

2023 RETIREE PLAN RATES

For ATC, HUPA, and SEIU Custodian Retirees Hired/Rehired on or After January 1, 2016; and
SEIU Arboretum Retirees Hired/Rehired on or After January 1, 2020

Senior Medical Plan Rates for Retirees Age or Over 65 (monthly)

	BCBS Medex			HPHC Medicare Enhance			Tufts Medicare Preferred HMO		
Total Rate	\$508			\$523			\$553		
Years of Service	Contribution		Retiree Share	Contribution		Retiree Share	Contribution		Retiree Share
	Harvard	Retiree		Harvard	Retiree		Harvard	Retiree	
30+	\$356	\$152	30%	\$356	\$167	32%	\$356	\$197	36%
29	\$345	\$163	32%	\$345	\$178	34%	\$345	\$208	38%
28	\$335	\$173	34%	\$335	\$188	36%	\$335	\$218	40%
27	\$325	\$183	36%	\$325	\$198	38%	\$325	\$228	41%
26	\$315	\$193	38%	\$315	\$208	40%	\$315	\$238	43%
25	\$305	\$203	40%	\$305	\$218	42%	\$305	\$248	45%
24	\$295	\$213	42%	\$295	\$228	44%	\$295	\$258	47%
23	\$284	\$224	44%	\$284	\$239	46%	\$284	\$269	49%
22	\$274	\$234	46%	\$274	\$249	48%	\$274	\$279	51%
21	\$264	\$244	48%	\$264	\$259	49%	\$264	\$289	52%
20	\$254	\$254	50%	\$254	\$269	51%	\$254	\$299	54%
19	\$244	\$264	52%	\$244	\$279	53%	\$244	\$309	56%
18	\$234	\$274	54%	\$234	\$289	55%	\$234	\$319	58%
17	\$224	\$284	56%	\$224	\$299	57%	\$224	\$329	60%
16	\$213	\$295	58%	\$213	\$310	59%	\$213	\$340	62%
15	\$203	\$305	60%	\$203	\$320	61%	\$203	\$350	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 and what your monthly cost will be for 2023.

Cost of Senior Medical Plan Coverage

Harvard's subsidy depends 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 30 years of pensionable service, the subsidy reaches the 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.

All costs shown are for ATC, HUPA, and SEIU Custodian retirees hired or rehired on or after January 1, 2016 and SEIU Arboretum retirees hired or rehired on or after January 1, 2020 meeting post-retirement requirements under these rules; for details, please see hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf.

Medical Plan Rates for Retirees Under Age 65 (monthly)

How to read the charts below: Select your coverage level, depending upon whether you cover just yourself (or just your spouse/domestic partner under age 65), or yourself (or just your spouse/domestic partner under age 65) and eligible dependents. Along the top of the charts are medical plan options for retirees under age 65. Down the left side, find your years of pensionable service, then follow this across to your medical plan choice to see your monthly cost for 2023.

While retirees under age 65 have access to the same plans as active employees, the premium rates are calculated separately based on the usage/experience of those enrolled (retirees and their dependents).

Individual Only Coverage

	Plans & Total Cost	HMO		POS	
		HUGHP	BCBS	HUGHP	BCBS (Also PPO)
		\$1,118	\$1,152	\$1,176	\$1,208
Years of Service	Retiree Share				
30+	30%	\$335	\$346	\$353	\$362
29	32%	\$358	\$369	\$376	\$387
28	34%	\$380	\$392	\$400	\$411
27	36%	\$402	\$415	\$423	\$435
26	38%	\$425	\$438	\$447	\$459
25	40%	\$447	\$461	\$470	\$483
24	42%	\$470	\$484	\$494	\$507
23	44%	\$492	\$507	\$517	\$532
22	46%	\$514	\$530	\$541	\$556
21	48%	\$537	\$553	\$564	\$580
20	50%	\$559	\$576	\$588	\$604
19	52%	\$581	\$599	\$612	\$628
18	54%	\$604	\$622	\$635	\$652
17	56%	\$626	\$645	\$659	\$676
16	58%	\$648	\$668	\$682	\$701
15	60%	\$671	\$691	\$706	\$725

Individual Plus Spouse/Domestic Partner Coverage

	Plans & Total Cost	HMO		POS	
		HUGHP	BCBS	HUGHP	BCBS (Also PPO)
		\$2,873	\$2,956	\$3,018	\$3,101
Years of Service	Retiree Share				
30+	30%	\$862	\$887	\$905	\$930
29	32%	\$919	\$946	\$966	\$992
28	34%	\$977	\$1,005	\$1,026	\$1,054
27	36%	\$1,034	\$1,064	\$1,086	\$1,116
26	38%	\$1,092	\$1,123	\$1,147	\$1,178
25	40%	\$1,149	\$1,182	\$1,207	\$1,240
24	42%	\$1,207	\$1,242	\$1,268	\$1,302
23	44%	\$1,264	\$1,301	\$1,328	\$1,364
22	46%	\$1,322	\$1,360	\$1,388	\$1,426
21	48%	\$1,379	\$1,419	\$1,449	\$1,488
20	50%	\$1,436	\$1,478	\$1,509	\$1,550
19	52%	\$1,494	\$1,537	\$1,569	\$1,613
18	54%	\$1,551	\$1,596	\$1,630	\$1,675
17	56%	\$1,609	\$1,655	\$1,690	\$1,737
16	58%	\$1,666	\$1,714	\$1,750	\$1,799
15	60%	\$1,724	\$1,774	\$1,811	\$1,861

Individual Plus Children Coverage

	Plans & Total Cost	HMO		POS	
		HUGHP	BCBS	HUGHP	BCBS (Also PPO)
		\$2,778	\$2,857	\$2,918	\$2,998
Years of Service	Retiree Share				
30+	30%	\$833	\$857	\$875	\$899
29	32%	\$889	\$914	\$934	\$959
28	34%	\$945	\$971	\$992	\$1,019
27	36%	\$1,000	\$1,029	\$1,050	\$1,079
26	38%	\$1,056	\$1,086	\$1,109	\$1,139
25	40%	\$1,111	\$1,143	\$1,167	\$1,199
24	42%	\$1,167	\$1,200	\$1,226	\$1,259
23	44%	\$1,222	\$1,257	\$1,284	\$1,319
22	46%	\$1,278	\$1,314	\$1,342	\$1,379
21	48%	\$1,333	\$1,371	\$1,401	\$1,439
20	50%	\$1,389	\$1,428	\$1,459	\$1,499
19	52%	\$1,445	\$1,486	\$1,517	\$1,559
18	54%	\$1,500	\$1,543	\$1,576	\$1,619
17	56%	\$1,556	\$1,600	\$1,634	\$1,679
16	58%	\$1,611	\$1,657	\$1,692	\$1,739
15	60%	\$1,667	\$1,714	\$1,751	\$1,799

Family Coverage

	Plans & Total Cost	HMO		POS	
		HUGHP	BCBS	HUGHP	BCBS (Also PPO)
		\$3,089	\$3,179	\$3,247	\$3,336
Years of Service	Retiree Share				
30+	30%	\$927	\$954	\$974	\$1,001
29	32%	\$988	\$1,017	\$1,039	\$1,068
28	34%	\$1,050	\$1,081	\$1,104	\$1,134
27	36%	\$1,112	\$1,144	\$1,169	\$1,201
26	38%	\$1,174	\$1,208	\$1,234	\$1,268
25	40%	\$1,236	\$1,272	\$1,299	\$1,334
24	42%	\$1,297	\$1,335	\$1,364	\$1,401
23	44%	\$1,359	\$1,399	\$1,429	\$1,468
22	46%	\$1,421	\$1,462	\$1,494	\$1,535
21	48%	\$1,483	\$1,526	\$1,559	\$1,601
20	50%	\$1,544	\$1,589	\$1,623	\$1,668
19	52%	\$1,606	\$1,653	\$1,688	\$1,735
18	54%	\$1,668	\$1,717	\$1,753	\$1,801
17	56%	\$1,730	\$1,780	\$1,818	\$1,868
16	58%	\$1,792	\$1,844	\$1,883	\$1,935
15	60%	\$1,853	\$1,907	\$1,948	\$2,002

Retiree Dental Plan Rates (monthly)

MetLife Dental Plan for Retirees

Individual	Individual + Spouse/ Domestic Partner	Individual + Children	Family
\$60.79	\$108.87	\$105.37	\$117.10

Supplemental Life Insurance Rates

For all retirees enrolled in this coverage

Age	Monthly Cost per \$1,000 of Insurance
55-59	\$0.156
60-64	\$0.199
65-69	\$0.363
70	\$0.578

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