



2024 PLAN RATES FOR RETIREES AGED 65 AND OVER

Monthly Rates for Those Retiring on or After January 1, 1996¹

- Faculty and Nonunion Retirees hired or rehired before 1/1/2014 who met post-retirement health eligibility before 1/1/2019
- Members of HUCTW who retired before 7/5/2011
- Members of other unions who retired before 9/4/2014

Senior Plan Monthly Rates for Retirees and Eligible Dependents Age 65 and Over

	BCBS Medex			HPHC Medicare Enhance			Tufts Medicare Preferred HMO		
Total Rate	\$597			\$599			\$624		
Years of Service	Contribution		Retiree Share	Contribution		Retiree Share	Contribution		Retiree Share
	Harvard	Retiree		Harvard	Retiree		Harvard	Retiree	
20+	\$478	\$119	20%	\$478	\$121	20%	\$478	\$146	23%
19	\$460	\$137	23%	\$460	\$139	23%	\$460	\$164	26%
18	\$442	\$155	26%	\$442	\$157	26%	\$442	\$182	29%
17	\$424	\$173	29%	\$424	\$175	29%	\$424	\$200	32%
16	\$406	\$191	32%	\$406	\$193	32%	\$406	\$218	35%
15	\$388	\$209	35%	\$388	\$211	35%	\$388	\$236	38%
14	\$370	\$227	38%	\$370	\$229	38%	\$370	\$254	41%
13	\$352	\$245	41%	\$352	\$247	41%	\$352	\$272	44%
12	\$334	\$263	44%	\$334	\$265	44%	\$334	\$290	46%
11	\$316	\$281	47%	\$316	\$283	47%	\$316	\$308	49%
10	\$299	\$298	50%	\$299	\$300	50%	\$299	\$325	52%

How to read the chart above: Along the top of the chart are the three Senior Medical Plan options and below is the total monthly rate for each plan. Down the left side, find your years of pensionable service, then follow this across to the option of your choice to see the monthly amount Harvard will contribute for each individual plan, what your monthly cost will be, and what percent your cost is of the total monthly rate. Costs are rounded to the nearest dollar; retiree contribution reflects actual retiree cost for 2024.

Cost of Senior Medical Plan Coverage

If you retired on or after January 1, 1996, the University contributes a percentage of the Harvard group BCBS Medex rate and applies that dollar amount toward the individual cost of the senior medical plan option you choose, as shown above. Harvard's subsidy currently ranges from 50% to 80%,¹ depending on your years of pensionable service.

The per person cost of medical coverage for you and your eligible dependent under the three senior medical plan options listed above is based on the date you retired from Harvard and your years of pensionable service. Each year Harvard recalculates the University subsidy amount. At 20 years of pensionable service, the subsidy reaches the 80% maximum. If you select one of the other senior medical plan options, the amount of the BCBS Medex subsidy is applied toward the cost of that option. Senior plans are all individual plans; if you cover an eligible dependent on a senior plan, you pay a monthly contribution for each.

¹ Costs and subsidy ranges shown are for retirees meeting post-retirement health eligibility prior to January 1, 2019, with no service breaks on or after January 1, 2014 (retiring on or after January 1, 1996); for details, please see hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf. If you retired before January 1, 1996, Harvard pays 100% of the cost of monthly premiums for your medical plan.

Retirees and Eligible Dependents Under Age 65

Rates are based on your full-time equivalent salary at the time of your retirement.

Monthly Cost	Tier 1 Less than \$60,000				Tier 2 \$60,000 - \$84,999			
	Individual	Individual+ Spouse/DP	Individual+ Child(ren)	Family	Individual	Individual+ Spouse/DP	Individual+ Child(ren)	Family
HMO								
HUGHP*	\$98	\$253	\$245	\$272	\$114	\$293	\$283	\$315
BCBSMA	\$121	\$312	\$302	\$336	\$137	\$352	\$340	\$379
POS (BCBSMA PPO if you live outside New England)								
HUGHP*	\$142	\$363	\$352	\$392	\$158	\$403	\$390	\$435
BCBSMA	\$166	\$423	\$409	\$456	\$182	\$463	\$447	\$499
POS Plus (BCBSMA PPO Plus if you live outside New England)								
HUGHP*	\$159	\$407	\$394	\$440	\$175	\$447	\$432	\$483
BCBSMA	\$182	\$467	\$452	\$504	\$198	\$507	\$490	\$547
HDHP								
BCBSMA	\$55	\$146	\$141	\$157	\$71	\$186	\$179	\$200

Monthly Cost	Tier 3 \$85,000 – \$109,999				Tier 4 \$110,000 – \$159,999			
	Individual	Individual+ Spouse/DP	Individual+ Child(ren)	Family	Individual	Individual+ Spouse/DP	Individual+ Child(ren)	Family
HMO								
HUGHP*	\$171	\$438	\$424	\$471	\$209	\$538	\$521	\$579
BCBSMA	\$194	\$497	\$481	\$535	\$232	\$597	\$578	\$643
POS (BCBSMA PPO if you live outside New England)								
HUGHP*	\$215	\$548	\$531	\$591	\$253	\$648	\$628	\$699
BCBSMA	\$239	\$608	\$588	\$655	\$277	\$708	\$685	\$763
POS Plus (BCBSMA PPO Plus if you live outside New England)								
HUGHP*	\$232	\$592	\$573	\$639	\$270	\$692	\$670	\$747
BCBSMA	\$255	\$625	\$631	\$703	\$293	\$752	\$728	\$811
HDHP								
BCBSMA	\$128	\$331	\$320	\$356	\$166	\$431	\$417	\$464

Monthly Cost	Tier 5 \$160,000 and Above			
	Individual	Individual+ Spouse/DP	Individual+ Child(ren)	Family
HMO				
HUGHP*	\$240	\$617	\$597	\$664
BCBSMA	\$263	\$676	\$654	\$728
POS (BCBSMA PPO if you live outside New England)				
HUGHP*	\$284	\$727	\$704	\$784
BCBSMA	\$308	\$787	\$761	\$848
POS Plus (BCBSMA PPO Plus if you live outside New England)				
HUGHP*	\$301	\$771	\$746	\$832
BCBSMA	\$324	\$831	\$804	\$896
HDHP				
BCBSMA	\$197	\$510	\$493	\$549

* HUGHP is available only to subscribers who reside in Massachusetts. In-network adult primary care physicians are primarily located in Eastern Massachusetts.

Retiree Dental Plan Monthly Rates

MetLife Dental PPO Plus

Individual	Individual + Spouse/Domestic Partner	Individual + Child(ren)	Family
\$60.79	\$108.87	\$105.37	\$117.10

HURA Dental Plan

The HURA Dental Plan has been closed to new enrollees since before 2000

Individual	Family
\$52.77	\$104.08

Supplemental Life Insurance Monthly 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.