

2023 RETIREE PLAN RATES

For Faculty and Nonunion Retirees Hired/Rehired on or After January 1, 2014

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 nonunion retirees hired or re-hired on or after January 1, 2014 and 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).

All costs shown are for nonunion retirees hired or re-hired on or after January 1, 2014 and meeting post-retirement requirements under these rules; for details, please see hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf.

Individual Only Coverage

| | Plans & Total Cost | HMO | | POS | | POS Plus | | HDHP |
|------------------|--------------------|---------|---------|---------|--------------------|----------|-------------------------|---------|
| | | HUGHP | BCBS | HUGHP | BCBS (Also PPO) | HUGHP | BCBS (Also PPO Plus) | BCBS |
| | | \$1,078 | \$1,110 | \$1,139 | \$1,172 | \$1,162 | \$1,195 | \$1,018 |
| Years of Service | Retiree Share | | | | | | | |
| 30+ | 30% | \$323 | \$333 | \$342 | \$352 | \$349 | \$358 | \$305 |
| 29 | 32% | \$345 | \$355 | \$364 | \$375 | \$372 | \$382 | \$326 |
| 28 | 34% | \$367 | \$377 | \$387 | \$398 | \$395 | \$406 | \$346 |
| 27 | 36% | \$388 | \$400 | \$410 | \$422 | \$418 | \$430 | \$366 |
| 26 | 38% | \$410 | \$422 | \$433 | \$445 | \$442 | \$454 | \$387 |
| 25 | 40% | \$431 | \$444 | \$456 | \$469 | \$465 | \$478 | \$407 |
| 24 | 42% | \$453 | \$466 | \$478 | \$492 | \$488 | \$502 | \$428 |
| 23 | 44% | \$474 | \$488 | \$501 | \$516 | \$511 | \$526 | \$448 |
| 22 | 46% | \$496 | \$511 | \$524 | \$539 | \$535 | \$550 | \$468 |
| 21 | 48% | \$517 | \$533 | \$547 | \$563 | \$558 | \$574 | \$489 |
| 20 | 50% | \$539 | \$555 | \$569 | \$586 | \$581 | \$597 | \$509 |
| 19 | 52% | \$561 | \$577 | \$592 | \$609 | \$604 | \$621 | \$529 |
| 18 | 54% | \$582 | \$599 | \$615 | \$633 | \$627 | \$645 | \$550 |
| 17 | 56% | \$604 | \$622 | \$638 | \$656 | \$651 | \$669 | \$570 |
| 16 | 58% | \$625 | \$644 | \$661 | \$680 | \$674 | \$693 | \$590 |
| 15 | 60% | \$647 | \$666 | \$683 | \$703 | \$697 | \$717 | \$611 |

Individual Plus Spouse/Domestic Partner Coverage

| | Plans & Total Cost | HMO | | POS | | POS Plus | | HDHP |
|------------------|--------------------|---------|---------|---------|--------------------|----------|-------------------------|---------|
| | | HUGHP | BCBS | HUGHP | BCBS (Also PPO) | HUGHP | BCBS (Also PPO Plus) | BCBS |
| | | \$2,767 | \$2,850 | \$2,921 | \$3,004 | \$2,982 | \$3,066 | \$2,619 |
| Years of Service | Retiree Share | | | | | | | |
| 30+ | 30% | \$830 | \$855 | \$876 | \$901 | \$895 | \$920 | \$786 |
| 29 | 32% | \$885 | \$912 | \$935 | \$961 | \$954 | \$981 | \$838 |
| 28 | 34% | \$941 | \$969 | \$993 | \$1,021 | \$1,014 | \$1,042 | \$890 |
| 27 | 36% | \$996 | \$1,026 | \$1,052 | \$1,081 | \$1,074 | \$1,104 | \$943 |
| 26 | 38% | \$1,051 | \$1,083 | \$1,110 | \$1,142 | \$1,133 | \$1,165 | \$995 |
| 25 | 40% | \$1,107 | \$1,140 | \$1,168 | \$1,202 | \$1,193 | \$1,226 | \$1,048 |
| 24 | 42% | \$1,162 | \$1,197 | \$1,227 | \$1,262 | \$1,252 | \$1,288 | \$1,100 |
| 23 | 44% | \$1,217 | \$1,254 | \$1,285 | \$1,322 | \$1,312 | \$1,349 | \$1,152 |
| 22 | 46% | \$1,273 | \$1,311 | \$1,344 | \$1,382 | \$1,372 | \$1,410 | \$1,205 |
| 21 | 48% | \$1,328 | \$1,368 | \$1,402 | \$1,442 | \$1,431 | \$1,472 | \$1,257 |
| 20 | 50% | \$1,383 | \$1,425 | \$1,460 | \$1,502 | \$1,491 | \$1,533 | \$1,309 |
| 19 | 52% | \$1,439 | \$1,482 | \$1,519 | \$1,562 | \$1,551 | \$1,594 | \$1,362 |
| 18 | 54% | \$1,494 | \$1,539 | \$1,577 | \$1,622 | \$1,610 | \$1,656 | \$1,414 |
| 17 | 56% | \$1,550 | \$1,596 | \$1,636 | \$1,682 | \$1,670 | \$1,717 | \$1,467 |
| 16 | 58% | \$1,605 | \$1,653 | \$1,694 | \$1,742 | \$1,730 | \$1,778 | \$1,519 |
| 15 | 60% | \$1,660 | \$1,710 | \$1,753 | \$1,802 | \$1,789 | \$1,840 | \$1,571 |

Individual Plus Children Coverage

| | Plans & Total Cost | HMO | | POS | | POS Plus | | HDHP |
|------------------|--------------------|---------|---------|---------|--------------------|----------|-------------------------|---------|
| | | HUGHP | BCBS | HUGHP | BCBS (Also PPO) | HUGHP | BCBS (Also PPO Plus) | BCBS |
| | | \$2,679 | \$2,759 | \$2,827 | \$2,907 | \$2,886 | \$2,966 | \$2,534 |
| Years of Service | Retiree Share | | | | | | | |
| 30+ | 30% | \$804 | \$828 | \$848 | \$872 | \$866 | \$890 | \$760 |
| 29 | 32% | \$857 | \$883 | \$905 | \$930 | \$924 | \$949 | \$811 |
| 28 | 34% | \$911 | \$938 | \$961 | \$988 | \$981 | \$1,008 | \$862 |
| 27 | 36% | \$964 | \$993 | \$1,018 | \$1,047 | \$1,039 | \$1,068 | \$912 |
| 26 | 38% | \$1,018 | \$1,048 | \$1,074 | \$1,105 | \$1,097 | \$1,127 | \$963 |
| 25 | 40% | \$1,072 | \$1,104 | \$1,131 | \$1,163 | \$1,154 | \$1,186 | \$1,014 |
| 24 | 42% | \$1,125 | \$1,159 | \$1,187 | \$1,221 | \$1,212 | \$1,246 | \$1,064 |
| 23 | 44% | \$1,179 | \$1,214 | \$1,244 | \$1,279 | \$1,270 | \$1,305 | \$1,115 |
| 22 | 46% | \$1,232 | \$1,269 | \$1,300 | \$1,337 | \$1,328 | \$1,364 | \$1,166 |
| 21 | 48% | \$1,286 | \$1,324 | \$1,357 | \$1,395 | \$1,385 | \$1,424 | \$1,216 |
| 20 | 50% | \$1,339 | \$1,379 | \$1,413 | \$1,453 | \$1,443 | \$1,483 | \$1,267 |
| 19 | 52% | \$1,393 | \$1,435 | \$1,470 | \$1,512 | \$1,501 | \$1,542 | \$1,318 |
| 18 | 54% | \$1,447 | \$1,490 | \$1,527 | \$1,570 | \$1,558 | \$1,602 | \$1,368 |
| 17 | 56% | \$1,500 | \$1,545 | \$1,583 | \$1,628 | \$1,616 | \$1,661 | \$1,419 |
| 16 | 58% | \$1,554 | \$1,600 | \$1,640 | \$1,686 | \$1,674 | \$1,720 | \$1,470 |
| 15 | 60% | \$1,607 | \$1,655 | \$1,696 | \$1,744 | \$1,732 | \$1,780 | \$1,520 |

Family Coverage

| | Plans & Total Cost | HMO | | POS | | POS Plus | | HDHP |
|------------------|--------------------|---------|---------|---------|--------------------|----------|-------------------------|---------|
| | | HUGHP | BCBS | HUGHP | BCBS (Also PPO) | HUGHP | BCBS (Also PPO Plus) | BCBS |
| | | \$2,976 | \$3,066 | \$3,143 | \$3,233 | \$3,210 | \$3,300 | \$2,817 |
| Years of Service | Retiree Share | | | | | | | |
| 30+ | 30% | \$893 | \$920 | \$943 | \$970 | \$963 | \$990 | \$845 |
| 29 | 32% | \$952 | \$981 | \$1,006 | \$1,035 | \$1,027 | \$1,056 | \$901 |
| 28 | 34% | \$1,012 | \$1,042 | \$1,069 | \$1,099 | \$1,091 | \$1,122 | \$958 |
| 27 | 36% | \$1,071 | \$1,104 | \$1,131 | \$1,164 | \$1,156 | \$1,188 | \$1,014 |
| 26 | 38% | \$1,131 | \$1,165 | \$1,194 | \$1,229 | \$1,220 | \$1,254 | \$1,070 |
| 25 | 40% | \$1,190 | \$1,226 | \$1,257 | \$1,293 | \$1,284 | \$1,320 | \$1,127 |
| 24 | 42% | \$1,250 | \$1,288 | \$1,320 | \$1,358 | \$1,348 | \$1,386 | \$1,183 |
| 23 | 44% | \$1,309 | \$1,349 | \$1,383 | \$1,423 | \$1,412 | \$1,452 | \$1,239 |
| 22 | 46% | \$1,369 | \$1,410 | \$1,446 | \$1,487 | \$1,477 | \$1,518 | \$1,296 |
| 21 | 48% | \$1,428 | \$1,472 | \$1,509 | \$1,552 | \$1,541 | \$1,584 | \$1,352 |
| 20 | 50% | \$1,488 | \$1,533 | \$1,571 | \$1,616 | \$1,605 | \$1,650 | \$1,408 |
| 19 | 52% | \$1,548 | \$1,594 | \$1,634 | \$1,681 | \$1,669 | \$1,716 | \$1,465 |
| 18 | 54% | \$1,607 | \$1,656 | \$1,697 | \$1,746 | \$1,733 | \$1,782 | \$1,521 |
| 17 | 56% | \$1,667 | \$1,717 | \$1,760 | \$1,810 | \$1,798 | \$1,848 | \$1,578 |
| 16 | 58% | \$1,726 | \$1,778 | \$1,823 | \$1,875 | \$1,862 | \$1,914 | \$1,634 |
| 15 | 60% | \$1,786 | \$1,840 | \$1,886 | \$1,940 | \$1,926 | \$1,980 | \$1,690 |

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 covert your coverage at the time of reduction and termination.