# RETIREE HEALTH COVERAGE

Harvard provides medical and dental coverage to eligible retirees and their eligible dependents ( spouse or domestic partner at the time of retirement, and eligible dependent children). You dependents cannot enroll unless you are also enrolled. These plans are optional; and for retirees and dependents age 65 or older, they supplement Medicare.

## PLAN OPTIONS

If you meet the eligibility requirements for post-retirement health (PRH) you have a choice of medical plans, depending on the ages of you and your eligible dependents.

### Age 65 and Older

Retirees, eligible spouses or domestic partners, and eligible dependent children age 65 and older may choose from one of the plans below, which supplement the government-provided Medicare. Each individual will be enrolled in their own plan and is not required to enroll in the same plan as the others.

- Blue Cross Blue Shield (BCBS) of Massachusetts Medex — 800-882-1093
- Harvard Pilgrim Health Care Medicare Enhance — 877-679-5667
- Tufts Health Plan Medicare Preferred HMO (Tufts HMO service area. Closed to new enrollments as of January 1, 2026) — 800-246-2400
- Kaiser Permanente (Washington, D.C., Maryland, or Virginia) — 855-249-5018 (available only to retirees of Dumbarton Oaks and CHS living in Washington, D.C., Maryland, or Virginia)

### Under Age 65

Retirees and eligible dependents under age 65 may choose from the same plans available to active employees. All participants under age 65 will be enrolled in the same plan. The coverage level (individual, individual + spouse, individual + children, or family) will depend on the number of people enrolled.

- **Faculty and nonunion staff:** You are covered under the same plans as active faculty and nonunion staff.
- **ATC, HUPA, HUSPMGU, Local 26 or SEIU:** If you **retired prior to September 4, 2014** you are eligible for the same plans as active faculty and nonunion staff. If you **retired on or after September 4, 2014** you eligible for the same plans as active members of your union.
- **HUCTW retirees:** If you **retired prior to July 5, 2011** you are eligible for the same plans as active faculty and nonunion staff. If you **retired on or after July 5, 2011** you are eligible for the same plans as active members of your union.

## RATES

See the Health Plan Rates & Features page for costs and plan comparison charts.

# ELIGIBILITY AND COST-SHARING

## Eligibility for Faculty, Administrative/Professional Staff, and Other Nonunion Staff

Your eligibility for Harvard's PRH coverage depends on when you began working at the University and your employee group. Your participation service is used in determining your eligibility for PRH benefits. You are eligible for Harvard's PRH coverage if you meet all requirements outlined below. If you meet the applicable eligibility requirements, your spouse or domestic partner at the time of your retirement from Harvard, and dependent children are also eligible for PRH coverage. If you marry or register a domestic partnership after you leave Harvard, your new spouse or partner is not eligible.

**Hired before January 1, 2014**

- You are at least age 55* and have at least 10 years of participation service,
- Your age plus years of participation service with the University total at least 75, and
- You began working at Harvard before January 1, 2014 and have been continuously employed since then.

* If you have been continuously employed at Harvard since before January 1, 1986, you do not need to meet the age 55 minimum as long as your age plus service equals at least 75.

**Hired or Rehired on or after January 1, 2014**

- You are at least age 60 and have at least 15 years of participation service,
- Your age plus years of participation service with the University total at least 75, and
- Your University start date or rehire date is on or after January 1, 2014.

## Cost Sharing for Faculty, Administrative/Professional Staff, and Other Nonunion Staff

Harvard's subsidy for post-retirement medical coverage depends on when you retire, when you become eligible for the benefit, and your employee group.

**Retired before January 1, 1996 (retiree and enrolled dependents age 65 and older)**

Harvard pays 100% of the monthly premium for the Harvard-sponsored senior medical plan for you and your eligible dependents.

**Retired on or after January 1, 1996 (retiree and enrolled dependents age 65 and older)**

The University contributes a percentage of the group Medex rate (cost for that year) and applies that dollar amount to the plan you choose. Note that the same dollar amount is applied to each plan, so if you choose a plan that is less expensive than Medex, the University's subsidy will comprise a larger percentage of the cost. The University's contribution percentage is based on when you became eligible for PRH and your years of participation service, with the subsidy rate as follows:

- **PRH eligible by December 31, 2018**: If you meet the eligibility requirements for PRH by December 31, 2018 and have no breaks in service after December 31, 2013, the University contributes 50% to 80% of the cost of the Medex plan toward coverage for you and your eligible dependents. (If you have a break in service on or after January 1, 2014, please refer to the important note on page 4.) You will receive the maximum subsidy if you retire with at least 20 years of service.

- **PRH eligible between January 1, 2019 and December 31, 2023**: If you meet the eligibility requirement for PRH between January 1, 2019 and December 31, 2023 and have no breaks in service after December 31, 2013, the University will contribute 40% to 70% of the cost of the Medex plan toward coverage for you and your eligible dependents. (If you have a break in service on or after January 1, 2014, please refer to the important note on page 4.) You will receive the maximum subsidy if you retire with at least 20 years of service.
- **PRH eligible on or after January 1, 2024**: If you meet the eligibility requirement for PRH on or after January 1, 2024 and have no breaks in service after December 31, 2013, the University will contribute 40% to 70% of the cost of the Medex plan toward coverage for you and your eligible dependents. (If you have a break in service on or after January 1, 2014, please refer to the important note on page 4.) You will receive the maximum subsidy if you retire with at least 30 years of service.

**Retirees and Eligible Dependents under Age 65**

Retirees and eligible dependents under age 65 may choose from the same plans offered to active nonunion employees. If you were continuously employed prior to January 1, 2014, you will pay the same rate as active employees. If you were hired or rehired on or after January 1, 2014, Harvard contributes 40% to 70% of the premium rates which are calculated separately based on the usage/experience of those enrolled (retirees and their dependents).

## Eligibility for Staff Covered by a Bargaining Unit

You are eligible for Harvard's PRH coverage if you meet all of the requirements below. If you meet these requirements, your spouse or domestic partner at the time of your retirement from Harvard, and dependent children are also eligible for retiree medical benefits. If you marry or register a domestic partnership after you leave Harvard, your new spouse or partner is not eligible.

**ATC, HUCTW, HUPA, HUSPMGU, Local 26, SEIU Custodian members hired before January 1, 2016 and SEIU Arboretum members hired before January 1, 2020**

- You are at least age 55* and have at least 10 years of participation service,
- Your age plus years of participation service with the University equal at least 75, and
- You began working at Harvard before January 1, 2016 (January 1, 2020 for SEIU Arboretum) and have been continuously employed since then.

* If you have been continuously employed at Harvard since before January 1, 1986, you do not need to meet the age 55 minimum, as long as your age plus service equal at least 75.

**ATC, HUCTW, HUPA, HUSPMGU, Local 26, SEIU Custodian members hired on or after January 1, 2016 and SEIU Arboretum members hired on or after January 1, 2020**

- You are at least age 60 and have at least 15 years of participation service,
- Your age plus years of participation service with the University equal at least 75 and
- Your University start date or rehire date is on or after January 1, 2016 (January 1, 2020 for SEIU Arboretum).

## Cost-Sharing for Staff Covered by a Bargaining Unit

Harvard's subsidy for PRH depends on when you retire, when you become eligible for this benefit, and your employee group.

**Retired before January 1, 1996 (retirees and enrolled dependents age 65 and older)**

Harvard pays 100% of the monthly premium for the Harvard-sponsored senior medical plan.

**Retired on or after January 1, 1996 (retirees and enrolled dependents age 65 and older)**

The University contributes a percentage of the group Medex rate (cost for that year) and applies that dollar amount to the plan you choose. Note that the same dollar amount is applied to each plan, so if you choose a plan that is less expensive than Medex, the University's subsidy will comprise a larger percentage of the cost. The University's contribution percentage is based on your years of participation service, with the subsidy rate as follows:

- **PRH eligible by December 31, 2020 (December 31, 2024 for SEIU Arboretum)**: If you meet the eligibility requirements for PRH by December 31, 2020 (December 31, 2024 for SEIU Arboretum) and have no breaks in service after December 31, 2015 (December 31, 2019 for SEIU Arboretum), the University contributes 50% to 80% of the cost of the Medex plan toward coverage for you and your eligible dependents. (If you have a break in service on or after January 1, 2016 (January 1, 2019 for SEIU Arboretum), please refer to the important note at the bottom of this page.) You will receive the maximum subsidy if you retire with at least 20 years of service.
- **PRH eligible between January 1, 2021 and December 31, 2025 (between January 1, 2025 and December 31, 2030 for SEIU Arboretum)**: If you meet the eligibility requirement for PRH between January 1, 2021 and December 31, 2025 (between January 1, 2025 and December 31, 2030 for SEIU Arboretum) and have no breaks in service after December 31, 2015 (December 31, 2019 for SEIU Arboretum), the University will contribute 40% to 70% of the cost of the Medex plan toward coverage for you and your eligible dependents. (If you have a break in service on or after January 1, 2016 (January 1, 2019 for SEIU Arboretum), please refer to the important note at the bottom of this page.) You will receive the maximum subsidy if you retire with at least 20 years of service.
- **PRH eligible on or after January 1, 2026 (January 1, 2031 for SEIU Arboretum)**: If you meet the eligibility requirement for PRH on or after January 1, 2026 (January 1, 2031 for SEIU Arboretum) and have no breaks in service after December 31, 2015 (December 31, 2019 for SEIU Arboretum), the University will contribute 40% to 70% of the cost of the Medex plan toward coverage for you and your eligible dependents. (If you have a break in service on or after January 1, 2016 (January 1, 2019 for SEIU Arboretum), please refer to the important note at the bottom of this page.) You will receive the maximum subsidy if you retire with at least 30 years of service.

### Retirees and Eligible Dependents under age 65

Retirees and eligible dependents under age 65 may choose from the plans offered to active employees. If you were continuously employed prior to January 1, 2016 (January 1, 2019 for SEIU Arboretum), you will pay the same rate as active employees. If you were hired or rehired on or after January 1, 2016 (January 1, 2020 for SEIU Arboretum), Harvard contributes 40% to 70% of the premium rates which are calculated separately based on the usage/experience of those enrolled (retirees and their dependents).

**Important Note:** Employees who leave Harvard before attaining PRH eligibility and are subsequently rehired will retain any participation service credit earned prior to leaving. Upon rehire, they will be covered under the cost-sharing rules applicable to their new employee group as follows:

- Faculty, administrative/professional staff, and non-union support staff hired/rehired on or after January 1, 2014
- ATC, HUCTW, HUPA, HUSPMGU, Local 26, SEIU Custodian members hired/rehired on or after January 1, 2016
- SEIU Arboretum members hired/rehired on or after January 1, 2020