

Benefits Eligibility

SPECIAL SITUATIONS

Harvard is committed to providing benefits to support the diverse needs of our employees and their dependents. Please note that eligibility and coverage may vary if you or your dependents fall into one of the following categories:

- [Out-of-State Employees](#)
- [Loss of Eligibility - COBRA](#)
- [Domestic Partner](#)
- [Ex-Spouse](#)
- [Ex-Spouse/Domestic Partner Turning Age 65](#)

OUT-OF-STATE EMPLOYEE ELIGIBILITY

If you have a home address outside Massachusetts, you may not be eligible to participate in all health plans.

IF YOU LIVE HERE:	YOU ARE ELIGIBLE FOR:
Massachusetts	HUGHP:* HMO, POS, and POS Plus [†] BCBSMA: HMO, POS, POS Plus, [†] and HDHP [†]
Rest of New England (CT, ME, NH, RI, VT)	BCBSMA: HMO, POS, POS Plus, [†] and HDHP [†]
Outside New England	BCBSMA: PPO, PPO Plus, [†] and HDHP [†]

* Adult primary care providers are primarily located in Eastern Massachusetts.

[†] Not available to employees covered by a union.

LOSS OF COVERAGE/ELIGIBILITY – COBRA

If your Harvard coverage ends for you or your covered dependents, you may qualify to continue your current medical, dental, and vision coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Qualifying events include voluntary or involuntary termination (for reasons other than gross misconduct) or a loss of benefits eligibility.

- COBRA coverage is available for up to 18 months, and certain events may allow a spouse or child to be covered up to 36 months.
- COBRA covers you and any qualified dependents that were covered under your medical, dental, or vision plan as of the last day of benefits eligibility.

Your dependents may be eligible for COBRA in certain qualifying circumstances, even if you are continuing your Harvard coverage. For example, spouses are eligible for coverage in the case of divorce or legal separation from the covered employee. Children are eligible upon turning age 26 (coverage will end on the last day of the month in which they turn 26). Dependents are also eligible in the event of the death of the covered employee.

Enrolling in COBRA

When your regular coverage ends, Sentinel Group (Sentinel) will send you a COBRA packet outlining the cost and potential length of enrollment. To enroll in COBRA, you must do so within 60 days from the date you lose coverage. Your enrollment will be retroactive to the date on your coverage ended.

Once you are enrolled, Sentinel will bill you directly. Failure to pay your premiums will result in termination of your COBRA coverage. For more detailed information, [visit the Sentinel website](#).

The total cost of coverage will 100% of the group rate for health, dental, and vision premiums, which includes both your contribution and Harvard's, plus a two percent administrative fee. Harvard provides time-limited subsidies in the event of layoff or the death of a covered employee.

To view COBRA rates: Go to Harvie.harvard.edu > [Forms & Documents](#)> [Total Rewards](#)> [Health Plan Rates](#).

DOMESTIC PARTNER ELIGIBILITY

If you want to enroll an opposite-sex or same-sex domestic partner to your health plan when you are hired, during Open Enrollment, or within 30 days of a qualifying life event (like losing other coverage), you will need to submit a notarized [Harvard Statement of Domestic Partnership](#). (You can find this on HARVie under [Forms & Documents](#)> [Domestic Partners](#).)

If you register your domestic partnership with a local municipality that allows formal registration, it is considered a qualifying life event. After registering, you will have 30 days to enroll your partner in benefits. You will need to provide a copy of the Certificate of Domestic Partnership and submit a notarized [Harvard Statement of Domestic Partnership](#), signed by both you and your domestic partner.

Tax Considerations Related to Domestic Partner Coverage

Federal tax law considers the value of coverage (which includes both the employer and employee contribution) for non-qualified dependents as imputed income. The imputed income is subject to federal income tax, employment taxes (FICA and Medicare), and state income tax where applicable. As a result, your taxable income increases which may reduce your net income. Additionally, the premium for coverage non-qualified dependents will be deducted on an after-tax basis, while the remainder for or the premium for qualified dependents will be deducted on a pre-tax basis.

Review the [Imputed Income Rates information sheet](#) for details and contact Benefits at 617-496-4001 if you have additional questions.

Employee Plus Domestic Partner and Children

- If you are covering children, all of whom qualify as tax dependents as defined by the IRS, you will pay taxes on the cost of the individual coverage and the individual plan premium will be deducted on an after-tax basis (the balance of the premium will be deducted on a pre-tax basis).

- If you are covering children, and not all of them qualify as tax dependents as defined by the IRS, you will have income imputed on the value of the family rate minus the individual rate and the individual plan premium will be deducted on a pre-tax basis (the balance of the premium will be deducted on an after-tax basis).

Domestic Partner as Qualified Tax Dependent

- If you are covering only qualified tax dependents (including a domestic partner), the IRS rules permit you to exclude from your income any amounts provided for medical, dental, or vision insurance coverage for qualifying dependents. This means your full medical, dental, and vision plan contributions will be pre-tax deductions, and no additional income will be imputed.
- The University follows the IRS definition of a qualified dependent to determine imputed income amounts. If you have a qualified dependent and have not previously notified the Benefits Office, have any questions, or need paperwork, please contact Benefits at 617-496-4001 or by email at benefits@harvard.edu.

Additional Resources

- [Harvard Statement of Domestic Partnership \(PDF\)](#)
- [Domestic Partner Coverage FAQs](#)
- For rate information, go to [Forms & Documents > Health Benefit Rates > 2025 Imputed Income Rates for Domestic Partner and Ex-Spouse Coverage](#)

EX-SPOUSE ELIGIBILITY

If your spouse is enrolled in your coverage when you divorce, they may continue coverage under Harvard's medical, dental, or vision plans if you do not have a current spouse. However, if an employee's ex-spouse is not the employee's tax dependent for health coverage purposes, federal tax law considers the value of medical or vision coverage (which includes both the employer and employee contribution) as imputed income.

The imputed income is subject to federal income tax, employment taxes (FICA and Medicare), and state income tax where applicable. As a result, your taxable income increases which may reduce your net income. Additionally, the premium for coverage non-qualified dependents will be deducted on an after-tax basis, while the remainder for or the premium for qualified dependents will be deducted on a pre-tax basis.

Please refer to the [Chart of Contribution Costs for Medical and Dental Coverage for an Ex-Spouse](#) for important cost details. Be sure to verify the correct rates for your employee type.

If you remove your ex-spouse from your coverage, you cannot reenroll them later.

DOMESTIC PARTNER OR EX-SPOUSE TURNING AGE 65

Under federal rules, domestic partners and ex-spouses of active employees must enroll in Medicare Parts A and B when they turn 65, or they will face a late-enrollment penalty that will increase the cost of Medicare. Medicare will become the primary health insurance, and the Harvard-sponsored coverage will pay secondary, even if they do not enroll in Medicare. Medicare enrollment is handled through the Social Security Administration. Refer to the [What Happens to Your Medical Coverage When You Turn Age 65](#) for more details.