



HARVARD HUMAN RESOURCES

Benefits

2024 Monthly COBRA Rates for Faculty and Nonunion Staff

Plan Name	Individual	Individual + Spouse/Domestic Partner	Individual + Child(ren)	Family
HUGHP HMO	\$790.50	\$2,030.82	\$1,965.54	\$2,183.82
HUGHP POS	\$835.38	\$2,143.02	\$2,074.68	\$2,306.22
HUGHP POS Plus	\$852.72	\$2,187.90	\$2,117.52	\$2,355.18
BCBSMA HMO	\$813.96	\$2,091.00	\$2,023.68	\$2,249.10
BCBSMA POS	\$859.86	\$2,204.22	\$2,132.82	\$2,371.50
BCBSMA PPO	\$859.86	\$2,204.22	\$2,132.82	\$2,371.50
BCBSMA POS Plus	\$876.18	\$2,249.10	\$2,176.68	\$2,420.46
BCBSMA PPO Plus	\$876.18	\$2,249.10	\$2,176.68	\$2,420.46
BCBS HDHP	\$746.64	\$1,921.68	\$1,859.46	\$2,066.52
MetLife Dental	\$47.47	\$126.64	\$122.33	\$131.96
EyeMed Vision	\$6.15	\$15.01	\$13.97	\$17.42

2024 Layoff and COBRA Rates for Faculty and Nonunion Staff
(Layoff rates during first 12 months, COBRA rates thereafter)

Individual Coverage	Layoff Rates Based on full time equivalent salary					COBRA Rates 102%
	<\$60k	\$60K to \$84,999	\$85k to \$109,999	\$110k to \$159,999	\$160k and above	
HUGHP HMO	\$147.00	\$171.00	\$256.50	\$313.50	\$360.00	\$790.50
HUGHP POS	\$213.00	\$237.00	\$322.50	\$379.50	\$426.00	\$835.38
HUGHP POS Plus	\$238.50	\$262.50	\$348.00	\$405.00	\$451.50	\$852.72
BCBSMA HMO	\$181.50	\$205.50	\$291.00	\$348.00	\$394.50	\$813.96
BCBSMA POS	\$249.00	\$273.00	\$358.50	\$415.50	\$462.00	\$859.86
BCBSMA PPO	\$249.00	\$273.00	\$358.50	\$415.50	\$462.00	\$859.86
BCBSMA POS Plus	\$273.00	\$297.00	\$382.50	\$439.50	\$486.00	\$876.18
BCBSMA PPO Plus	\$273.00	\$297.00	\$382.50	\$439.50	\$486.00	\$876.18
BCBS HDHP	\$82.50	\$106.50	\$192.00	\$249.00	\$295.50	\$746.64
MetLife Dental	\$27.00	\$27.00	\$27.00	\$27.00	\$27.00	\$47.47
EyeMed Vision	\$6.03	\$6.03	\$6.03	\$6.03	\$6.03	\$6.15

Individual + Spouse/Domestic Partner	Layoff Rates Based on full time equivalent salary					COBRA Rates 102%
	<\$60k	\$60K to \$84,999	\$85k to \$109,999	\$110k to \$159,999	\$160k and above	
HUGHP HMO	\$379.50	\$439.50	\$657.00	\$807.00	\$925.50	\$2,030.82
HUGHP POS	\$544.50	\$604.50	\$822.00	\$972.00	\$1,090.50	\$2,143.02
HUGHP POS Plus	\$610.50	\$670.50	\$888.00	\$1,038.00	\$1,156.50	\$2,187.90
BCBSMA HMO	\$468.00	\$528.00	\$745.50	\$895.50	\$1,014.00	\$2,091.00
BCBSMA POS	\$634.50	\$694.50	\$912.00	\$1,062.00	\$1,180.50	\$2,204.22
BCBSMA PPO	\$634.50	\$694.50	\$912.00	\$1,062.00	\$1,180.50	\$2,204.22
BCBSMA POS Plus	\$700.50	\$760.50	\$978.00	\$1,128.00	\$1,246.50	\$2,249.10
BCBSMA PPO Plus	\$700.50	\$760.50	\$978.00	\$1,128.00	\$1,246.50	\$2,249.10
BCBS HDHP	\$219.00	\$279.00	\$496.50	\$646.50	\$765.00	\$1,921.68
MetLife Dental	\$70.50	\$70.50	\$70.50	\$70.50	\$70.50	\$126.64
EyeMed Vision	\$14.72	\$14.72	\$14.72	\$14.72	\$14.72	\$15.01

2024 Layoff and COBRA Rates for Faculty and Nonunion Staff

(Layoff rates during first 12 months, COBRA rates thereafter)

Individual + Child(dren)	Layoff Rates Based on full time equivalent salary					COBRA Rates 102%
	<\$60k	\$60K to \$84,999	\$85k to \$109,999	\$110k to \$159,999	\$160k and above	
HUGHP HMO	\$367.50	\$424.50	\$636.00	\$781.50	\$895.50	\$1,965.54
HUGHP POS	\$528.00	\$585.00	\$796.50	\$942.00	\$1,056.00	\$2,074.68
HUGHP POS Plus	\$591.00	\$648.00	\$859.50	\$1,005.00	\$1,119.00	\$2,117.52
BCBSMA HMO	\$453.00	\$510.00	\$721.50	\$867.00	\$981.00	\$2,023.68
BCBSMA POS	\$613.50	\$670.50	\$882.00	\$1,027.50	\$1,141.50	\$2,132.82
BCBSMA PPO	\$613.50	\$670.50	\$882.00	\$1,027.50	\$1,141.50	\$2,132.82
BCBSMA POS Plus	\$678.00	\$735.00	\$946.50	\$1,092.00	\$1,206.00	\$2,176.68
BCBSMA PPO Plus	\$678.00	\$735.00	\$946.50	\$1,092.00	\$1,206.00	\$2,176.68
BCBS HDHP	\$211.50	\$268.50	\$480.00	\$625.50	\$739.50	\$1,859.46
MetLife Dental	\$69.00	\$69.00	\$69.00	\$69.00	\$69.00	\$122.33
EyeMed Vision	\$13.70	\$13.70	\$13.70	\$13.70	\$13.70	\$13.97

Family Coverage	Layoff Rates Based on full time equivalent salary					COBRA Rates 102%
	<\$60k	\$60K to \$84,999	\$85k to \$109,999	\$110k to \$159,999	\$160k and above	
HUGHP HMO	\$408.00	\$472.50	\$706.50	\$868.50	\$996.00	\$2,183.82
HUGHP POS	\$588.00	\$652.50	\$886.50	\$1,048.50	\$1,176.00	\$2,306.22
HUGHP POS Plus	\$660.00	\$724.50	\$958.50	\$1,120.50	\$1,248.00	\$2,355.18
BCBSMA HMO	\$504.00	\$568.50	\$802.50	\$964.50	\$1,092.00	\$2,249.10
BCBSMA POS	\$684.00	\$748.50	\$982.50	\$1,144.50	\$1,272.00	\$2,371.50
BCBSMA PPO	\$684.00	\$748.50	\$982.50	\$1,144.50	\$1,272.00	\$2,371.50
BCBSMA POS Plus	\$756.00	\$820.50	\$1,054.50	\$1,216.50	\$1,344.00	\$2,420.46
BCBSMA PPO Plus	\$756.00	\$820.50	\$1,054.50	\$1,216.50	\$1,344.00	\$2,420.46
BCBS HDHP	\$235.50	\$300.00	\$534.00	\$696.00	\$823.50	\$2,066.52
MetLife Dental	\$73.50	\$73.50	\$73.50	\$73.50	\$73.50	\$131.96
EyeMed Vision	\$17.08	\$17.08	\$17.08	\$17.08	\$17.08	\$17.42

2024 Survivor and COBRA Rates for Faculty and Nonunion Staff
 (Employee rates during first 9 months, COBRA rate for remaining 27 months)

Individual Coverage	Employee Rates Based on full time equivalent salary					COBRA Rates 102%
	<\$60k	\$60K to \$84,999	\$85k to \$109,999	\$110k to \$159,999	\$160k and above	
HUGHP HMO	\$98	\$114	\$171	\$209	\$240	\$790.50
HUGHP POS	\$142	\$158	\$215	\$253	\$284	\$835.38
HUGHP POS Plus	\$159	\$175	\$232	\$270	\$301	\$852.72
BCBSMA HMO	\$121	\$137	\$194	\$232	\$263	\$813.96
BCBSMA POS	\$166	\$182	\$239	\$277	\$308	\$859.86
BCBSMA PPO	\$166	\$182	\$239	\$277	\$308	\$859.86
BCBSMA POS Plus	\$182	\$198	\$255	\$293	\$324	\$876.18
BCBSMA PPO Plus	\$182	\$198	\$255	\$293	\$324	\$876.18
BCBS HDHP	\$55	\$71	\$128	\$166	\$197	\$746.64
MetLife Dental	\$18	\$18	\$18	\$18	\$18	\$47.47
EyeMed Vision	\$6.03	\$6.03	\$6.03	\$6.03	\$6.03	\$6.15

Individual + Spouse/Domestic Partner	Employee Rates Based on full time equivalent salary					COBRA Rates 102%
	<\$60k	\$60K to \$84,999	\$85k to \$109,999	\$110k to \$159,999	\$160k and above	
HUGHP HMO	\$253	\$293	\$438	\$538	\$617	\$2,030.82
HUGHP POS	\$363	\$403	\$548	\$648	\$727	\$2,143.02
HUGHP POS Plus	\$407	\$447	\$592	\$692	\$771	\$2,187.90
BCBSMA HMO	\$312	\$352	\$497	\$597	\$676	\$2,091.00
BCBSMA POS	\$423	\$463	\$608	\$708	\$787	\$2,204.22
BCBSMA PPO	\$423	\$463	\$608	\$708	\$787	\$2,204.22
BCBSMA POS Plus	\$467	\$507	\$652	\$752	\$831	\$2,249.10
BCBSMA PPO Plus	\$467	\$507	\$652	\$752	\$831	\$2,249.10
BCBS HDHP	\$146	\$186	\$331	\$431	\$510	\$1,921.68
MetLife Dental	\$47	\$47	\$47	\$47	\$47	\$126.64
EyeMed Vision	\$14.72	\$14.72	\$14.72	\$14.72	\$14.72	\$15.01

2024 Survivor and COBRA Rates for Faculty and Nonunion Staff
 (Employee rates during first 9 months, COBRA rate for remaining 27 months)

Individual + Child(ren)	Employee Rates Based on full time equivalent salary					COBRA Rates 102%
	<\$60k	\$60k to \$84,999	\$85k to \$109,999	\$110k to \$159,999	\$160k and above	
HUGHP HMO	\$245	\$283	\$424	\$521	\$597	\$1,965.54
HUGHP POS	\$352	\$390	\$531	\$628	\$704	\$2,074.68
HUGHP POS Plus	\$394	\$432	\$573	\$670	\$746	\$2,117.52
BCBSMA HMO	\$302	\$340	\$481	\$578	\$654	\$2,023.68
BCBSMA POS	\$409	\$447	\$588	\$685	\$761	\$2,132.82
BCBSMA PPO	\$409	\$447	\$588	\$685	\$761	\$2,132.82
BCBSMA POS Plus	\$452	\$490	\$631	\$728	\$804	\$2,176.68
BCBSMA PPO Plus	\$452	\$490	\$631	\$728	\$804	\$2,176.68
BCBS HDHP	\$141	\$179	\$320	\$417	\$493	\$1,859.46
MetLife Dental	\$46	\$46	\$46	\$46	\$46	\$122.33
EyeMed Vision	\$13.70	\$13.70	\$13.70	\$13.70	\$13.70	\$13.97

Family Coverage	Employee Rates Based on full time equivalent salary					COBRA Rates 102%
	<\$60k	\$60k to \$84,999	\$85k to \$109,999	\$110k to \$159,999	\$160k and above	
HUGHP HMO	\$272	\$315	\$471	\$579	\$664	\$2,183.82
HUGHP POS	\$392	\$435	\$591	\$699	\$784	\$2,306.22
HUGHP POS Plus	\$440	\$483	\$639	\$747	\$832	\$2,355.18
BCBSMA HMO	\$336	\$379	\$535	\$643	\$728	\$2,249.10
BCBSMA POS	\$456	\$499	\$655	\$763	\$848	\$2,371.50
BCBSMA PPO	\$456	\$499	\$655	\$763	\$848	\$2,371.50
BCBSMA POS Plus	\$504	\$547	\$703	\$811	\$896	\$2,420.46
BCBSMA PPO Plus	\$504	\$547	\$703	\$811	\$896	\$2,420.46
BCBS HDHP	\$157	\$200	\$356	\$464	\$549	\$2,066.52
MetLife Dental	\$49	\$49	\$49	\$49	\$49	\$131.96
EyeMed Vision	\$17.08	\$17.08	\$17.08	\$17.08	\$17.08	\$17.42