

WHAT HAPPENS to your benefits



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 unless you've [lost coverage elsewhere](#).

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 online at any time by going to mybenefits.metlife.com.

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 for that calendar year.
- Deductions **will not** resume if you return to work in a calendar year other than the one in which your leave began. You must make a new election **within 30 days of your return**.
- 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.

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you go on unpaid leave?

- 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. In most cases changes will be effective the first of the month following the date you submit your new election.

MetLife Legal Plans & Allstate Identity Theft Protection

- You cannot cancel coverage. You will make monthly payments to BSL.
- Changes to the legal and ID protection plans can only be made during the annual Open Enrollment period which typically takes place in October/November with changes effective January 1 of the upcoming year.

Auto/Home/Pet Insurance

- You will be billed directly by the carrier

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.

*Auto/home/pet insurance will be billed separately by the carrier.

Additional 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.

Contact Information

- For billing inquiries, contact BSL at 855-HVD- FLEX (855-483-3539), or by email at hvdflex@benstrat.com.
- For questions about your benefits and What Happens When, contact Harvard Benefits at 617-496-4001, or by email at benefits@harvard.edu. Hours of operation – Mondays, Tuesdays, Thursdays & Fridays 9am to 5pm, Wednesdays 10am to 5pm.