayotte, a nationally recognized student loan expert, is hosting a webinar on October 12 to walk you through everything you need to know.
- Make things easier on yourself and your loved ones by laying the groundwork for estate planning. Get started in this upcoming MetLife webinar.
- Learn the basics of Social Security with this webinar from TIAA.

*Wilma Mankiller (1945-2010) was a social worker, an activist, the first woman Chief of the Cherokee Nation, and a Presidential Medal of Freedom recipient. As Chief, Mankiller pushed for policies that resulted in declines in infant mortality, improvements in educational achievement, and a transformation in the relationship between the Cherokee Nation and the federal government of the United States. “I want to be remembered,” she said, “as the person who helped us restore faith in ourselves.” Indigenous People’s Day is recognized on October 10, 2022.

To explore additional Harvard employee events, view the full calendar on HARVie.