

# 2022 PLAN RATES FOR RETIREES - Age 65 and Over

## Senior Medical Plan Rates for Retirees Age 65 and Over (monthly)<sup>1</sup>

	BCBS Medex			HPHC Medicare Enhance			Tufts Medicare Preferred HMO		
Total Rate	\$458			\$471			\$500		
Years of Service	Contribution		Retiree Share	Contribution		Retiree Share	Contribution		Retiree Share
	Harvard	Retiree		Harvard	Retiree		Harvard	Retiree	
20+	\$321	\$137	30%	\$321	\$150	32%	\$321	\$179	36%
19	\$307	\$151	33%	\$307	\$164	35%	\$307	\$193	39%
18	\$293	\$165	36%	\$293	\$178	38%	\$293	\$207	41%
17	\$279	\$179	39%	\$279	\$192	41%	\$279	\$221	44%
16	\$266	\$192	42%	\$266	\$205	44%	\$266	\$234	47%
15	\$252	\$206	45%	\$252	\$219	46%	\$252	\$248	50%
14	\$238	\$220	48%	\$238	\$233	49%	\$238	\$262	52%
13	\$224	\$234	51%	\$224	\$247	52%	\$224	\$276	55%
12	\$211	\$247	54%	\$211	\$260	55%	\$211	\$289	58%
11	\$197	\$261	57%	\$197	\$274	58%	\$197	\$303	61%
10	\$183	\$275	60%	\$183	\$288	61%	\$183	\$317	63%

**How to read the chart above:** Along the top of the chart are the three Senior Medical Plan options and below is the total monthly rate for each plan. Down the left side, find your years of pensionable service, then follow this across to the option of your choice to see the monthly amount Harvard will contribute for each individual plan, what your monthly cost will be, and what percent your cost is of the total monthly rate. Costs are rounded to the nearest dollar; retiree contribution reflects actual retiree cost for 2022.

### Cost of Senior Medical Plan Coverage

The University contributes a percentage of the Harvard group BCBS Medex rate, and applies that dollar amount toward the individual cost of the senior medical plan option you choose, as shown above. Harvard's subsidy currently ranges from 40% to 70%,<sup>1</sup> depending on your years of pensionable service.

The per person cost of medical coverage for you and your eligible spouse/domestic partner under the three senior medical plan options listed above is based on the date you retired from Harvard and your years of pensionable service. Each year Harvard recalculates the University subsidy amount. At 20 years of pensionable service, the subsidy reaches the 70% maximum. If you select one of the other senior medical plan options, the amount of the BCBS Medex subsidy is applied toward the cost of that option. Senior plans are all individual plans; if you cover an eligible spouse/domestic partner, you pay the same amount for each individual.

<sup>1</sup> Costs and subsidy ranges shown are for nonunion retirees meeting post-retirement health eligibility on or after January 1, 2019 with no service breaks after December 31, 2013; and ATC, HUCTW, HUPA, HUSPMGU, Local 26, and SEIU Custodians members meeting post-retirement eligibility on or after January 1, 2021 with no service breaks after December 31, 2015; for details, please see [hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf](http://hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf).

## Retiree Dental Plan Rates (monthly)

### Delta Dental Plan for Retirees

Faculty, administrative and professional staff, nonunion support staff, ATC, HUPA, SEIU Arboretum, and SEIU Custodian members

Individual	Individual + Spouse/Domestic Partner	Individual + Child(ren)	Family
\$59.44	\$106.45	\$103.03	\$114.50

HUCTW, HUSPMGU, and Local 26 members

Individual	Family
\$56.00	\$110.35

## Supplemental Life Insurance Rates

For all retirees enrolled in this coverage

Age	Monthly Cost per \$1,000 of Insurance
55-59	\$ 0.144
60-64	\$ 0.184
65-69	\$ 0.336
70	\$ 0.535

PLEASE NOTE: Total amount of life insurance coverage reduces by 35% on the July 1st following your 66th birthday, except retired hourly employees whose total amount of life insurance coverage reduces by 35% on the July 1st following your 65th birthday. Your group coverage with Harvard ends on the July 1st following your 70th birthday. You will be offered the option to continue your coverage with an individual plan at the time of reduction and/or termination.