

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 to your home by Voya Financial 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, call Voya 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. 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. Expenses incurred after this date are not eligible unless you elect FSA COBRA.
- 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 extends your enrollment and allows you to submit for reimbursement of eligible expenses incurred after your initial enrollment end date, if you continue to make your COBRA payments.
- You have until March 31 of the following year to submit for reimbursement of eligible expenses incurred through your last day of enrollment.

Dependent Care FSA

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

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.

MetLife Legal Plans

- Your coverage ends on your last day of employment. 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 MetLife's Client Service Center at 1-800-821-6400 for assistance.

Allstate Identity Theft Protection

- Your coverage ends on your last day of employment. You have the option to port your coverage **within 90 days of your last day of employment**. You will need to contact Allstate's customer care team at 1-800-789-2720.

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you leave Harvard?

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.

The Office of Work/Life Programs and Resources

- You will have and your household members will have EAP access for three months after separation.
- Eligibility ends for most programs and resources as of your last day of employment.
- Ten Percent Happier App removes non-eligible participants on June 30 each year (end of fiscal year).
- Contact the Office of Work/Life at worklife@harvard.edu for more information.

Next Steps

- A COBRA packet will be mailed to your home by Voya Financial within one to two weeks of your last day of employment. You must enroll within 60 days of the notification date.
- Contact Voya 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 Information

COBRA Enrollment, FSAs, and HSA

- Voya Financial – 1-855-HVD-FLEX (855-483-3539)

Life Insurance Conversion/Portability

- Conversion – Massachusetts Mutual Life Insurance Company – 1-877-275-6387
- Portability – MetLife – 1-888-252-3607

Retirement Plans

- Harvard University Retirement Center – 1-800-527-1398

Auto/Home/Pet

- Mercer – 1-866-228-3516

Identity Theft Protection

- AIP – 1-800-789-2720

Legal Plan

- MetLife – 1-800-821-6400

Questions

- If you have questions about What Happens When, contact Harvard University Benefits at 617-496-4001, or by email at benefits@harvard.edu. Phones are open Mondays, Tuesdays, Thursdays, and Fridays from 9:00am to 5:00pm and Wednesdays from 10:30am to 5:00pm. ET.