

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you or your dependents lose coverage elsewhere?

Medical, Dental, and Vision Coverage

- You and your dependents can enroll in coverage if you have lost coverage elsewhere.
- You can change your plan option (HMO, POS, etc.) if you are newly enrolling dependents.
- You cannot cancel your Harvard-sponsored coverage.
- You cannot change from a family coverage level to individual coverage.
- You must provide a letter from the other employer or insurer indicating coverage ended, the type of coverage that ended (medical, dental, etc.), the names of those whose coverage ended, and the date coverage ended.

Life insurance Coverage (Supplemental and Dependent*)

- You can enroll in or increase your supplemental and spouse/domestic partner life insurance coverage at any time with approval from the carrier.
- You can enroll in or increase your child life insurance coverage at any time without approval from the carrier.
- You can decrease or cancel your supplemental and dependent life insurance at any time by submitting a written request to Benefits. If you wish to reenroll later approval from the carrier may be required.
- You can change your life insurance beneficiaries online at any time by going to mybenefits.metlife.com.

*You must be enrolled in supplemental life insurance to elect dependent life insurance.

Long Term Disability (LTD) Coverage

- You can enroll in LTD coverage at any time with approval from the carrier.
- If you enroll within 30 days of your spouse terminating employment or changing from full-time to part-time employment (or vice versa), approval is not required. You will need to provide a letter from their employer indicating the change and the effective date.
- You will be subject to a 12-month pre-existing condition exclusion for conditions existing prior to your enrollment date. Please go to HARVie (hr.harvard.edu/disability) for more details.
- You can cancel your LTD coverage at any time by contacting Benefits. If you wish to reenroll later, approval from the carrier may be required.

Flexible Spending Accounts (FSA)

Health and Limited Purpose FSA

- You can enroll in or increase your health or limited purpose FSA election if you have lost eligibility for health coverage through your spouse's employer.

Dependent Care FSA

- You can enroll in or increase your dependent care FSA election if your spouse/domestic partner loses coverage under their employer. You will need to provide proof of loss of coverage.
- You can decrease or cancel your dependent care FSA election if your spouse/domestic partner will be staying home to care for your children.

FSA elections do not carry over into the next calendar year. If you wish to enroll for the next calendar year, you must do so during the annual Open Enrollment period which typically takes place during the fall with changes effective January 1 of the upcoming year.

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Health Savings Account (HSA)

- You can make changes to your HSA election at any time by contacting Benefits. Changes will be effective the first of the month following the submission date of your new election.
- If you are switching from individual to a family coverage level, you will receive an additional \$500 employer seed (family seed amount minus the individual seed).

MetLife Legal Plans

- Changes to the legal plan can only be made during the annual Open Enrollment period which typically takes place during the fall with changes effective January 1 of the upcoming year.

Allstate Identity Theft Protection

- Changes to the identity theft protection plan can only be made during the annual Open Enrollment period which typically takes place during the fall with changes effective January 1 of the upcoming year.

Retirement Benefits and Beneficiaries

- Call the Harvard University Retirement Center (HURC) at 1-800-527-1398 for information on updating your retirement plan beneficiaries.

Next Steps

- Submit a letter to Benefits from the employer/insurer carrier indicating loss of coverage. The letter will need to indicate who lost coverage, the type of coverage lost (medical, dental, etc.), and coverage end date.
- An enrollment packet will be mailed to your home address.
- Complete the online enrollment within 30 days of the date your previous coverage ended.

Important Information

- Changes and supporting documentation must be submitted within 30 days of the date the previous coverage ended and will be effective as of that date. You will be charged retroactive premiums if moving from individual to a family coverage level, or newly enrolling in Harvard's coverage.
- Go to HARVie - hr.harvard.edu/health-welfare-benefits - for more information.

Questions?

If you have questions about "What Happens When..." contact:

Harvard University Benefits:

114 Mt. Auburn Street 4th Floor Cambridge, MA 02138

Phone: 617-496-4001 Fax: 617-496-3000 Email: benefits@harvard.edu

Hours of Operation

Phone: M-T-Th-F 9:00am to 5:00pm, W: 10:00am to 5:00pm

This summary of Harvard's benefit policies has been designed to acquaint you with features of the plans. Every attempt has been made to summarize these programs and policies accurately; however, this summary is not designed to serve as your reference for the details of these benefits. The benefit plan documents, copies of which are available through Harvard Benefits, contain more detailed information about the benefits described in this summary. The actual provisions of each benefit plan will govern if there is any inconsistency between this summary and Harvard University's formal policies or contracts. This summary does not constitute a contract for any benefit. Harvard University reserves the right to modify or terminate its benefit plans.

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