

ENROLLMENT GUIDE

2024 BENEFITS

Faculty & Nonunion Staff



HARVARD
Human Resources

2024 BENEFITS ENROLLMENT GUIDE

For Harvard Faculty, Administrative and Professional Staff, and Other Nonunion Staff

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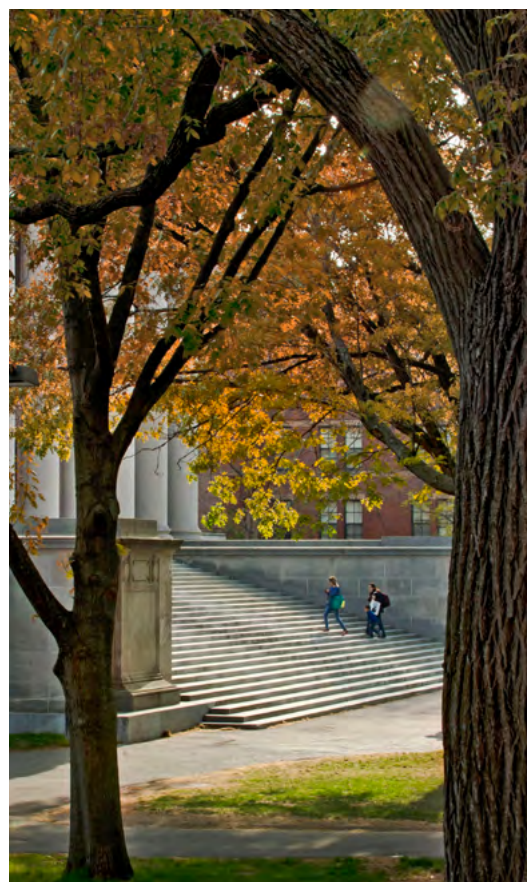
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The employee benefit programs described in this guide are effective in 2024. The information in this guide is a summary of Harvard's benefits, and every attempt has been made to ensure its accuracy.

The actual provisions of each benefit program will govern if there is any inconsistency between the information in this guide and Harvard's formal plans, programs, policies, or contracts or any subsequent change in such plans, programs, policies, or contracts.

WELCOME TO HARVARD

We are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. You have the flexibility to select the health plan(s) that best meet your needs and elect additional benefits to protect your income, build financial security, and balance your work and personal life.

Please take the time to review this brochure to make sure you understand the benefits that are available to you and your family—then be sure to take action. You have **30 days** from your hire date or date of benefits eligibility to enroll in these benefits. Coverage for most benefits will be effective as of your hire/eligibility date.

-  **MEDICAL:** Choose plan options from Harvard University Group Health Plan (HUGHP) and Blue Cross Blue Shield of MA (BCBSMA).
-  **DENTAL:** Take advantage of comprehensive dental benefits through the MetLife Dental PDP Plus plan.
-  **VISION CARE:** Compare coverage from EyeMed with the vision benefits included with your HUGHP or BCBSMA medical plan to ensure you have the coverage that is right for you and your family.
-  **FLEXIBLE SPENDING ACCOUNTS (FSAs) AND HEALTH SAVINGS ACCOUNT (HSA):** Put aside pre-tax dollars for qualifying expenses with a Health FSA, Limited Purpose FSA, Dependent Care FSA, or HSA (to enroll in an HSA, you must be enrolled in the High Deductible Health Plan [HDHP] medical option).
-  **OTHER VOLUNTARY BENEFITS:** You can purchase the following at competitive rates:
 - Long Term Disability (LTD) Insurance: Enroll in LTD to protect yourself and your family from serious financial hardship resulting from the inability to work due to illness or injury.
 - Supplemental Life and Dependent Life Insurance: You have the option to purchase additional life insurance, which can provide your family with a greater level of financial security.
 - Legal Plan: This plan gives you the financial and emotional peace of mind that comes from knowing you will be covered when expected and unexpected legal issues arise.
 - Identity Theft Protection: Protect yourself against privacy breaches with full identity monitoring, proactive alerts, and full-service restoration if your identity is stolen.

For additional information, please visit the Harvard Information for Employees (HARVie) website at hr.harvard.edu/totalrewards.

HEALTH AND WELFARE

MEDICAL AND PRESCRIPTION DRUGS

Harvard offers plans through two plan administrators, HUGHP and BCBSMA. You can learn more about the HUGHP and BCBSMA provider networks and which might best meet your needs at hr.harvard.edu/medical.

Medical plans

	BCBSMA	HUGHP*
Health Maintenance Organization (HMO) —With an HMO, you select a primary care provider (PCP), who coordinates your care and can provide you with referrals to in-network specialists. Out-of-network care is not covered except in certain emergency situations.	✓	✓
Point-of-Service (POS) —As with an HMO, you designate a PCP. However, you have the flexibility to use out-of-network providers with higher out-of-pocket costs.	✓	✓
POS Plus —Offering the same benefits as a traditional POS, the POS Plus plan has higher premiums and a higher out-of-pocket maximum in exchange for no deductible or coinsurance for in-network services.	✓	✓
High Deductible Health Plan (HDHP)† —Featuring lower premiums and higher deductibles than a traditional health plan, the HDHP is offered in conjunction with an HSA. For more information, see page 6. This plan does not meet the minimum medical coverage requirements for those holding J-1 visas.	✓	
Preferred Provider Organization (PPO) —This plan, offered through BCBSMA, is available only to subscribers who reside outside New England. With this plan, you can go to any health care professional you choose, in or out of the network, without a PCP referral. You will have higher out-of-pocket costs for out-of-network care.	✓	
PPO Plus —This plan, offered through BCBSMA, is available only to subscribers who reside outside New England. It offers the same benefits as a traditional PPO but has higher premiums and a higher out-of-pocket maximum in exchange for no deductible or coinsurance for in-network services.	✓	

* You must live in Massachusetts to enroll in any of the HUGHP options.

† If you hold a J-1 visa, the HDHP may not meet the requirements for a health plan under your visa.

Determine if your primary care provider (PCP) is in-network

PLAN	PCP NETWORK
HUGHP HMO, POS, POS Plus	Adult <ul style="list-style-type: none"> Harvard University Health Services (HUHS) Atrius Health Locations Pediatric care <ul style="list-style-type: none"> Any HMO Blue MA Network pediatrician or family medicine practitioner, including Mt. Auburn Pediatrics and Atrius Health
BCBSMA* HMO, POS, POS Plus	<ul style="list-style-type: none"> HMO Blue New England
BCBSMA* PPO and PPO Plus	<ul style="list-style-type: none"> BCBS PPO/EPO Network
BCBSMA HDHP	<ul style="list-style-type: none"> BCBS PPO/EPO Network HUHS Locations

Before selecting a plan, confirm that your preferred PCP is in-network:

- HUGHP: Call 617-495-2008 or visit hughp.harvard.edu/find-primary-care-physician
- BCBSMA: Call 888-389-7732 or visit member.bluecrossma.com/fad

* Cannot have primary care provider at HUHS

What's your medical plan eligibility?

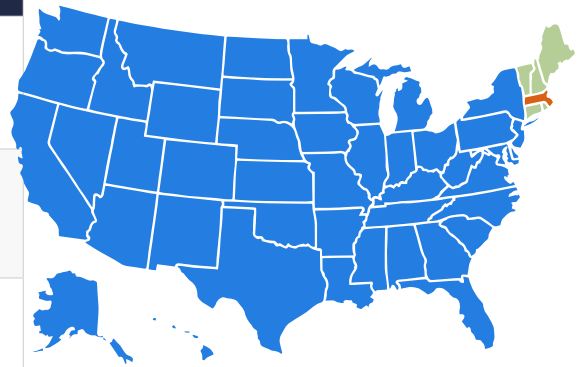
IF YOU ARE BENEFITS-ELIGIBLE:	YOU ARE ELIGIBLE FOR:		
	HMO, POS, and POS Plus	HDHP	PPO and PPO Plus*
Administrative/professional staff, nonunion staff, faculty, or internal postdoc	✓	✓	✓
External ("stipendee") postdoc [†] doing Harvard research	✓		✓
Coaching assistant, teaching assistant, [‡] or visiting fellow	✓		✓

* Available through BCBSMA only for subscribers who reside outside New England.

[†] External ("stipendee") postdocs pay premiums on an after-tax basis and may be subject to imputed income.

[‡] Teaching assistants are eligible for medical, vision, Reimbursement Program, the Legal Plan, and Identity Theft Protection.

IF YOU LIVE HERE:	YOU ARE ELIGIBLE FOR:
Massachusetts	BCBSMA HMO BCBSMA POS BCBSMA POS Plus BCBSMA HDHP HUGHP HMO HUGHP POS HUGHP POS Plus
Rest of New England (CT, ME, NH, RI, VT)	BCBSMA HMO BCBSMA POS BCBSMA POS Plus BCBSMA HDHP
Outside of New England	BCBSMA PPO BCBSMA PPO Plus BCBSMA HDHP



Compare plans

Below is a brief comparison of the plans. For more information, review the enclosed *2024 Programs and Premiums at a Glance*, which includes the following:

- A medical plan comparison chart detailing in- and out-of-network costs, copayments, coinsurance, and deductibles
- A premium rate chart showing how much you will pay for each plan

	HMO	POS (PPO*)	POS PLUS (PPO PLUS*)	HDHP
In-network preventive care	Covered at 100%—includes annual physicals, well-baby and well-child visits, immunizations, and routine vision care.			
Other in-network services	You'll have a copay for most in-network services and prescriptions, except hospitalization, surgery, and high-tech imaging—for those, you'll pay a deductible and coinsurance.		You'll have a copay for all in-network services, emergency room visits, and prescriptions, except hospitalization, surgery, and high-tech imaging, which are covered in full.	You'll pay a deductible and then coinsurance for all in-network services.
Out-of-network services[†] (or in-network without a referral when required)	Not covered.	You'll pay a separate deductible and coinsurance, with a separate out-of-pocket maximum.		You'll pay a deductible and then coinsurance for all out-of-network services.
Prescription drugs	All plans offer the same prescription drug coverage.			Prescription coverage begins after you meet the full deductible.

* Available through BCBSMA only for subscribers who reside outside New England.

[†] If an out-of-network provider charges more than the allowed amount, you could be balance billed for the difference.

HEALTH AND WELFARE

How does the HDHP work?

Distinguished by lower premiums and higher out-of-pocket costs and deductibles, the HDHP is offered in combination with an HSA.

- Except for in-network preventive care (for example, annual physicals and preventive screenings), you'll pay the full cost of all services, including prescriptions (excluding certain medications used to treat chronic conditions), until you reach your deductible. If you have family coverage, you need to meet the entire family deductible before the plan begins paying.
- Once you reach the deductible, you share the cost of care (this is your coinsurance), with the plan paying most of the cost, until you reach the annual out-of-pocket maximum. In-network and out-of-network costs can be combined to satisfy the deductible. **The family deductible must be met before any benefit is paid for an individual.**
- There are separate out-of-pocket maximums for in-network care and out-of-network care, which accrue separately. Once you reach these maximums, the plan pays 100% of further costs for the rest of the calendar year.
- When you enroll in the HDHP, you can also open an HSA to help pay for current and future eligible health care expenses. You can withdraw that money, tax-free, to pay eligible out-of-pocket medical expenses, as well as dental and vision expenses, or you can save that money for future health care expenses, including those incurred in retirement.
- Harvard makes an annual tax-free contribution to your HSA—\$500 for employee-only coverage or \$1,000 for other coverage levels. See page 9 for further details, including information on eligibility and certain limitations.
- If you hold a J-1 visa, the HDHP may not meet the requirements for a health plan under your visa.

Prescription copayment assistance

Harvard offers a program through PillarRx Consulting, a prescription benefit consulting firm, that finds copay assistance programs that may be available from drug manufacturers for certain specialty medications. If you are prescribed an eligible medication, you will be contacted by PillarRx to facilitate enrollment in the manufacturer programs. If you do not enroll, you will be responsible for up to 30% of the cost of the eligible prescription. Manufacturer assistance dollars may not accumulate toward deductibles and/or out-of-pocket maximums. To use the program, you must enroll and fill the prescription through Accredo, Express Scripts' specialty pharmacy. For more details, please visit hr.harvard.edu/medical.

Prescription Drug Coverage

All medical plans include a prescription drug benefit, administered by Express Scripts. When you enroll in medical coverage, you will receive a welcome kit with your Express Scripts ID card and information on nearby network pharmacies. Present your Express Scripts ID card when filling prescriptions. You can also use Express Scripts' mail-order pharmacy.

When will I receive my medical and prescription drug ID cards?

You will receive your ID cards two to three weeks after you submit your enrollment information. If you need medical coverage before receiving your ID card, call HUGHP at **617-495-2008** or BCBSMA at **888-389-7732** to obtain your member number. If you need to fill a prescription before you receive your ID card, call Express Scripts at **877-787-8684**.

SPENDING, SAVINGS, AND REIMBURSEMENT ACCOUNTS

FLEXIBLE SPENDING ACCOUNTS (FSAs)

By allowing you to set aside money directly from your paycheck before taxes are taken out, FSAs are a great way to save money for eligible expenses and to lower your taxable income. You can use that tax-free money to pay for eligible out-of-pocket health care and dependent care expenses.

Harvard offers the following FSA options, administered by Voya Financial:

Health FSA

- Pay for eligible medical, dental, and vision care expenses such as copays, coinsurance, deductibles, medical supplies and equipment, mental health and substance misuse treatment, orthodontia, and eyeglasses and contact lenses for yourself and your eligible dependents. You do not need to be enrolled in a Harvard health plan to participate in the Health FSA. (If you are enrolled in the HSA, you're not eligible for the Health FSA, but you may elect a Limited Purpose FSA.)
- Contribute between \$120 and \$3,050 per year.
- You must elect this benefit within **30 days** of your hire date or first date of benefits eligibility.

Limited Purpose FSA

- You may open this account only if you are enrolled in the Health Savings Account (HSA); if you enroll in the HSA and elect a Health FSA, you will automatically be enrolled in the Limited Purpose FSA.
- Pay for out-of-pocket dental and vision care expenses for yourself and your dependents.
- Contribute between \$120 and \$3,050 per year.
- You must elect this benefit within **30 days** of your hire date or first date of benefits eligibility.

Dependent Care FSA

- Pay for eligible dependent care (for a child under age 13) or adult care expenses, including day care, care for a disabled spouse or dependent, after-school care, and many types of summer camps. **This account is NOT for a dependent's health expenses.**
- Contribute between \$120 and \$5,000 per household per year (\$2,500 if you are married and filing taxes separately).
- You must elect this benefit within **30 days** of your hire date or first date of benefits eligibility; or within 30 days of a qualified life event such as enrolling in a day care program, birth of a child, etc. Go to hr.harvard.edu/life-events for details.

GLOSSARY

Here's a quick refresher on commonly used insurance terms:

ALLOWABLE CHARGE is the dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.

COINSURANCE is the amount you pay, as a percentage of the allowed cost of your services, after you reach the deductible and until you reach the plan's out-of-pocket maximum.

COPAYMENT (COPAY) is a fixed amount you pay for a health care service or prescription drug.

DEDUCTIBLE is the amount you pay before your insurance begins covering certain services, such as hospitalization or outpatient surgery.

DRUG FORMULARY is a list of prescription drugs, maintained by medical professionals, that practitioners use to identify drugs that offer the greatest overall value.

OUT-OF-POCKET MAXIMUM is the most you pay per plan year for plan-covered health care expenses, including prescription drugs. Once you reach this limit, the plan pays 100% for the remainder of the plan year.

PREMIUM is the amount you pay for insurance, using pre-tax or post-tax dollars via paycheck deductions. (Note: Harvard pays a portion of the premium.)

HEALTH AND WELFARE

Estimate carefully with an FSA

Per IRS regulations, FSAs are use-it-or-lose-it accounts, which means you will forfeit any amount left in the account at the end of the grace period. You have until March 15, 2025*, to incur eligible expenses and until March 31, 2025, to submit requests for reimbursement. For a list of eligible expenses, visit presents.accp.voya.com/content/delivers/harvard/. Please note: If you were enrolled in an HSA with a previous employer during the 2024 calendar year, you are not eligible to enroll in the Health FSA this year.

* You have until March 15, 2025, to incur expenses for your Dependent Care FSA. For Health and Limited Purpose FSAs, you have until your enrollment end date to incur expenses. If you are enrolled through December 31, 2024, and remain eligible, you have until March 15, 2025, to incur expenses.

Managing your FSA

You can easily manage your FSA from the administrator's website at presents.accp.voya.com/content/delivers/harvard/ or by visiting hr.harvard.edu and selecting the link to Voya Financial at the bottom of any page. On the website, you can check your FSA balance, file claims, enroll in direct deposit for reimbursements, and learn more about eligible expenses.

Please note: External ("stipendee") postdocs and teaching and coaching assistants are not eligible for FSAs.

When it comes to spending, not all FSAs are the same

- With the Health or Limited Purpose FSA, you can spend up to the full amount of your annual election as soon as your account has been set up.
- With the Dependent Care FSA, you can be reimbursed only up to the amount in your account at the time you request reimbursement.
- All eligible expenses must be incurred on or after your FSA enrollment date.

Paying for services

You will automatically receive an FSA debit card from Voya Financial when you enroll, allowing for easy, convenient payment at participating providers or merchants. Although you do not need to file for reimbursement when using your debit card, you may be required to submit documentation, so be sure to save your receipts. If you have more than one kind of FSA, you will receive one debit card that can be used for all of your accounts.

- Use your debit card to pay the provider directly.
- If the provider doesn't accept a debit card, pay for expenses out of pocket, and submit receipts for reimbursement to Voya Financial.

To be reimbursed for eligible expenses, submit an FSA claim form along with original receipts. Forms can be found at presents.accp.voya.com/content/delivers/harvard/.

Reimbursement forms and supporting documentation for 2024 FSA expenses must be postmarked by March 31, 2025, and submitted to:

Harvard University FSA Plan
c/o Voya Financial
P.O. Box 1300
Manchester, NH 03105-1300

Fax: 603-232-1854
Email: hvdflex@voya.com
Online: presents.accp.voya.com/content/delivers/harvard/
Phone: 855-HVD-FLEX (855-483-3539)

HELPFUL TIP: For more information about FSAs, check out the FSA 101 Tutorial available at hr.harvard.edu/flexible-spending-accounts.

HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the High Deductible Health Plan (HDHP), you can also open an HSA to help pay for current and future eligible health care expenses. An HSA is similar to an FSA but with some important differences.

How does an HSA work?

If you enroll in the HDHP, you will have the opportunity to enroll in an HSA at the same time.

- Your HSA enrollment is effective on the first of the month following the date you submit your election.
- Once your HSA is open, Harvard will make a tax-free contribution of \$500 to your HSA if you are enrolled in individual coverage or \$1,000 if you are enrolled in one of the other coverage levels. External postdocs and stipendees, coaching assistants, teaching assistants, and visiting fellows are not eligible.
- You can also make tax-free contributions via payroll deductions (up to federal limits). To receive Harvard's contribution, you **MUST** enroll in the HSA. If you do not wish to make your own contributions, make a \$0 election.
- You can withdraw that money, tax-free, to pay eligible out-of-pocket medical expenses, as well as dental and vision expenses, or you can save that money for future health care expenses.
- You will receive a debit card to use with your HSA from Voya Financial, the HSA administrator; if you are also enrolled in an FSA, you will receive one debit card to be used for all of your accounts.
- Once the balance in your HSA reaches \$1,100, it will be invested in the lowest-risk investment option in \$100 increments. However, you can invest your funds in your choice of investment options—all of which enable you to generate tax-free earnings.
- In addition to the HSA, you can enroll in a Limited Purpose FSA to pay for eligible out-of-pocket dental and vision care expenses for yourself and your dependents.

Who is eligible for an HSA?

- You must be a resident of and work and pay taxes in the United States.
- You cannot be covered under a non-HDHP plan (such as a spouse's HMO or POS plan).
- You cannot be enrolled in Medicare.
- Neither you nor your spouse, if you are married, can be enrolled in a Health FSA, but enrollment in a Limited Purpose FSA is permitted.
- You cannot be claimed as a dependent on someone else's tax return.
- You cannot have had a Health FSA within the same calendar year (for example, at a previous employer).

IMPORTANT: To receive the Harvard contribution, you **must** enroll in the HSA. If you don't want to contribute your own money, simply make a \$0 election.

HELPFUL TIP: With an HSA, the money in the account is yours to keep. Unlike an FSA, your funds don't expire, which means you can roll your money over from year to year.

Please see full eligibility details at presents.accp.voya.com/content/delivers/harvard/ or review IRS Publication 969.

2024 HSA MAXIMUM CONTRIBUTIONS

Coverage Level	HSA Contribution under Age 55	HSA Contribution for Age 55+
Individual	\$4,150: Total includes \$3,650 employee contribution + \$500 Harvard contribution	\$5,150: Total includes \$4,650 employee contribution + \$500 Harvard contribution
Family	\$8,300: Total includes \$7,300 employee contribution + \$1,000 Harvard contribution	\$9,300: Total includes \$8,300 employee contribution + \$1,000 Harvard contribution

HEALTH AND WELFARE

REIMBURSEMENT PROGRAM

Harvard's unique Reimbursement Program provides financial assistance for faculty and nonunion staff with annual full-time equivalent (FTE) salaries of less than \$110,000 who experience higher out-of-pocket medical costs. This program provides reimbursement for in-network out-of-pocket medical expenses above certain thresholds for those enrolled in a Harvard-sponsored HMO, POS, or PPO plan. While you do not need to enroll in this program, you will need to file a claim in order to get reimbursed.

What types of expenses are eligible?

All in-network out-of-pocket medical expenses (except premiums) count toward the thresholds listed below. Expenses incurred above the threshold will be eligible for reimbursement. This includes office and emergency room visits; pharmacy copays; deductibles; and coinsurance. Out-of-network costs and services not covered by the plan are NOT eligible. Eligible expenses must be incurred between January 1 and December 31, 2024. You are not eligible for this program if you are enrolled in the HDHP.

IF YOUR FTE* SALARY IS:	YOU CAN BE REIMBURSED FOR COSTS ABOVE:	
	FOR AN INDIVIDUAL	FOR A FAMILY
< \$30,000	\$600	\$600
\$30,000–\$39,999	\$800	\$900
\$40,000–\$49,999	\$900	\$1,200
\$50,000–\$59,999	\$900	\$1,600
\$60,000–\$69,999	\$900	\$1,900
\$70,000–\$79,999	\$1,250	\$2,300
\$80,000–\$89,999	\$1,250	\$2,800
\$90,000–\$99,999	\$1,500	\$3,300
\$100,000–\$109,999	\$1,500	\$4,000

* FTE salary is your annual salary if you work full-time or, for those who work less than full-time, the salary that would be earned working full-time at the same rate of pay.

INDIVIDUAL: Submit under Individual thresholds if you have individual medical plan coverage or if you have one of the other coverage levels but are submitting for only one family member for the year.

FAMILY: Submit under Family thresholds if you have one of the family coverage levels and are submitting receipts for more than one covered family member at any point throughout the year.

You cannot be reimbursed for the same expenses from both a Health FSA and the Reimbursement Program, but you may use an FSA to cover out-of-pocket costs up to the threshold and then use the Reimbursement Program for costs above the threshold.

How to request reimbursement

To be reimbursed, you must submit a Reimbursement Program request form, along with original receipts and other supporting documentation, postmarked no later than March 31, 2025 (for claims in 2024), to:

Harvard University Reimbursement Program
c/o Voya Financial
P.O. Box 1300
Manchester, NH 03105-1300

Fax: 603-232-1854
Email: hvdflex@voya.com
Online: presents.accp.voya.com/content/delivers/harvard/
Phone: 855-HVD-FLEX (855-483-3539)

HELPFUL TIP: Reimbursement Program request forms can be found at presents.accp.voya.com/content/delivers/harvard/.

DENTAL

As a Harvard employee, you may participate in the MetLife Dental PDP Plus plan. Be sure to enroll within **30 days** of your hire date or first date of benefits eligibility to get the coverage you need. See the enclosed *2024 Programs and Premiums at a Glance* for monthly cost information.

Make the most of your plan

Locate participating dentists by visiting metlife.com/Harvard-Dental. Although you may use non-participating dentists, you'll pay more than you would if you used a participating dentist. Once you reach \$3,000 in dental costs within a calendar year, our innovative second level of coverage will kick in. You'll pay an additional \$500 deductible, and then you'll be covered at the applicable rate for the rest of the year, with no maximum.

- When you visit a participating dentist, you don't have to complete claim forms, and you cannot be billed for the difference between your dentist's rate and MetLife's allowed charges (negotiated rates for services).
- If you visit a non-participating (out-of-network) dentist, you may be balance billed, meaning you may be billed for the difference between the dentist's rate and the MetLife negotiated rate, in addition to the regular charges.

When will I receive my dental ID card?

You will receive an ID card for dental coverage two to three weeks after you submit your enrollment information. If you need to use this benefit before receiving your ID card, call MetLife at **855-638-3941** to obtain your member number.

DENTAL BENEFITS & COVERED SERVICES*

Level 1 Annual Deductible	No deductible for diagnostic and preventive services and covered orthodontic services; \$50 per covered person for all other services; maximum \$150 per family
Level 1 Maximum Annual Benefit	\$3,000 per person covered
Level 2 Annual Deductible	\$500 per person covered
Level 2 Maximum Annual Benefit	None
COVERED SERVICES: Coverage levels are the same for participating and non-participating dentists.	
Preventive Care —Cleanings and X-rays	MetLife pays 100% of allowed charges.
Basic Services —Temporary and permanent fillings, simple extractions, surgical extractions	MetLife pays 75% of allowed charges after deductible.
Restorative Services —Periodontics, endodontics and oral surgery, root canals, prosthetic maintenance, emergency dental care	MetLife pays 75% of allowed charges after deductible.
Major Services —Prosthodontics, installation of crowns, inlays, onlays, dentures, implants, bridges	MetLife pays 75% of allowed charges after deductible.
Orthodontics	MetLife pays 50% of allowed charges (with no deductible), up to \$2,000 lifetime maximum per person.

* For details, please refer to the MetLife Dental PDP Plus Summary of Benefits available online at metlife.com/Harvard-Dental.

HELPFUL TIP: Minimize your out-of-pocket expenses for dental care by asking your dentist for a pretreatment estimate from MetLife before you agree to receive any prescribed major treatment. Your dentist may be able to present alternative treatment options that will lower your share of the bill while still meeting your basic dental care needs.

HEALTH AND WELFARE

VISION CARE

While Harvard’s medical plans offer some vision care coverage and discounts, you may also opt to enroll in Harvard’s comprehensive vision care plan, provided by EyeMed. It offers greatly reduced rates on vision exams, frames, lenses, and contacts. Be sure to enroll within **30 days** of your hire date or first date of benefits eligibility to get the coverage you need. See the enclosed *2024 Programs and Premiums at a Glance* for your monthly cost.

To locate an in-network provider

- Call the EyeMed customer service call center at **866-804-0982**.
- Visit the website at **eyemed.com**.
- Download the EyeMed app.

To give you an idea of what each provider offers, we’ve compared the different vision benefits below.

	VISION CARE BENEFITS & COVERAGE		
	EYEMED*	HUGHP	BCBSMA
EYE EXAM (once per calendar year)	\$15 copay	\$0 copay	
STANDARD CONTACT LENS FITTING (once per calendar year)	\$20 copay	Not covered	
FRAMES & LENSES (once per calendar year)	\$0 copay for frames up to \$165 allowance, 20% off balance over allowance. \$20 copay for standard single-vision, lined bifocal, or standard progressive lenses.	10–40% discount on frames and lenses at Davis Vision and other select vendors. Register with BCBS Association Blue365 at blue365deals.com .	
CONTACT LENSES (in lieu of spectacle lenses; every calendar year)	\$0 copay up to \$150 allowance, 15% off balance over allowance for conventional contact lenses.	10–40% discount on contact lenses at Davis Vision and other select vendors. Register with BCBS Association Blue365 at blue365deals.com .	
LASER VISION CORRECTION	15% off retail or 5% off promo price for Lasik or PRK from U.S. Laser Network. Call 800-988-4221.	Register with BCBS Association Blue365 at blue365deals.com for information, including discounts for Lasik.	

* You can get an eye exam OR a contact lens fitting once per calendar year. You can’t get both in the same year.

When will I receive my vision ID card?

You will receive an ID card for vision coverage two to three weeks after you submit your enrollment information. If you need to use this benefit before receiving your ID card, call the EyeMed customer service call center at **866-804-0982** to obtain your member number.

HARVARD UNIVERSITY HEALTH SERVICES

As part of the Harvard community, you can access a wide variety of services and benefits from three convenient on-site locations. HUGHP and BCBSMA High Deductible Health Plan (HDHP) members can select a primary care provider (PCP) at any Harvard University Health Services (HUHS) location.* If you select an HUHS PCP, you can access Quest Diagnostics' laboratory services provided on-site at the Harvard Square location.

HUHS locations

- Harvard Square, Richard A. and Susan F. Smith Campus Center, 75 Mt. Auburn Street, Cambridge
- Harvard Law School, Pound Hall, 1563 Massachusetts Avenue, Cambridge
- Longwood Medical Area, Vanderbilt Hall, 275 Longwood Avenue, Boston

HELPFUL TIP: For a full list of services, participating clinicians, health forms, and more, please visit huhs.harvard.edu.

HUHS services	All Harvard employees	HUGHP members	BCBSMA HDHP members
Urgent care	During work hours only†	Open 7 days a week. See huhs.harvard.edu for hours of operation	Open 7 days a week. See huhs.harvard.edu for hours of operation
Center for Wellness and Health Promotion	✓	Up to a 50% discount	✓
Flu vaccination clinics	✓	✓	✓

Additional HUHS services available to HUGHP or BCBSMA HDHP members who have an HUHS PCP include the following:

- Allergy
- Behavioral Health
- Dermatology
- Gastroenterology
- Neurology
- Nutrition
- Obstetrics and Gynecology
- Ophthalmology and Optometry
- Orthopedic Surgery
- Physical Therapy
- Podiatry
- Primary Care/Internal Medicine
- Radiology
- Surgery
- Travel Clinic

* Please refer to page 4 for a full listing of HUGHP and BCBSMA PCP networks.

† Your insurance plan will be billed, and you will be responsible for any applicable copays, coinsurance, or deductibles; insurance plans may consider HUHS to be out of network, resulting in higher out-of-pocket costs, up to the full cost of the visit.

DISABILITY AND LIFE

DISABILITY

Short Term Disability

Harvard provides staff members with Short Term Disability (STD) benefits at no cost should they become unable to work due to a disability or illness.

- The program pays 100% of your base salary.
- Enrollment is automatic for eligible employees.

Generally, staff must satisfy a waiting period before STD benefits can begin. Faculty is not eligible for STD. Please contact Faculty Affairs to discuss available options.

Please refer to hr.harvard.edu/disability for details.

Long Term Disability

If you are unable to work for over 180 calendar days due to illness or injury, you can protect yourself and your family from serious financial hardship with Harvard's group LTD coverage.

- The plan pays 60% of your monthly pre-disability earnings (tax-free), up to a maximum of \$15,000 per month, for as long as you are determined by the LTD carrier to be disabled, up to the maximum benefit period, which is determined by your age when your disability begins.
- You must enroll and pay premiums for this benefit. Because premiums are deducted from your after-tax pay, LTD benefits are paid to you tax-free.
- If you enroll within **30 days** of your hire date or first date of benefits eligibility, or within 30 days of certain permitted life events, you do not need to provide evidence of insurability. If you enroll at a later date, your application may be subject to medical review and approval by the carrier.

Benefits include the following:

- You are covered for disabilities incurred both on and off the job.
- You receive a cost-of-living adjustment benefit.
- If you die while LTD benefits are payable, and if, on the date you die, you have been continuously disabled for at least 180 days, your beneficiaries may be eligible to receive a survivor's benefit.

While you are on LTD

- Harvard will continue to provide Basic Life Insurance coverage, at no cost to you.* If you are enrolled in Supplemental Life Insurance, you may continue your coverage at Harvard's rates.
- Harvard will continue to make your retirement plan contributions, based on your salary at the time you became disabled.
- You will remain eligible for Harvard's medical, dental, and vision care benefits paying Harvard's tier 1 rates for medical.
- You will continue to accrue participation service under the retirement plan.
- Dependent Life Insurance, the Legal Plan, and Identity Theft Protection coverage continues at the same rates (if you had elected this coverage prior to disability).

LTD preexisting condition limitations

If you elect LTD coverage, the plan will not cover any disability or partial disability related to a preexisting medical condition—defined as a condition resulting from an injury or illness for which you were diagnosed or received treatment within 90 days prior to the date you became a participant. This includes any disability or partial disability that:

- Is caused by, contributed to, or resulted from a preexisting condition; and
- Began in the first 12 months immediately after your effective date of coverage, unless you have been treatment-free for that condition for six consecutive months during your first 12 months of coverage.

HELPFUL TIP

For more information on LTD, including limitations and exclusions, please visit hr.harvard.edu/disability.

* Per IRS regulations, you will be taxed on the value of basic life insurance coverage in excess of \$50,000.

LIFE INSURANCE

Basic Life Insurance*

Harvard helps you protect your beneficiaries by providing group term life insurance with a benefit that is equal to one-half of your annual base salary, rounded to the nearest \$1,000. If eligible, you are automatically enrolled in this coverage at no cost to you.

* The imputed cost of coverage in excess of \$50,000 is considered taxable income. The imputed cost, if any, will be shown and taxed on your paycheck. Please refer to hr.harvard.edu/disability for details, including important information about age-related reduction in coverage.

Supplemental Life Insurance

If you'd like additional protection, you can purchase optional term life insurance, with a benefit of 1x–6x your current annual base salary, rounded to the nearest \$1,000, up to a maximum of \$2,500,000.

The cost of coverage is based on your age and the amount of coverage you elect. Premiums are deducted from your pay on an after-tax basis. If you elect Supplemental Life Insurance within **30 days** of your hire date or first date of eligibility, you will be automatically approved for coverage at the highest multiple of your salary up to \$1.5 million; you must complete a Statement of Health and be approved by Metropolitan Life Insurance Company (MetLife) for amounts above this. (For example, if your salary is \$275,000, you can be automatically approved up to 5x your salary, or \$1,375,000, which is the highest multiple of your salary under \$1.5 million; you would need to complete a Statement of Health to apply for amounts above that.) If you elect coverage at any other time (except within 30 days of certain life events), you must complete a Statement of Health, which MetLife will review; this coverage will not become effective until approved. If you enroll in Supplemental Life Insurance, you also receive free will preparation and estate resolution/probate services for you and your spouse/domestic partner through MetLife Legal Plans. To access this service, call **800-821-6400** and use group number 109929.

Beneficiaries

It's important to designate at least one beneficiary for your life insurance policy by going to mybenefits.metlife.com. Type "Harvard University" in the **Employer or Association** box and log in. If this is your first time visiting, click **Register** and follow the prompts. After logging in, choose **Group Life Insurance** under **My Accounts**. Click on **Group Life Insurance** on the next page and enter your beneficiaries. Visit hr.harvard.edu/disability for more information about designating a beneficiary.

Dependent Life Insurance

If you enroll in Supplemental Life Insurance for yourself, you may elect \$25,000 or \$50,000 of Dependent Life Insurance coverage for your spouse/domestic partner within your first **30 days** of eligibility with no Statement of Health. You may also obtain \$75,000 or \$100,000 of coverage for your spouse/domestic partner with a Statement of Health. You can purchase \$5,000 or \$10,000 of coverage for your dependent children (from birth to age 26) with no Statement of Health. If required, a Statement of Health form will be mailed to you. Final approval comes from MetLife. If you leave Harvard, you may continue Basic, Supplemental, and Dependent Life Insurance with a portability or conversion option through MetLife. You can find additional details at hr.harvard.edu/disability.

VOLUNTARY BENEFITS

LEGAL PLAN, IDENTITY THEFT PROTECTION, AND TUITION ASSISTANCE AND REIMBURSEMENT PROGRAMS

Legal Plan

The Legal Plan from MetLife provides you, your spouse/domestic partner, and your dependent child(ren) with fully covered legal services from attorneys experienced in estate planning, civil suits, adoption, and much more. You'll have no deductibles, copays, claim forms, or usage limits when you use one of the 14,000 network attorneys. Or you can choose an out-of-network attorney and be reimbursed for covered services (you pay any difference between the plan's payment and the attorney's charges for services).

Note that some services are excluded under this plan, including employment-related matters, divorce, rental issues where the employee is the landlord, class action, and more. Refer to hr.harvard.edu/employee-discounts for more information. See the enclosed *2024 Programs and Premiums at a Glance* for monthly cost.

Your first 30 days of employment (or benefits eligibility) is your only opportunity to enroll in the Legal Plan until the annual Open Enrollment period, which typically takes place in October/November with changes effective January 1.

Identity Theft Protection

Identity Theft Protection from Allstate provides full identity monitoring, proactive alerts, and full-service restoration if your identity is stolen. Individual and family coverage is available. Refer to hr.harvard.edu/employee-discounts for more information. See the enclosed *2024 Programs and Premiums at a Glance* for monthly cost.

Your first 30 days of employment (or benefits eligibility) is your only opportunity to enroll in Identity Theft Protection until the annual Open Enrollment period.

Tuition Assistance Program and Tuition Reimbursement Program

With Harvard's Tuition Assistance Program (TAP), you can take courses to advance your career, improve your skills, or explore your own interests at participating Harvard schools for as little as \$40 per class. You can also pursue a bachelor's or graduate degree. Some TAP benefits may be taxable, per IRS regulations. Please go to hr.harvard.edu/tuition-assistance for details.

The Tuition Reimbursement Program (TRP) reimburses you for job-related graduate-level courses or courses taken toward an undergraduate degree at another accredited institution. You can be reimbursed for 75% of the cost of tuition, up to a calendar year maximum of \$5,250.

Who is eligible for TAP and TRP?

Eligibility is based on your employee classification and standard hours as listed in PeopleSoft. You must be in one of the following employee classifications and work a minimum of 17.5 hours per week:

- Faculty
- Administrative and professional staff
- Non-bargaining unit, nonexempt support staff
- Internal or external postdoc (Harvard research)

Before enrolling in a class, review the complete TAP and TRP guidelines at hr.harvard.edu/tuition-assistance, where you will find details on eligibility, waiting periods, eligible courses, credit limits, costs, and **important tax implications that may be applicable to certain graduate-credit courses**. Employees of Harvard Business Publishing participate in a separate tuition reimbursement program and should refer to the *HB Publishing Employee Guidebook* or contact their local human resources office for details.

HARVARD SCHOOLS/PROGRAMS PARTICIPATING IN TAP		
SCHOOL	TAP FEE	COURSE INFORMATION
Divinity School	10% of course cost	hds.harvard.edu
Extension School	\$40 per class	extension.harvard.edu
Graduate School of Arts and Sciences (Faculty of Arts and Sciences)	10% of course cost	gsas.harvard.edu
Graduate School of Design	10% of course cost	gsd.harvard.edu
Graduate School of Education	10% of course cost	registrar.gse.harvard.edu/tuition-assistance-program-tap
Harvard College (Faculty of Arts and Sciences)	10% of course cost	fas.harvard.edu
Harvard Kennedy School	10% of course cost	hks.harvard.edu
Harvard Law School	Call the Law School Registrar's Office for information	law.harvard.edu
Harvard Medical School	10% of course cost; call the HMS Human Resources Office for information	hms.harvard.edu
Harvard Summer School	\$40–\$80 per class	summer.harvard.edu
Harvard T.H. Chan School of Public Health	10% of course cost	hsph.harvard.edu/registrar/tuition-fees/tuition-assistance-program-tap
Office for the Arts, Ceramics and Dance Programs	\$40 (plus lab fees for ceramics classes)	Ceramics: ofa.fas.harvard.edu/ceramics Dance: ofa.fas.harvard.edu/dance

Waiting periods

- To participate in a Harvard course, your date of hire in a TAP-benefit-eligible position must be on or before the following dates:
 - July 1 for the fall semester
 - November 1 for the spring semester
 - April 1 for the summer semester
- For non-Harvard courses, there is a 180-day waiting period. The first day of class must be on or after your 180th day of employment in a TRP-benefit-eligible position.

RETIREMENT

RETIREMENT PLANS

Harvard is pleased to provide programs to help you save for retirement. We offer University-funded retirement plans, employee-funded tax-advantaged savings plans, and a carefully chosen lineup of investment options including mutual funds from Vanguard and Schwab and annuities from TIAA.

Tax-Deferred Annuity Plan

Harvard's Tax-Deferred Annuity (TDA) Plan gives you an easy way to save for retirement and reduce your taxable income—now or in retirement. That's because Harvard offers you two ways to contribute to a TDA:

- The Traditional option, in which your contributions are deducted from your paycheck before you pay taxes, saving you money
- The Roth option, in which you make your contributions after taxes and your withdrawals in retirement are tax-free

You may choose one contribution option or divide your contributions between the Traditional and Roth options. To compare the Traditional and Roth options, please see hr.harvard.edu/employee-funded-retirement-programs.

Your contributions are directed into the investments you choose from the investment lineup. If you don't actively elect an investment choice, your TDA contributions will be invested in a low-cost Vanguard target-date fund based on your age.

Be on the lookout. Within about two weeks of your date of hire, you should receive information about the TDA via a mailing to your home address.

Automatic enrollment and contribution increases (automatic escalation)

You may open a TDA as soon as you begin working, and you may start making contributions at any time. However, you will be automatically enrolled in the TDA 60 days after your start date unless you make another choice, including opting out of the plan.*

- Your initial contribution will be 3% of eligible pay, deducted on a pre-tax basis (Traditional option).
- Your contributions will be invested in a low-cost Vanguard target-date fund tied to the year you turn 65. You have the flexibility to choose from the other available investment options if you wish.
- Your contributions will increase by 1% each January until you reach 10% of your salary or the annual maximum, which is \$23,000 for 2024 (\$30,500 if you are age 50 or older). This is a combined total of all of your Traditional and Roth contributions for the year.
- You can opt out at any time; if you do so within 60 days of your first contribution, you can request reimbursement of your contributions.
- You can also change your contribution amount at any time, including electing to make some or all contributions via the Roth option, though this will cancel your participation in the annual automatic escalation feature.

The online Harvard University Retirement Center (HURC) is a great resource for managing your TDA. To get started, visit hr.harvard.edu and choose HURC from the Employee Tools menu at the bottom of any page. There, you can do any of the following:

- Open a TDA
- Change your contribution amount
- Elect to contribute pre-tax or to an after-tax Roth option
- Stop your contributions

* Please note that employees employed by Dumbarton Oaks or the Center for Hellenic Studies, postdoctoral fellows, and employees of Harvard Business Publishing are not covered by automatic enrollment.

HELPFUL TIP: To learn more about your retirement plan options, investment options, and whether you're able to roll existing qualified retirement account(s) into the TDA, visit hr.harvard.edu/employee-funded-retirement-programs or call the HURC at **800-527-1398**, Monday–Friday, 8 a.m.–5 p.m. ET.

Have questions? You can speak to a retirement specialist by calling HURC at **800-527-1398**, Monday–Friday, 8 a.m.–5 p.m. ET. You may also meet with a financial advisor from TIAA, the plan's recordkeeper, to discuss your retirement goals and planning at no cost to you (see the enclosed *2024 Programs and Premiums at a Glance* for contact information).

University-funded retirement programs

Harvard University offers two University-funded retirement programs to eligible faculty and staff: the Retirement Income Plan for Teaching Faculty and the 2001 Staff Retirement Program. If eligible, you will be automatically enrolled in the appropriate retirement plan after the six-month waiting period.

You will receive a plan information package about two months before you become eligible.

- **The Retirement Income Plan for Teaching Faculty** is for teaching faculty only, including certain instructors and lecturers who work at least half-time and are at least age 21.
- **The 2001 Staff Retirement Program** is for eligible professional and administrative staff and other nonunion staff. You must be regularly scheduled to work at least half-time or 17.5 hours per week (generally) and be at least age 21 to be eligible.

How the plans work

- Harvard makes 100% of all contributions. Each month you participate, Harvard will make a contribution based on your age and pensionable salary:
 - **If you are under age 40:** 5% of pay up to the Social Security wage base (\$168,600 in 2024) and 10% of pay for earnings above the Social Security wage base (up to IRS salary limits)
 - **If you are age 40 or older:** 10% of pay up to the Social Security wage base (\$168,600 in 2024) and 15% of pay for earnings above the Social Security wage base (up to IRS salary limits)
- Contributions begin after a six-month waiting period and are retroactive to your date of hire.
- You decide how this contribution should be invested from among a carefully chosen lineup of mutual funds from Vanguard and Schwab and annuities from TIAA. If you make no other election, this contribution will automatically be invested in a Vanguard target-date fund closest to the year you turn 65.
- Participants are generally vested after three years of employment with the University. Vesting means that the money is yours to keep; you may take it with you if you leave the University or retire.

457(b) Deferred Compensation Plan

Certain highly compensated faculty and staff members may be eligible for the Harvard 457(b) Deferred Compensation Plan. Designed to provide another opportunity to save for retirement, this program limits participation to faculty and staff whose base salary is at least \$240,000 and who reside in certain states. In addition to the money they save in a TDA Plan, participants can save \$23,000 for 2024 in a 457(b) Plan.

If you are eligible for this plan, you will receive information in the mail from HURC.

OTHER BENEFITS

OTHER BENEFITS, PERKS, AND SERVICES

At Harvard, you have access to a wide array of discounts, perks, services, and facilities that can enhance your life, improve your skills, and improve your physical and mental wellbeing. For more details, visit hr.harvard.edu and visit the websites below for details on current hours and programs.

Career Development and Training Classes

Center for Workplace Development

Professional and skill development, leadership, coaching, and career management
617-495-4895
hr.harvard.edu/learning-development

Harvard Bridge Program

Training in English as a second language, general equivalency diploma studies, computers, and academic prep
617-496-4895
hr.harvard.edu/harvard-bridge-program

Child Care and Elder Care

Information on Harvard-affiliated child care centers, child care scholarships, backup care for children and elders, and the Senior Care Planning program

University Office of Work/Life

617-495-4100
hr.harvard.edu/office-worklife

Work/Life Program Manager, Harvard Longwood Campus

617-432-1048
hlc.harvard.edu/home/worklife

Adoption Scholarships

617-495-4100
hr.harvard.edu/adoption-resources

Discounts

Outings & Innings

Discounts on movies, performing arts, sporting events, museums, shopping, services, travel, and more
617-495-2828
outingsandinnings.harvard.edu

Computers and Accessories

huit.harvard.edu

Employee Assistance Program

Referrals for child care; elder care; school vacation programs; camps; legal, financial, and debt counseling; stress management; workplace issues; and more
877-EAP-HARV (877-327-4278)
hr.harvard.edu/employee-assistance-program

Harvard Community

Faculty Club

Dining room, rooms for meetings and special events
617-495-5758
hfc.harvard.edu

Harvard Neighbors

Cultural events, interest groups, and social activities
617-495-0714
neighbors.harvard.edu

Harvard Chaplains

Harvard-affiliated religious organizations and services
617-879-8365
chaplains.harvard.edu

HARVie Classifieds & Conversations

Community-based list of items for sale, housing, roommates, and ride-sharing
hr.harvard.edu, select Classifieds (top right)

Healthy Living

Athletic Facilities and Recreation

Memberships for employees and family members; low-cost yoga, cycling, and fitness classes
General membership: 617-496-1585
recreation.gocrimson.com

Vanderbilt Hall, Longwood Campus: 617-432-1629
hms.harvard.edu/departments/vanderbilt-hall,
select Vanderbilt Hall Athletic Facility

Center for Wellness and Health Promotion

Massage and acupuncture appointments; classes in movement, meditation, and yoga
617-495-9629
wellness.huhs.harvard.edu

Harvard Dental Center

Comprehensive dental care with locations in Longwood and Cambridge
617-432-1434
hsdm.harvard.edu/harvard-dental-center

Mindfulness

Support for wellbeing with free programs
hr.harvard.edu/mindfulness

Housing, Banking, and Personal Insurance Services

Discounted Group Auto and Home Insurance

Mercer voluntary benefits
866-228-3516
crimsonpersonalplans.com

Harvard Housing Office

Assistance finding roommates, apartments
617-495-1459
huhousing.harvard.edu

Harvard University Employees Credit Union

Savings and checking accounts, mortgages, car loans, credit cards, and financial education workshops
617-495-4460
huecu.org

Real Estate Advantage Program

Referrals to moving companies; cash rebates when houses are purchased through Coldwell Banker
800-396-0960
huhousing.harvard.edu/homebuying

Libraries

Information on Harvard's library system
617-495-4166
library.harvard.edu

Museums

Free admittance for Harvard employees plus one guest; includes tours and family programs

The Arnold Arboretum

617-524-1718; arboretum.harvard.edu

Harvard Art Museums

617-495-9400; harvardartmuseums.org

Harvard Forest

978-724-3302; harvardforest.fas.harvard.edu

Harvard Museum of Natural History

617-495-3045; hmnh.harvard.edu

Observatory Nights

Free monthly lectures and telescopic observing at the Harvard Observatory
617-495-7461; cfa.harvard.edu/events

Harvard Museum of the Ancient Near East

617-495-4631; hmane.harvard.edu

Parking and Public Transportation

Harvard CommuterChoice

Public transportation passes available for half price (must be ordered by fourth calendar day of previous month); Zipcar membership; commute planning services; and information on biking, carpools, and more
617-384-RIDE (7433)
transportation.harvard.edu/commuterchoice

Parking Office

Cambridge and Allston—Campus Service Center
617-496-7827
transportation.harvard.edu/parking

Longwood Campus
617-432-1111
hms.harvard.edu/departments, select Parking

Shuttle Services

Cambridge and Allston Shuttles
617-495-0400 (for evening van service)
transportation.harvard.edu/shuttle-van-services

Longwood Medical Area Shuttles
617-632-2310
masco.org/lma-shuttles

Pet Insurance

Pets Best

Coverage for dogs and cats, emergency and routine care
866-228-3516
crimsonpersonalplans.com

Safety and Security

Harvard University Police Department

Tips and resources for crime prevention and safety on campus (for emergencies, call 911)
617-495-1212; hupd.harvard.edu

Longwood Campus: 617-432-1212

HBS campus: 617-495-1215

MessageMe

Harvard's emergency notification system; sign up to receive notification of campus emergencies on your personal electronic device
messageme.harvard.edu

ENROLL

HOW TO ENROLL

You have **30 days** from your date of hire or first date of benefits eligibility to enroll via PeopleSoft. For details, see the enclosed *How to Enroll in or Update Your Benefits: A Guide to Using the PeopleSoft Benefits Enrollment System*. For the best user experience with PeopleSoft, use Firefox or Chrome. (You may waive Harvard medical, dental, or vision coverage if you have coverage elsewhere and specify when that coverage ends. See FAQ 7 on page 24 for more information about enrolling at a later date.)

When enrolling, remember to do the following:

- Add eligible dependents and submit the required supporting documentation (see the instructions enclosed with this enrollment packet).
- Refer to the enclosed Designating/Updating Beneficiaries instructions or visit hr.harvard.edu/disability for information about designating life insurance beneficiaries.
- Review the confirmation statement mailed to your home to make sure your elections are correct. (Contact the Benefits Office right away if your desired elections are not reflected.)
- If you need to change your address retroactively to your hire date, contact the Benefits Office before submitting your elections as this could affect your enrollment.

To learn more, visit hr.harvard.edu/benefits-enrollment.

Benefits eligibility

Who is eligible	Medical	Dental	Vision	LTD	Supplemental Life	Dependent Life	Retirement Plans	Legal Plans	Identity Theft*
You*	✓	✓	✓	✓	✓		✓	✓	✓
Your spouse or registered domestic partner	✓	✓	✓			✓		✓	✓
Eligible children under age 26†	✓	✓	✓			✓		✓	✓
Eligible disabled children ages 26 or over‡	✓	✓	✓			✓		✓	✓

* Teaching and coaching assistants are eligible for medical, vision, the Legal Plan, and Identity Theft Protection coverage only. Under Retirement Plans, postdoctoral fellows are eligible only for the TDA, not for University-funded plans.

† Eligible children under age 26 include children by birth, adoption, foster placement, or legal guardianship, including eligible children of your spouse or domestic partner. Also eligible are disabled children ages 26 and over, including disabled children of your spouse or domestic partner, who were deemed disabled before age 26 and have been continuously covered. Dependents are not eligible for Dependent Life Insurance if confined to a hospital or receiving/entitled to receive Social Security Disability payments.

‡ Those you financially support or who live under your roof are eligible under the family plan.

Need to update your address? To ensure that you receive time-sensitive mailings and are in a medical plan that covers your geographic area, be sure to keep your home address updated in PeopleSoft Self Service. **If you need to update your address retroactively, contact the Benefits Office.**

Adding dependents to your coverage

To add dependents to your coverage, you must supply proof of dependent eligibility.

- **Spouse:** Copy of valid marriage certificate
- **Domestic partner:** Harvard's Statement of Domestic Partnership (see page 26, FAQ 11 for details)
- **Dependent child:** Copy of birth certificate, adoption documents, or proof of legal guardianship

Paying for benefits

While many of your benefit contributions are deducted from your paycheck on a pre-tax basis, some benefit contributions are made on an after-tax basis.

You make pre-tax contributions* for these benefits:

- Medical, dental, and vision care
- FSA and/or an HSA
- Tax-Deferred Annuity Plan (except Roth)

You make after-tax contributions for these benefits:

- LTD Insurance
- Supplemental Life Insurance
- Dependent Life Insurance
- Roth contributions
- Legal Plan
- Identity Theft Protection
- Premiums for nonqualifying[†] registered domestic partner benefits coverage: The value of this coverage is considered imputed income. If you have a domestic partner and are electing employee plus domestic partner or family coverage, call **617-496-4001** to speak with a Benefits representative about enrollment and tax implications.

* External postdocs pay for benefits on an after-tax basis and may need to pay taxes on Harvard's portion of the premiums. See FAQ 9 on page 25.

† The University follows the IRS definition of a qualifying tax dependent to determine tax treatment of premiums.

Changing your benefits during the year

IRS regulations limit when you can make changes to your benefits during the year. Once you've submitted your benefits elections, you cannot change your medical, dental, vision care, or FSA elections outside the annual Open Enrollment period, which takes place each October/November, unless you experience an IRS-defined change in status as listed below. Changes in enrollment must be consistent with the change in status. See hr.harvard.edu/life-events for more information.

If you experience one of these life events, please contact Benefits at **617-496-4001** as soon as possible because you have only **30 days** from the date of the status change to make benefits changes. A Benefits representative can explain which changes you're allowed to make.

Changes in status that may allow you to make benefits changes:

- Marriage
- Registering a domestic partnership
- Divorce
- Birth
- Adoption
- Death
- Change in number of dependents
- Change in employment status—beginning or end of employment for you or your eligible dependent, beginning of or return from an unpaid leave of absence, going from benefits-ineligible to benefits-eligible, beginning or ending family medical leave
- Dependents losing eligibility—dependent child reaching the maximum age of 26; or dependent children turning age 13 for dependent care FSA only
- Dependents gaining eligibility
- Change in coverage or cost—significant change in health or dependent care coverage or cost for you or your eligible dependent
- Retirement
- Moving into or out of a medical plan's service area

HELPFUL TIP: For a copy of the Statement of Domestic Partnership, visit hr.harvard.edu/forms-documents and select **Total Rewards > Domestic Partners**, or contact Benefits at **617-496-4001** or benefits@harvard.edu.

ANSWERS TO FREQUENTLY ASKED QUESTIONS

1. I have medical, dental, and/or vision coverage outside of Harvard. Can I defer my enrollment in the Harvard-sponsored plans for these benefits until my current coverage ends?

Yes, you can. Here's what you'll need to do:

- Do NOT elect Harvard coverage for these benefits in PeopleSoft.
- Contact Benefits at **617-496-4001** and let us know the exact date your other coverage will terminate.
- Then submit a letter from your former employer or insurance carrier stating that you were enrolled in medical, dental, and/or vision coverage and the date that the coverage terminates. If you are enrolling eligible dependents, they must also be losing coverage and their names will need to be listed in the letter.
- Once we receive this letter, Benefits will send you enrollment information with the new effective date (the date your previous coverage terminates).
- You will need to complete a separate online election within **30 days** of the date your current coverage ends.

If you are eligible for and want to enroll in other Harvard benefits, such as Supplemental and Dependent Life, LTD Insurance, Identity Theft Protection, or the Legal Plan, you still must enroll within your initial **30-day** enrollment period for automatic approval of coverage.

2. Can I enroll in my benefits prior to my hire date?

No. Even if you have your Harvard University ID number, you won't be able to access PeopleSoft to make your benefits elections until your hire date or the first day you're eligible for benefits.

3. Is there a deadline for submitting my benefits elections?

Yes. You need to elect your benefits and provide all supporting documentation within **30 days** of your hire date or the first day of benefits eligibility. Please see "Adding dependents to your coverage" on page 23 for details.

4. When will I get my medical, dental, vision care, and/or prescription cards?

You will receive your ID cards two to three weeks after you submit your enrollment. If you need to use a benefit before receiving your ID card, call the benefit provider to obtain your member number (see the enclosed *2024 Programs and Premiums at a Glance* for all vendor contact information).

5. What if I miss the 30-day enrollment period for benefits?

If you miss the 30-day enrollment period, you will not be able to enroll until the next annual Open Enrollment period (occurring each October/November), unless you experience an IRS-defined change in status, such as a birth or change in marital status. Enrollment changes must be consistent with the change in status and must be submitted within **30 days** of the status change (see hr.harvard.edu/life-events). Changes made during the annual Open Enrollment period will go into effect on January 1 of the upcoming year.

6. What is the difference between the HUGHP and BCBSMA networks?

The two networks offer many of the same specialists; however, if you enroll in a HUGHP plan, you must have a Massachusetts address, and you'll have a different network of adult primary care providers to choose from. Please see page 4 for information about how to determine if your PCP is in-network for each of the networks.

7. When will my coverage start?

Once your elections are submitted, the coverage start date is your date of hire or the first day of your benefits eligibility. You will be charged premiums retroactively for medical, dental, and/or vision coverage.

8. If I hold a J-1 visa, are there any limits to which medical plans I can elect?

The HDHP does not meet the medical coverage requirements for J-1 visa holders, so you may want to elect one of the other plans.

9. I am an external postdoc. Will I be taxed on my health benefits?

All external postdocs will pay their benefits premiums on an after-tax basis. Additionally:

- Resident or citizen stipendee – the University's contributions are considered reportable income. You will use the YTD employer-paid amount when you file your taxes.
- Non-resident alien stipendee – taxes on the University's contributions will be withheld from your pay. You will receive a 1042-S form, and the total dollar amount of earnings will include the University's contributions.

10. What does it mean if the HMO plans do not appear as options on my PeopleSoft Self-Service enrollment page?

If your address is outside the HMO plans' service area, those plans will not appear as an option. If your address is listed incorrectly in PeopleSoft and you'd like it changed retroactive to your hire date, please contact the Benefits Office at **617-496-4001**.

You can also change your address at any time through PeopleSoft Self-Service. However, you will not be able to change it retroactively (you **MUST** contact Benefits). If your new address affects your medical plan eligibility (see chart on page 5), enrollment materials will be mailed to your new address advising you how to make the necessary changes to your medical coverage within **30 days**. Your coverage start date will be the effective date of your address change. If you do not make a new election within **30 days** you will be defaulted into a new plan retroactive to your address change date. Claims paid through your previous plan may be retracted, and you may need to select a new primary care provider. For more information, go to **hr.harvard.com/life-events**.



ANSWERS TO FREQUENTLY ASKED QUESTIONS

11. How do I enroll my domestic partner?

You must complete the Harvard Statement of Domestic Partnership, which can be accessed via HARVie at hr.harvard.edu/forms-documents, by selecting **Domestic Partners**.

You must have met the definition of Domestic Partner as outlined in the Statement prior to your hire date. If you did not meet the definition prior to your hire date, you can enroll your Domestic Partner once you meet the criteria. You will need to register your Domestic Partnership with a local municipality that recognizes Domestic Partnerships. You will need to provide a copy of the registration certificate along with the Harvard Statement within 30 days of the date of registration.

12. How do the pre-tax accounts—the Health FSA, Limited Purpose FSA, HSA, and Dependent Care FSA—differ?

There are three kinds of FSAs: Health, Limited Purpose, and Dependent Care. An HSA is a different kind of account for employees in the HDHP. All four accounts allow you to deduct money from your paycheck before taxes, thereby reducing your taxable income, to pay for eligible expenses.

- **Health FSAs** can be used to pay eligible out-of-pocket health expenses (incurred on or after your enrollment date) for you and your eligible dependents, such as copays for medical office visits and prescriptions, coinsurance and deductibles, dental expenses, and eyeglasses and contact lenses.
- **Limited Purpose FSAs** can be used to pay deductibles, coinsurance, and copays for dental and vision care (incurred on or after your enrollment date) only. If you are enrolled in the HSA and elect a Health FSA, you will automatically be enrolled in the Limited Purpose FSA. The HSA can be used to cover out-of-pocket medical expenses (in addition to dental and vision expenses).
- **Dependent Care FSAs** can be used to pay for eligible dependent child care (under age 13) and adult care expenses (incurred on or after your enrollment date) so that you (and your spouse) can work or look for work. They can be used to pay for eligible dependent care providers and day care facilities, including senior centers, after-school care, or day summer camp, though some specialty camps are not eligible.
- **An HSA** can be opened only if you are enrolled in the HDHP. This account is fully owned by you, and you keep the money in your HSA even if you leave Harvard. You can use it for eligible medical, dental, and vision expenses (incurred on or after the first of the month following your enrollment date) such as copays, coinsurance, and deductibles, or you can save the money for future health care expenses. Unlike FSAs, unused contributions will roll over from year to year.

If you're enrolled in the HSA, you are not eligible for the Health FSA, but you may enroll in the Limited Purpose FSA, which works like the Health FSA but can be used only for dental and vision care expenses.

For more details about filing time frames and IRS annual limits, please read pages 7–9 of this guide. Also, you can learn more about these accounts at hr.harvard.edu/flexible-spending-accounts.

13. How does the vision care coverage provided by EyeMed differ from the vision benefits provided by Harvard's HUGHP and BCBSMA medical plans?

In general, vision benefits under Harvard's medical plans cover an annual eye exam and offer discounts on eyewear with certain providers. EyeMed offers more comprehensive coverage, including contact lens exams, contact lenses, and eyewear. Please see page 12 or visit hr.harvard.edu/vision for more information. Contact EyeMed with specific questions. (See the enclosed *2024 Programs and Premiums at a Glance* for complete vendor contact information.)

LEARN MORE

LEARN MORE

Watch our Benefits Highlights videos at hr.harvard.edu/benefits-enrollment.

Learn about the many perks of being a Harvard employee by attending our New Employee Welcome & Orientation. Find the schedule at hr.harvard.edu/new-employees.

You can also click on O&I at the top of any HARVie page, log in, and click on the Hidden Gems tab for more information about Harvard perks.

VISIT

Go to hr.harvard.edu to do any of the following:

- Access a full list of benefit contacts by selecting **Total Rewards > Health & Welfare Benefits > Vendor Contacts**
- View Summary Plan Descriptions of certain programs by selecting **Policies, Forms & Contracts > Forms & Documents > Total Rewards > General Benefits & Compliance**

CONTACT HARVARD BENEFITS

Have questions?

Call: 617-496-4001, M, T, Th, F, 9:00 a.m.–5:00 p.m. ET;
W, 10:30 a.m.–5:00 p.m. ET

Email: benefits@harvard.edu

Mailing address:

114 Mt. Auburn Street, 4th floor
Cambridge, MA 02138

You will find a Benefits drop-off box for forms on the first floor;
HUID required for entry to building.

Fax: 617-496-3000

Visit: hr.harvard.edu/totalrewards

Remember: You must make your benefit elections within **30 days** of your date of hire or qualifying life event.





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