

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you return from unpaid leave?

Medical, Dental, and Vision Coverage

- You can enroll in medical, dental, and/or vision coverage. You will need to contact the Benefits Office to initiate the process.
- You cannot cancel your medical, dental, and/or vision coverage.
- You cannot change your medical plan coverage option (HMO, POS, etc.) unless you are moving outside your current plan's service area*.
- You cannot change from individual to family coverage, nor remove dependents from coverage.

*If you are moving out of your plan's service area, call Benefits to discuss the possible impact to your medical plan coverage.

Life Insurance Coverage (Supplemental and Dependent)

- You can enroll in or increase your dependent and/or supplemental life insurance coverage any time provided you are actively at work when coverage goes into effect. Approval from MetLife may be required for supplemental and spouse/domestic partner life coverage.
- You can enroll in child life insurance coverage at any time without approval from MetLife provided you are actively at work when coverage goes into effect.
- You can decrease or cancel your dependent and/or supplemental life insurance at any time by submitting a written request to Benefits.
- You can change your life insurance beneficiaries at any time by calling Benefits to request a MetLife Beneficiary Designation form or download it from HARVie. The completed form should be mailed to Benefits.

Long Term Disability (LTD) Coverage

- You can cancel your LTD coverage at any time by contacting Benefits. If you cancel your coverage and decide to re-enroll later, approval from Lincoln Financial may be required.
- You can enroll at any time by completing an Evidence of Insurability form and submitting it to Lincoln Financial for approval.
- You will be subject to a 12-month pre-existing condition exclusion for conditions existing prior to your enrollment date. Please go to HARVie for more details.

Flexible Spending Accounts (FSA)

- If you were enrolled in an FSA at the time you went on leave, deductions will resume automatically if you return to work in the same calendar year. The per pay period deduction will be based on the number of remaining pay periods and your total Health and/or Dependent Care FSA election for that calendar year.
- Deductions *will not* resume if you return to work during a calendar year other than the one in which your leave began. You must make a new election within 30 days of your return if you want to participate in a Health and/or Dependent Care FSA.

Health Savings Account (HSA)

- Deductions will resume automatically based on your election at the time you went on leave. The per paycheck deduction will be based on the number of remaining pay periods and your total HSA election.
- 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 date you submit your new election.

Continued on back

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.

January 2019

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you return from unpaid leave?

Hyatt Legal Plan

- 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 on January 1st of the upcoming year.

InfoArmor Identity Theft Protection

- 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 on January 1st of the upcoming year.

Retirement Benefits and Beneficiaries

- The retirement plan contributions that Harvard makes on your behalf will resume when you return provided you return to a pension-eligible position.
- Your TDA contributions should resume when you return provided you return to a TDA-eligible position.
- Call the Harvard University Retirement Center (HURC) at 1-800-527-1398 for information on updating your retirement plan beneficiaries.

Next Steps

- If you wish to make eligible changes to your benefits, indicate the changes on the Confirmation of Elections form, sign and date the form and return it to the Benefits Office.

Important Information

- Changes must be made *within 30 days* of your return date. Changes will be effective as of the return date and you will be charged retroactive premiums if enrolling in coverage.
- More detailed information and forms mentioned here can be found on HARVie at hr.harvard.edu. Click on the Health & Welfare link.

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 Walk-in: M-Th 11:00am to 3:00pm

Closed Fridays for walk-ins

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.

January 2019