HARVARD
Human Resources

BENEFITS SUMMARY

FOR FACULTY



At Harvard University we are invested in attracting and retaining the world's best faculty – scholars like you who help us deliver on our mission of excellence in teaching and research and who are committed to advancing new ideas and promoting enduring knowledge. Without a doubt, the quality of our faculty is what makes Harvard one of the world's leading academic institutions.

For this reason, we provide a program of benefits that addresses the specific needs of our faculty. This brief summary serves as a convenient reference guide to the wide spectrum of benefits and other resources available to Harvard faculty members. In addition to program highlights, we have also included resources and contact information (see back panel) for the Human Resources benefits consultants connected to each School at the University. These individuals can help you to take full advantage of all that is offered.

Benefits that Matter: Our Program for Faculty

Harvard University offers faculty a comprehensive package of benefits and perks that, along with compensation, is competitive with the very best of our peer institutions. As a member of the faculty at Harvard, you have access to an array of benefits, services, and facilities to help keep you and your family healthy, assist you with housing and transportation needs, and support you with finding and financing child care. Harvard also provides resources to help you balance work and personal responsibilities. Even your Harvard ID has its benefits, providing you with access to world-class libraries and museums, as well as discounts for recreational and cultural activities in the Cambridge/Boston area.

What's Inside

Inside this brochure you will find a comprehensive overview of the benefits and services available to eligible Harvard faculty. Benefits eligibility is determined by academic title and/or full-time versus part-time status. Please contact your local Faculty Affairs Office for confirmation of eligibility, as rules may vary by School.

The information provided in this brochure is intended to help you and your family take full advantage of the benefits that matter most, including health care, disability and life insurance protection, retirement savings, and a variety of other services that may be critical to your individual circumstance. In certain cases, we have highlighted elements of your benefit program that differ from those offered to staff or other members of the Harvard community. Throughout, we have listed the appropriate contact information so you can speak directly with the plan experts.

OVERVIEW OF BENEFITS

Medical, Dental, and Vision Benefits

Quality and affordability are the hallmarks of Harvard's broad and comprehensive coverage. The University offers subsidized medical coverage, and our providers, Blue Cross Blue Shield of Massachusetts (BCBSMA) and Harvard University Group Health Plan (HUGHP), offer extensive networks including the region's award-winning hospitals. The University provides you with a choice of medical plans, including two HMO options, four POS options (two traditional POS plans and two POS Plus options) and an HDHP option. Faculty living outside New England may also choose a PPO or PPO Plus plan. Some plans are only offered through BCBSMA.

With the HDHP, you may also elect a health savings account (HSA), which allows you to save money on a pretax basis to cover health care expenses now, or in the future. Harvard will make a tax-free contribution to your HSA when you enroll.

Our dental program provides full coverage for preventive care and substantial coverage for other dental services including orthodontia. The University provides coverage through MetLife Dental's PDP Plus plan.

Harvard's comprehensive vision care, offered through EyeMed, a leading national provider, covers vision exams and products at greatly reduced or discounted rates. Benefits may be available in- and out-of-network.

When you enroll in medical, dental and vision coverage you pay through pretax payroll deductions. Dependent children are eligible until age 26.

Long-Term Disability (LTD)

This optional, contributory program pays 60% of your pre-disability salary up to a maximum benefit of $15,000 per month, tax free, if you are unable to work for more than 180 days due to an illness or injury, thus helping you to meet your financial commitments in a time of need. Eligibility for medical, dental, vision, and life insurance through Harvard continues, and you continue to accrue service and receive retirement contributions.

Life Insurance

Harvard offers life insurance programs to help your beneficiaries pay expenses if you die or become terminally ill, including basic and optional supplemental life insurance, an accelerated life insurance benefit and free business travel insurance coverage. The University pays the full cost of basic life insurance equal to one-half your annual base salary. Supplemental coverage may be purchased at favorable rates for up to 6x annual base salary, to a maximum of $2.5 million. Dependent life insurance for your spouse/domestic partner and/or eligible children is also available.

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) offer tax savings by allowing you to set aside money on a pretax basis to pay for eligible medical, dental, and vision care expenses and dependent care expenses.

Health FSA: You can set aside up to $3,400 in 2026 to pay for eligible out-of-pocket health care expenses, such as office visit and prescription copayments, deductibles and coinsurance as well as dental and vision care expenses. HDHP participants may enroll in a Limited Purpose FSA, which covers dental and vision only (out-of-pocket medical expenses are paid through the HSA).

Dependent Care FSA: This FSA helps you manage predictable expenses for the care of a dependent child under age 13 or a dependent adult so that you (and your spouse/partner) may work, attend school, or seek employment. You can set aside up to $7,500 per year on a pretax basis to pay for eligible expenses.

Work/Life Balance

Child Care: When you come to work each day, you don't stop being a parent. Harvard offers an array of resources to make that balancing act easier. The University hosts seven on-campus child care centers and offers a range of programs and services that include: substantial scholarship programs for child care, access to a dependent-care Flexible Spending Account (FSA), access to back-up child care, and discounts on nanny-placement services.

Faculty with children under age 13 may be eligible to apply for one of two child care scholarship programs.

Elder/Adult Care: For those caring for elders or other dependent adults, Harvard offers free access to a Senior Solutions Program with individual and family consultation, customized action plans, facilitated family meetings and more, as well as financial subsidy of in-home back-up care.

Back-up Care: Harvard offers access to a range of programs that provide back-up care services, including in-home back-up child care and eldercare,

Employee Assistance Program: Harvard's Employee Assistance Program offers free, confidential help with personal, family, and work-related issues. Faculty and their household members can receive consultation and referrals for mental health issues, work stress, legal and financial questions, family issues, elder care, adoption, and child care questions. Call 877-327-4278 to reach the Employee Assistance Program.

Personalized Referral Service: Through Harvard's Employee Assistance Program and other services, you can locate resources nationwide for in-home, center-based, and campus-based regular and back-up care for children, elders, and other adults.

Family and Medical Leave: In addition to the unpaid leaves allowed by the Family and Medical Leave Act (FMLA), Harvard offers all eligible employees, including faculty and academic appointees, paid family and medical leave which are modeled on the Massachusetts Paid Family and Medical Leave Law (MAPFML). There are also School-specific policies for faculty having children.

Harvard Adoption Assistance Program: Harvard reimburses up to $10,000 for expenses related to adoption. The program is administered by Maven.

Transportation

Harvard provides a variety of programs and benefits to make it easier to get between home and work, whether you drive or are interested in other options. The Harvard CommuterChoice program can help you get started with a personalized commute plan and consultation.

The University provides a 50% subsidy on public transit passes, pre-tax debit card that can be used for transit or parking costs, pre-tax savings on parking, parking discounts for carpoolers, flexible parking permit options, up to $360 in reimbursement per year for bicycle expenses, and access to group discounted auto insurance. You can join the national car-sharing service, Zipcar, and the Blue Bikes bike-sharing program at discounted rates. Additionally, some Schools arrange for access to fee-based parking spaces for faculty members.

Additional Optional Programs

MetLife Legal Plans covers a range of legal services for you and your eligible dependents for one low monthly cost, including real estate, estate planning, eldercare issues, adoption, TurboTax, and more.

Identity Theft Protection from Allstate provides ongoing, proactive identity monitoring along with restoration services in case of identity theft to you and your eligible dependents.

Retirement Planning and Benefits

Harvard offers generous benefits to help you build long-term savings and a source of income after you retire from the University. A Pre-Retirement Planning program is offered several times a year at no cost.

Faculty Retirement Plan: Each month, the University contributes a percentage of eligible salary (subject to IRS limits). Vesting occurs after three years. The full cost of the Retirement Plan is paid by Harvard.

- For those under age 40, the University contributes an amount equal to 5% of eligible salary up to the Social Security wage base, and 10% of eligible salary above the Social Security wage base ($184,500 in 2026).
- For those age 40 and over, the University contributes an amount equal to 10% of eligible salary up to the Social Security wage base, and 15% of eligible salary above the Social Security wage base.

403(b) Tax-Deferred Annuity (TDA) Plan: You can supplement your Faculty Retirement Plan benefits by contributing a portion of your eligible pay to a TDA on either a pretax basis ("Traditional option") or after-tax through the Roth option. New faculty are automatically enrolled in TDA with the Traditional option (with the option to change or cancel) after 60 days of employment and will receive program details by mail from the Harvard University Retirement Center.

457(b) Deferred Compensation Plan: Those who earn a base salary of $240,000 or more may set aside additional savings in this plan. There are some residential limitations by state on participation. Eligible faculty will receive information on this plan from the Harvard University Retirement Center.

Post-Retirement Health Benefits: At the time of retirement, Harvard provides a choice of retiree medical plan options as well as dental coverage for eligible faculty members, their spouses/registered domestic partners at the time of retirement, and eligible dependents. To be eligible for retiree medical and dental coverage, you must meet certain age and service requirements at retirement.

Housing, Banking, and Home and Education Loan Services

Harvard University Housing: Offers housing services to full-time Harvard faculty.

Coldwell Banker Real Estate Advantage Program: Personalized service for faculty on home buying or selling, including access to a select national network of real estate agents with local market expertise and the possibility of a cash-back benefit after closing.

Harvard Federal Credit Union: Mortgages, checking and savings, auto loans, credit cards, and other financial services at a nonprofit organization.

Home Mortgage Financing: Purchase, refinance, and home equity loans are available through the University's preferred mortgage lender program with interest rate discounts and/or reduced closing fees.

Educational Loan Plan: Tenured faculty members are eligible to apply for interest-free loans. Loans cover the room, board, and tuition costs of a faculty member's spouse or dependent at accredited colleges and universities, for both college and graduate school.

Athletics, Recreation, and Wellness

Harvard Athletics and Recreation: Convenient fitness and recreational opportunities for you and your family as well as classes (for an additional fee) like Pilates, yoga, and spinning. Fitness benefits and price vary at HMS/HSDM, HSPH, and HBS, with additional discounts, facilities, and training.

Center for Wellness: Courses and workshops in stress management, nutrition, and meditation and complementary therapies like massage and acupuncture at competitive rates for all Harvard affiliates (discounted even further for HUGHP members).

Harvard's Medical Plans, HUGHP and BCBSMA, provide a wellness reimbursement of up to $300 each year toward eligible fitness and weight loss expenses, and a wide range of wellness services such as online therapy subscriptions, meditation apps, massage therapy, full-service health club fees, strength-training equipment, and more.

Cultural Access with Your Harvard ID

Outings & Innings (O&I): Harvard's window to culture and recreation with discounts on movies, music, theater, and tickets to local sports, skiing and more. You will find information on many other discounts the University has negotiated with local vendors on O&I's website, outingsandinnings.harvard.edu.

Your Harvard ID provides: Free admission to world-renowned museums, including the MFA and the Boston Institute for Contemporary Art. Access to cultural and leisure activities including discounts on theatre, dance, travel, dining, shopping, and personal services, such as tax preparation, and more.

Contact Information

All Benefit, Retirement, and Insurance Plans

Harvard Human Resources, Benefits
Phone: 617-496-4001
harvie.harvard.edu

Medical, Dental and Vision

Harvard University Group Health Plan
Phone: 617-495-2008
hughp.harvard.edu

Blue Cross Blue Shield of MA
Phone: 888-389-7732
home.bluecrossma.com

MetLife Dental
Phone: 855-638-3941
metlife.com/info/harvard

EyeMed
Phone: 866-800-5757
eyemed.com

Long-Term Disability (LTD)

Lincoln Financial Group
Phone: 844-600-3978
mylincolnportal.com

Life Insurance

MetLife
Phone: 800-638-6420
metlife.com/info/harvard

Flexible Spending Accounts (FSAs)

Sentinel Group
Phone: 888-762-6088
sentinelgroup.com/harvard-university

Retirement Planning and Benefits

Harvard University Retirement Center (start, stop, or change contributions to TDA and 457(b) plans, designate your beneficiaries, view and manage plan accounts, and make investment choices)
Phone: 800-527-1398
harvie.harvard.edu, under Employee Tools at the bottom of any page

TIAA

(schedule individual financial and retirement planning appointments and access online planning tools)
Phone: 800-527-1398
tiaa-cref.org/harvard

Work/Life Balance

Office of Work/Life
Phone: 617-495-4100
harvie.harvard.edu/worklife

Work/Life Program Manager (Longwood Campus only)
Phone: 617-432-1048

Child Care Information
harvie.harvard.edu/childcare

Contact information continues on the next page.

HUMAN RESOURCES BENEFITS BUSINESS PARTNER BY SCHOOL

Business School; Medical School; School of Dental Medicine; Chan School of Public Health	
Joseph Antony | 617-496-1996 | Joseph_Antony@harvard.edu	
Graduate School of Design; Graduate School of Education; Harvard Law School	
Bill Dawson | 617-496-1990 | William_Dawson@harvard.edu	
FAS; Paulsen School of Engineering and Applied Sciences	
Sadiyah Jackson | 617-495-3031 | Sadiyah_Jackson@harvard.edu	
Divinity School; Kennedy School; Radcliffe	
Jennifer Gutierrez | 617-495-4938 | Jennifer_Gutierrez@harvard.edu	

ADDITIONAL RESOURCES

In addition to the benefits information highlighted on pages 2 and 3, you may find the resources listed below helpful. More information can be found online at the Harvard Human Resouces website (harvie.harvard.edu) and the Harvard home page (harvard.edu). Faculty can get a current, personalized view of the value of their total rewards, including compensation, health insurance, retirement benefits, and more on the My Harvard Total Rewards website; visit harvie.harvard.edu and click on My Harvard Total Rewards at the bottom of any page.

Office of the Senior Vice Provost for Faculty

Harvard's Office of the Senior Vice Provost for Faculty (SVPF) works closely with colleagues in the Provost's Office, Deans, faculty and staff leaders across all Schools to aid in the recruitment, hiring, development, promotion, and retention of faculty in all departments.

faculty.harvard.edu

Harvard Faculty Club

Fine dining, comfortable overnight accommodations, reasonable prices, and personalized attention make the Faculty Club one of the most inviting establishments in the area.

Phone: 617-495-5758
hfc.harvard.edu

Harvard Libraries

Information on how to access Harvard's libraries.

Phone: 617-495-4166
library.harvard.edu

Harvard Link

Link provides Harvard faculty, staff, and students with personalized information to allow them to connect with and understand the Harvard community. A web-based, searchable dashboard provides users with personalized suggestions on Harvard events, news, colleagues, organizations, and courses connected to their interests and find specific things around Harvard.

link.harvard.edu

The information in this document is intended to highlight features of Harvard University benefit plans. In all cases, the actual provisions of each benefit plan will govern if there is any inconsistency between this general summary and Harvard's formal plans or contracts. The University reserves the right to change or terminate the benefits described here at its sole discretion.

Contact Information continued...

Employee Assistance Program
harvie.harvard.edu/employee-assistance-program

Senior Care Planning Program
harvie.harvard.edu/caring-elders-and-other-adults

Additional Optional Programs

MetLife Legal Plans
Phone: 800-821-6400
metlife.com/info/harvard

Allstate Identity Protection (Identity Theft Protection)
Phone: 800-789-2729
allstateidentityprotection.com

Transportation

Harvard Commuter Choice
Phone: 617-384-RIDE (617-384-7433)
transportation.harvard.edu/sustainable-transportation

Cambridge and Allston Campus Parking Service
Phone: 617-496-7827
transportation.harvard.edu/parking

Longwood Medical Area Parking
617-432-1111
hms.harvard.edu/departments, select Parking

Housing, Banking, Home and Education Loan Services

Harvard University Housing
Phone: 617-495-1459
huhousing.harvard.edu/housing-services

Mortgage and Educational Loan Office
Phone: 617-495-5626

Harvard University Federal Credit Union
Phone: 617-495-4460
harvardfcu.org

Athletics, Recreation, and Wellness

Harvard Athletics and Recreation
Phone: 617-496-1585
recreation.gocrimson.com

Bodyscapes Wellness Benefit
For HMS/HSDM faculty only
Phone: 617-738-9229

Center for Wellness and Health Promotion
Phone: 617-495-9629
wellness.huhs.harvard.edu

Cultural Access and Discounts

Outings & Innings
Phone: 617-495-2828
outingsandinnings.harvard.edu

Harvard Art Museums
Phone: 617-495-9400
harvardartmuseums.org

Harvard Museum of Natural History
Phone: 617-495-3045
hmnh.harvard.edu

The Arnold Arboretum
Phone: 617-524-1718
arboretum.harvard.edu

Computers and Accessories
huit.harvard.edu