



WHEN you go on unpaid leave?

Medical, Dental, and Vision Coverage

- You can continue your coverage by making monthly after-tax payments to Benefit Strategies, LLC (**BSL**). A billing packet will be sent to you from **BSL** when your leave begins.
- You can cancel your coverage within 30 days of the unpaid leave start date. Coverage will be canceled as of the leave start date.
- You cannot change your medical plan coverage option (HMO, POS, etc.) unless you are moving outside your plan's service area.
- You cannot change from individual to family coverage, nor remove dependents from coverage.
- You cannot enroll in coverage.

Life Insurance Coverage (Supplemental and Dependent)

- If you are enrolled in dependent and/or supplemental life insurance coverage, you can continue your coverage by making monthly payments to **BSL**.
- You can enroll in or increase your dependent and/or supplemental life insurance coverage at any time provided you are actively at work at the time coverage goes into effect. Approval from MetLife may be required for supplemental and spouse/domestic partner life coverage.
- 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

- If you are enrolled in LTD, you can continue your coverage by making monthly payments to **BSL**.
- You can cancel your LTD coverage at any time by contacting Benefits. If you cancel your coverage and decide to reenroll later, approval from Lincoln Financial may be required.

Flexible Spending Accounts (FSA)

- Your FSA deductions will stop because you will not be receiving a paycheck from which pre-tax deductions can be taken.
- 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(s) 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.
- You can cancel your FSA coverage as of the leave start date.

Health Savings Account (HSA)

- Your HSA deductions will stop because you will not be receiving a paycheck from which pre-tax deductions can be taken.
- Deductions will resume when you return to work. The per paycheck deduction will be based on the number of remaining pay periods and your total HSA election for the calendar year.
- 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 of your new election.

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WHAT

HAPPENS to your benefits



HARVARD
Human Resources

WHEN you go on unpaid leave?

Hyatt Legal Plan

- You cannot cancel coverage at this time. You will make monthly payments to **BSL**.
- 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

- You cannot cancel coverage at this time. You will make monthly payments to **BSL**.
- 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

- Harvard's retirement plan contributions will stop as you have no pensionable earnings.
- Your TDA contributions will stop because you will not have a paycheck from which payroll deductions can be taken.
- Call the Harvard University Retirement Center (HURC) at 1-800-527-1398 for information on updating your retirement plan beneficiaries.

Next Steps

- A packet will be mailed to your home address once your unpaid leave is updated in PeopleSoft.
- 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.
- Send payments for the benefits you keep to **BSL**. Failure to make timely payments will result in cancellation.

Important Information

- Changes must be made *within 30 days of* the leave start date and will be effective as of the leave start date. You will be reimbursed any overpaid premiums if cancelling coverage.
- More detailed information and forms mentioned here can be found on HARVie at hr.harvard.edu. Click on the Health & Welfare link
- For billing inquiries, you can contact **BSL** at 855-HVD-FLEX (855-483-3539).

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