



BENEFITS SUMMARY

FOR POSTDOCTORAL FELLOWS*

MISSION-DRIVEN

As one of the world's leading academic institutions, Harvard University is committed to attracting and retaining top-quality Postdoctoral Fellows who will contribute to our mission of excellence in research and who are interested in advancing new ideas and promoting enduring knowledge.

CULTURE AND COMMUNITY

Harvard aims to be the world's recognized leader in inclusive excellence by fostering a campus culture where everyone thrives. Harvard offers access to intellectual and cultural resources that are as unique as they are unrivaled.

At Harvard University, it is exciting to be part of our vibrant and diverse academic community, have the freedom to take initiative and work creatively, and to grow personally as well as professionally in our dynamic work environment.

BENEFITS AND SUPPORT

The University offers a total compensation package that is competitive with the very best of our peer institutions. As a Postdoctoral Fellow at Harvard, you have an array of benefits, services, facilities, and discounts at your disposal to help keep you and your family healthy, assist you with housing and transportation, and support you in finding and financing child care.

Harvard provides resources to help you balance work and life. Through the Employee Assistance Program, you and household

members may access free, confidential resources to deal with changes and challenges in your personal or professional life.

Your Harvard ID provides access to Harvard's world-class libraries and museums, athletic facilities, as well as discounts to recreational and cultural activities in the Cambridge/Boston area.

OVERVIEW

This overview has been designed to acquaint you with the wide range of benefits and services available to Postdoctoral Fellows who are benefits-eligible* employees and stipendees of Harvard University.

This summary does not apply to Postdoctoral Fellows who do not receive their compensation or stipend through Harvard University.

Upon hire, detailed information on benefits and eligibility will be provided. If eligible, you have 30 days from your date of hire to enroll in benefits.

*TYPES OF BENEFITS-ELIGIBLE POSTDOCS

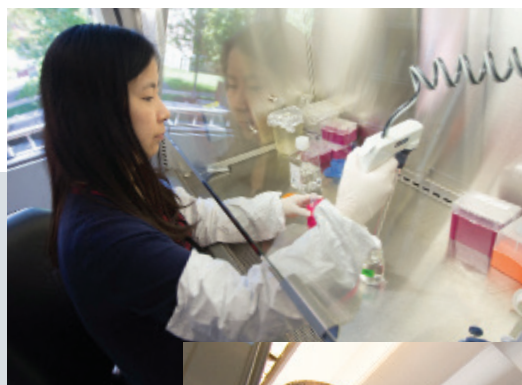
Harvard has two types of benefits-eligible Postdocs: Employee Postdocs and Stipendee Postdocs. For questions on status, please go to your local postdoctoral affairs office.

Employee Postdocs (or Internal Postdocs)

These appointments include Postdocs who work under the direction of a Harvard faculty mentor, receive payment in the form of employee wages, and are eligible for tax-advantaged benefits, as described in this brochure.

Stipendee Postdocs (or External Postdocs engaged in Harvard Research)

These appointments include Postdocs who may work under the direction of a Harvard faculty mentor, but to whom payment is in the form of a stipend. These fellows are not considered to be employees and therefore are ineligible for certain benefits, as described in this brochure.



OVERVIEW OF BENEFITS

FOR POSTDOCTORAL FELLOWS

	EMPLOYEE POSTDOCS	STIPENDEE POSTDOCS	COMMENTS
MEDICAL COVERAGE	2 HMO Options 4 POS Options - 2 traditional and 2 POS Plus 1 HDHP Option with Health Saving Account* PPO or PPO Plus (living outside New England only) *HDHP does not meet J-1 visa requirements	2 HMO Options 4 POS Options - 2 traditional and 2 POS Plus PPO or PPO Plus (living outside New England only)	Employee postdoc premium deductions are pretax. Stipendee postdoc premiums are post-tax and Harvard's contribution will be added to your taxable income. If you are a non-resident alien, taxes will be withheld.
DENTAL COVERAGE	MetLife Dental PDP Plus.	MetLife Dental PDP Plus.	See Comments about premiums under Medical Coverage.
SHORT-TERM DISABILITY (STD)	Coverage offered by Harvard at no cost provides up to 26 weeks of leave at 100% pay for eligible postdocs if unable to work due to injury or illness. Includes 8 weeks paid maternity leave for birth mothers.	Coverage offered by Harvard at no cost provides up to 26 weeks of leave at 100% pay for eligible postdocs if unable to work due to injury or illness. Includes 8 weeks paid maternity leave for birth mothers.	
LONG-TERM DISABILITY (LTD)	Eligible to purchase optional LTD insurance providing 60% of pre-disability pay, tax free, if unable to work for more than 180 days due to an illness or injury.	Eligible to purchase optional LTD insurance providing 60% of pre-disability pay, tax free, if unable to work for more than 180 days due to an illness or injury.	LTD coverage includes continued eligibility for Harvard's medical, dental, vision, and life insurance should you become disabled.
LIFE INSURANCE	Harvard pays the full cost of basic life insurance. Additional coverage up to 6x annual salary and dependent coverage for spouse/DP and/or child(ren) may be purchased.	Harvard pays the full cost of basic life insurance. Additional coverage up to 6x annual salary and dependent coverage for spouse/DP and/or child(ren) may be purchased.	Basic life insurance coverage equals one-half annual salary rounded to the nearest \$1,000.
VISION CARE COVERAGE	Eligible to purchase comprehensive coverage for vision exams and products.	Eligible to purchase comprehensive coverage for vision exams and products.	See Comments about premiums under Medical Coverage.
403(b) TAX-DEFERRED ANNUITY (TDA)	Harvard offers an extensive choice of investment funds for voluntary retirement savings, with a pretax option ("Traditional") and an after-tax Roth option available.	Not eligible.	Postdoctoral fellows are not covered by TDA auto-enrollment/auto-escalation program.
RETIREMENT PLAN	Not eligible.	Not eligible.	
HEALTH FLEXIBLE SPENDING ACCOUNT (FSA)	Eligible to set aside up to \$3,400 of salary per year on a pretax basis to pay for out-of-pocket medical, dental and vision care expenses.	Not eligible.	HSA participants are not eligible for the Health FSA, but may elect a Limited Purpose FSA to cover out-of-pocket dental and vision costs.
DEPENDENT CARE FSA	Eligible to set aside up to \$7,500 of salary per year on a pretax basis to pay for eligible expenses for the care of a dependent child under age 13 or a dependent adult.	Not eligible.	\$7,500 per household, \$3,750 max per individual if married and filing taxes separately.
REIMBURSEMENT PROGRAM	Eligible for reimbursement of out-of-pocket, in-network medical expenses when amounts exceed annual thresholds. Must be enrolled in Harvard's HMO, POS, or PPO plan.	Eligible for reimbursement of out-of-pocket, in-network medical expenses when amounts exceed annual thresholds. Must be enrolled in Harvard's HMO, POS, or PPO plan.	Please see hr.harvard.edu for details and income thresholds.
WORKERS' COMPENSATION	Coverage for eligible work-related incidents causing injury or illness.	Coverage for eligible work-related incidents causing injury or illness.	
LEGAL PLAN	Optional MetLife Legal Plan covers a range of legal services for low monthly cost.	Optional MetLife Legal Plan covers a range of legal services for low monthly cost.	Includes TurboTax DIY products.
IDENTITYTHEFT	Optional Identity Theft Protection program.	Optional Identity Theft Protection program.	
ATHLETICS AND RECREATION	Convenient fitness and recreational opportunities including access to classes and facilities.	Convenient fitness and recreational opportunities including access to classes and facilities.	

EMPLOYEE POSTDOCS

STIPENDEE POSTDOCS

COMMENTS

EMPLOYEE ASSISTANCE PROGRAM	Free and confidential services and crisis support available toll-free, 24 hours a day/7days a week. Counseling is provided in over a dozen languages.	Free and confidential services and crisis support available toll-free, 24 hours a day/7days a week. Counseling is provided in over a dozen languages.	Household members of eligible postdocs may use services. Call 877-327-4278.
CHILD CARE SCHOLARSHIPS	Eligible to apply for financial assistance for child care for children up to kindergarten age; and eligible after-school care, school vacation or summer camp for children of kindergarten age and older.	Eligible to apply for financial assistance for child care for children up to kindergarten age; and eligible after-school care, school vacation or summer camp for children of kindergarten age and older.	
BACK-UP FAMILY CARE	Back-up services for child care and elder care when regular care is unavailable or when traveling for work.	Back-up services for child care and elder care when regular care is unavailable or when traveling for work.	Some portions of back-up care subsidies may be taxable.
BONDING LEAVE	New parents who are primary caregivers are eligible for 12 weeks of paid leave under MA Paid Family and Medical Leave (MAPFML). Birth mothers may receive up to 20 weeks of paid leave, through a combination of 8 weeks of STD and 12 weeks of bonding leave.	New parents who are primary caregivers are eligible for 12 weeks of paid leave under MA Paid Family and Medical Leave (MAPFML). Birth mothers may receive up to 20 weeks of paid leave, through a combination of 8 weeks of STD and 12 weeks of bonding leave.	Please go to harvie.harvard.edu/ma-pfml to review important details about MAPFML pay amounts while on leave, application process, and FAQs.
MA PAID FAMILY AND MEDICAL LEAVE (MAPFML)	In addition to bonding leave, may be eligible for paid care-giving, military exigency and illness-related leave under MAPFML. Other states may vary.	In addition to bonding leave, may be eligible for paid care-giving, military exigency and illness-related leave under MAPFML. Other states may vary.	Must receive compensation or stipend through Harvard University. Please go to harvie.harvard.edu/ma-pfml for details
ADOPTION ASSISTANCE	Eligible for up to \$10,000 to cover expenses directly related to the legal adoption of a child.	Eligible for up to \$10,000 to cover expenses directly related to the legal adoption of a child.	Financial need is not a factor with regard to assistance.
TRAINING AND CAREER DEVELOPMENT	Eligible to take courses through the Center for Workplace Development and the Harvard Training Portal.	Eligible to take courses through the Center for Workplace Development and the Harvard Training Portal.	Free membership in LinkedInLearning.com online training resource.
TUITION ASSISTANCE AND TUITION REIMBURSEMENT	Eligible to take courses at most Harvard schools and to take job-related courses at other accredited institutions.	Eligible to take courses at most Harvard schools and to take job-related courses at other accredited institutions.	Waiting period for new hires: refer to full guidelines at harvie.harvard.edu/tuition-assistance .
TRANSPORTATION ASSISTANCE	60% subsidy on public transit passes pre-tax. Discounted parking at Harvard, auto insurance, and more.	60% subsidy on public transit passes post-tax. Discounted parking at Harvard, auto insurance, and more.	Bicycle commuters may be eligible for additional benefits and discounts.
CULTURAL AND LEISURE ACTIVITIES	With a Harvard ID: <ul style="list-style-type: none"> • Free admission to Harvard's museums. • Access to discounts on a wide range of offerings including theatre, dance, travel, and personal services. 	With a Harvard ID: <ul style="list-style-type: none"> • Free admission to Harvard's museums. • Access to discounts on a wide range of offerings including theatre, dance, travel, and personal services. 	Discounts through Outings & Innings, Harvard's window to culture and recreation in the greater Boston area. 617-495-2828 outingsandinings.harvard.edu
HARVARD FEDERAL CREDIT UNION	Eligible for membership in the nonprofit Harvard Federal Credit Union, which offers financial services, accounts and mortgages.	Eligible for membership in the nonprofit Harvard Federal Credit Union, which offers financial services, accounts and mortgages.	
FICA	FICA taxes will be paid by the individual and the University and amounts paid will be reflected on pay checks, available on PeopleSoft. W-2 issued.	No FICA taxes paid or deducted. No W-2/1099 issued.	Visit the Office of the Controller regarding any tax related questions. tax.oc.finance.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 on the Harvard Human Resources website (hr.harvard.edu), the Harvard home page (harvard.edu), and the Harvard University Gazette (news.harvard.edu/gazette).

HARVARD HUMAN RESOURCES BENEFITS

benefits@harvard.edu | 617-496-4001
harvie.harvard.edu/post-doctoral-fellows

OFFICES FOR POSTDOCTORAL AFFAIRS

HMS/HSDM Office for Postdoctoral Fellows
postdoc.hms.harvard.edu/postdocopps | 617-432-6735

Harvard T.H. Chan School of Public Health
617-432-1047 | hsph.me/postdocs

FAS Office for Postdoctoral Affairs
postdoc.fas.harvard.edu

INTERNATIONAL OFFICE

Serving Harvard's international community, with advice, visas, orientation to U.S., more.
617-495-2789
hio.harvard.edu

CHILD CARE AND ELDER CARE

Referrals to Harvard-affiliated child care centers, information on child care scholarships, and discounts on emergency day care for children and elders.
harvie.harvard.edu/worklife

Office of Work/Life
617-495-4100 | worklife@harvard.edu

Harvard Longwood Campus Work/Life Program Manager
617-432-1048 | worklife@hsph.harvard.edu

EMPLOYEE ASSISTANCE PROGRAM

Referrals to non-Harvard-affiliated child care, confidential referrals for mental health, substance abuse, stress management and more.
877-327-4278
harvie.harvard.edu/employee-assistance-program

OMBUDS OFFICES

Neutral, confidential resource to discuss academic and workplace issues.

Cambridge:
harvardombuds.harvard.edu
617-495-7748

Longwood:
hms.harvard.edu/departments/ombuds-office
617-432-4041

HOUSING

Harvard University Housing
Assistance in finding housing and related services.
617-495-1459 | leasing@harvard.edu
Off-campus listings:
harvardhousingoffcampus.com

Coldwell Banker Real Estate Advantage Program

Home buying and selling services, preferred mortgage vendors, and the possibility of a cash-back benefit after closing.
huhousing.harvard.edu/housing-services/home-buying

COMPUTERS AND ACCESSORIES

huit.harvard.edu

COMMUTING

Harvard Commuter Choice
Subsidized MBTA passes, carpools, Harvard shuttles, parking and other commuting options.
617-384-RIDE (7433)
commuterchoice@harvard.edu
transportation.harvard.edu/commuterchoice
transportation.harvard.edu/parking
MASCO, Longwood-Cambridge Shuttle
MASCO.org

HARVARD UNIVERSITY HEALTH SERVICES

General care for members of HUGHP (Harvard University Group Health Plan), and emergency care for non-members.
617-495-5711 | huhs.harvard.edu

DINING SERVICES

Overview of Harvard residential dining and campus restaurants including daily menus.
dining.harvard.edu
dining.harvard.edu/campus-dining/cafes/locations/

RECREATION

Harvard Athletics and Recreation
Discounted access to recreational facilities available for select postdoctoral affiliations.
617-496-1585 | recreation.gocrimson.com

Vanderbilt Athletic Facility

Fitness facilities and recreational opportunities
617-432-1942
hms.harvard.edu/departments/vanderbilt-hall, select Athletic Facility

Bodyscapes Wellness Benefit

HMS/HSDM benefits-eligible postdocs only
617-738-9229

LIBRARIES

Information on Harvard's libraries.
617-495-1000 | library.harvard.edu

MUSEUMS

Free admission for Harvard employees plus one guest; includes tours and children's programs.

Harvard Art Museums
617-495-9400 | harvardartmuseums.org

Harvard Museum of Natural History
617-495-3045 | hmn.harvard.edu

Harvard Museum of the Ancient Near East
617-495-4631 | hmane.harvard.edu

The Arnold Arboretum
617-524-1718 | arboretum.harvard.edu

Observatory Nights
617-495-9059 | cfa.harvard.edu/events

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The information in this document is intended to highlight features of the 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.