

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you leave Harvard?

Medical, Dental, and Vision Coverage

- Your medical, dental, and/or vision coverage will end on your last day of employment.
- You will be eligible for up to 18 months of COBRA continuation coverage.
- A COBRA packet will be mailed by Benefit Strategies, LLC (BSL) to your home within one to two weeks of your last day of employment. If you wish to elect COBRA, you must do so within 60 days of the notification date. If you do not receive your COBRA packet, please call BSL at 1-855-HVD-FLEX (855-483-3539).

Life Insurance Coverage (Supplemental and Dependent)

- Your life insurance coverage will end on your last day of employment.
- You can port or convert your life insurance coverage with MetLife. MetLife will send you a packet with information on how to begin the portability/conversion process. You have 31 days from your last day of employment to complete the process. Please refer to the Notice of Life Insurance Portability and Conversion Rights on HARVie.

Long Term Disability (LTD) Coverage

- Your LTD coverage will end on your last day of employment. There is no portability/conversion option.

Flexible Spending Accounts (FSA)

Health and Limited Purpose FSA

- Your enrollment in the plan will end on your last day of employment. You have until March 31st of the following year to submit for reimbursement of eligible expenses incurred through your last day of employment.
- You can elect COBRA continuation coverage to extend your FSA enrollment. If you elect COBRA, you will continue to contribute to your FSA on an after-tax basis. This allows you to submit for reimbursement of eligible expenses incurred after your termination date, as long as you continue to make your COBRA payments.

Dependent Care FSA

- Your enrollment in the plan will end on your last day of employment. You have until March 31st of the following calendar year to submit for reimbursement of eligible expenses incurred through the end of the calendar year in which your employment ended, provided both parents are working or actively looking for work.

Health Savings Account (HSA)

- Your contributions to the HSA will end on your last day of employment. The account will remain assigned to you and you can continue to use HSA funds to pay for qualified health expenses for you and your tax dependents.

Hyatt Legal Plan

- If you wish to continue your legal plan benefit, you must apply for portable enrollment within 30 days of your last day of employment. Call Hyatt's Client Service Center at 1-800-821-6400 for assistance.

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.

Revised 12/2017

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Retirement Benefits and Beneficiaries

- Contributions to your retirement plan will stop as of your last day of employment. If you are vested, your benefits under these plans will be paid in accordance with the terms of the applicable plans.
- Contact the Harvard University Retirement Center at 1-800-527-1398 for more information.

Next Steps

- A COBRA packet will be mailed to your home by Benefit Strategies, LLC (BSL) within one to two weeks of your last day of employment. You must enroll within 60 days of the notification date.
- Contact BSL at 1-855-483-3539 with any COBRA questions.
- Review your paycheck. If you have other voluntary benefits such as auto/home insurance, contact the vendor directly for information on continuing those benefits.

Vendor Contact Info

- COBRA Enrollment:
 - BSL – 1-855-3539
- FSAs and HSA:
 - BSL – 855-483-3539
- Life Insurance Conversion/Portability:
 - Conversion – Massachusetts Mutual Life Insurance Company – 1-877-275-6387
 - Portability – MetLife – 1-888-252-3607
- Legal Plan:
 - Hyatt Legal – 1-800-821-6400
- Retirement Plan(s):
 - Harvard University Retirement Center – 1-800-527-1398
- Auto/Home:
 - Mercer – 1-866-228-3516

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

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