



HARVARD GLOBAL NEW HIRE FAQs

Items in bold italics are defined on page 4

Q1. Which benefits can I elect?

The Harvard Global Benefit Program includes the following benefits:

Health care coverage

- Bundled medical, prescription, dental, and vision care coverage.
- Includes routine care and 24/7 emergency assistance services and medical evacuation.
- Individual and family coverage levels are available. **The University pays the premium for the employee's health plan coverage.** This means no premium for those enrolled in employee-only coverage and a lower premium for those enrolled in one of the other coverage levels.
- Includes an Employee Assistance Program (EAP) that can help with personal and family issues and referrals for further assistance.

Life insurance

- Basic Life Insurance
 - Free basic life insurance coverage is equal to half your basic annual salary, rounded to the nearest \$1,000. You are automatically enrolled in this coverage
 - If you are age 67 and under age 70 on your effective date of coverage, your basic coverage will be limited to 65% of the amount indicated above
 - If you are age 70 or older on your effective date of coverage, your basic coverage will be limited to 50% of the amount indicated above
 - If you are under age 67 on your effective date of coverage, your basic coverage will reduce by 35% on the date you attain age 67. Your coverage will reduce by 50% on the date you attain age 70
- Supplemental Life Insurance
 - Elect 1x to 5x your basic annual salary, rounded to the nearest \$1,000, up to a maximum coverage of \$1.25 million with automatic approval if you enroll within 30 days of your hire date
- Dependent Life Insurance
 - Spouse/domestic partner
 - You must be enrolled in supplemental life insurance to elect this coverage. You can elect \$25k or \$50k of coverage without completing a ***Statement of Health form*** for approval by MetLife Worldwide Benefits
 - You can elect \$75k or \$100k of coverage by completing a ***Statement of Health form*** for your spouse/domestic partner and submitting it to MetLife Worldwide Benefits for approval of the additional amount
 - Dependent child
 - You must be enrolled in supplemental life insurance to elect this coverage. You can elect \$5k or \$10k in coverage. You do not need to submit a ***Statement of Health form*** for approval by MetLife Worldwide Benefits

- One monthly **premium** covers all your dependent children under the age of 26

Long Term Disability insurance

- Pays 60% of your pre-disability salary if you become disabled due to injury or illness. You are automatically approved for coverage if you enroll within 30 days of your hire date

For U.S. Citizens only

Health Care Flexible Spending Account (FSA)

- Pay for eligible medical, dental, or vision care expenses with pre-tax contributions
- Can only be used to cover expenses incurred in the U.S.

Dependent Care FSA

- Pay for eligible dependent day care expenses for the care of a dependent child under age 13, a disabled spouse, or a disabled dependent of any age with pre-tax contributions
- Can only be used to cover expenses incurred in the U.S.

Q2. I don't need vision coverage. Can I enroll in just medical and dental?

The health coverage is bundled to include medical, dental, and vision care and cannot be split out. If you elect the health coverage, you will be enrolled in all three lines of coverage.

Q3. Is there a deadline for submitting my elections?

Yes. You must submit your elections and [dependent supporting documentation](#) (if applicable) **within 30 days** of your hire date (or the date you first become eligible for the Global Benefits package). For example, if your hire/eligibility date is January 15, you must submit your elections and dependent documentation by February 14.

Q4. When will my coverage start?

Your coverage start date will be retroactive to your hire/eligibility date.

Q5. How do I pay for coverage?

The monthly **premiums** will be deducted from your paycheck. Deductions will typically start on the paycheck following the month you submit your elections. There will be a double deduction for the health coverage (current premium and retro premium) at that time. For example, your hire/eligibility date is February 1 and you submit your elections on February 20; your coverage will be effective as of February 1 with premiums for February and March deducted from the paycheck for March. You will see the standard monthly premium on subsequent paychecks.

Q6. What if I miss the enrollment deadline or want to change my elections midyear?

If you miss the 30-day enrollment period or want to make midyear changes, for most benefits you will need to wait for the annual **Open Enrollment** period unless you are within 30 days of a [qualified life event](#) (QLE). You will need to contact Harvard Benefits to request an enrollment packet. You must provide supporting documentation (see Q7 for details) of the QLE and submit your elections within 30 days of the date of the QLE. Most changes will be retroactive to the date of the QLE, and you will be charged retroactive **premiums** if applicable. The changes must be consistent with the QLE.

For supplemental and dependent life insurance and long-term disability (LTD) coverage, you can enroll at any time by completing a [Statement of Health form](#) for life insurance and an [Evidence of Insurability form](#) for LTD and submitting it to MetLife Worldwide Benefits for approval. If you enroll within 30 days of your hire/eligibility date, you do not need to submit a form for approval except for spouse/domestic partner life insurance coverage above \$50k. Please refer to the [Schedule of Benefits](#) for additional details, including important LTD pre-existing condition exclusions.

Q7. What is supporting documentation?

Supporting documentation includes the following:

- Proof of a [QLE](#) – Marriage certificate for marriage, birth certificate for the birth of a child, proof of loss of other coverage, etc.
- If adding eligible dependents to your coverage, proof of their relationship to you – Marriage certificate if enrolling a spouse and birth certificates if enrolling children. You can find additional information on page 2 of the [Dependent Documentation Coversheet](#).

Q8. What if I want to cancel my coverage but I don't have a Qualified Life Event?

You will need to wait until the annual **Open Enrollment** (OE) period which typically takes place in October/November. Changes made during OE are effective January 1 of the upcoming year.

Q9. Will I have to pay taxes on any of the benefits?

You may be taxed on the amount Harvard Global pays towards your health plan and basic life insurance coverage. Please note that Harvard Global fully subsidizes the employee's portion of the health plan premium and partially subsidizes the premium for the family coverage levels. These subsidized amounts may be taxable, and you will bear all taxes and other compulsory payments associated with these benefits.

Q10. Is there a way to find out before I enroll if I'll be taxed on the benefits Harvard Global provides?

If you have questions, please discuss them with [Blaga Ovcharova](#), International HR and Benefits Manager.

Q11. When will I receive my insurance ID card?

Elections submitted by Saturday afternoon are sent to MetLife on Sunday. You should receive a hard copy of your card (mailed to the home address on file in PeopleSoft at the time of enrollment) within two to three weeks of submitting your elections. However, you will receive a welcome email from MetLife within 48 hours of their processing your enrollment (enrollments are typically processed within two business days of receiving the file). This email contains a link to the online portal, [eBenefits](#), where you can register and download a copy of your ID card.

Q12. How can I find network providers in my area?

You can find providers by logging into [eBenefits](#) and clicking on the Find a Provider tab. Refer to the [Welcome Guide](#) for more information.

Q13. Who should I call if I'm having issues with my claims?

You should call the customer service number listed on your insurance ID card.

Q14. What if I have additional questions?

For questions about:

- PeopleSoft Enrollment system contact Harvard Benefits at benefits@harvard.edu
- Eligibility for the Global Benefits Program contact [Blaga Ovcharova](#), International HR and Benefits Manager.
- Coverage once enrolled, call the number on your MetLife ID card or contact the [MetLife Service Center](#) for your region

DEFINITIONS

Annual Open Enrollment Period

The annual period – typically in October/November – when you can make changes to your benefits, including enrolling, adding/removing dependents, etc. Changes are effective January 1 of the upcoming year. If you miss the annual open enrollment period, you can't make changes to your coverage unless you experience a [Qualified Life Event](#).

Evidence of Insurability (EOI) Form

A document similar to the Statement of Health Form and used as proof of good health when applying for Long-Term Disability (LTD) coverage. (Note: if you enroll within 30 days of your hire date and certain life events, EOI is not required. However, there are some pre-existing condition exclusions. Refer to the plan summary for details.)

Premium

The amount you pay for insurance via paycheck deductions. (Note: Harvard pays a portion of the premium, including the total cost of the employee's global health plan coverage.)

Qualified Life Events (QLE)

Certain events permit you to make benefit changes during the year that normally can only be made during the annual open enrollment period. You have 30 days from the date of the life event to make allowable changes. The changes must be consistent with the QLE. Go to [HARVie](#) for more information including a list of QLEs and details on allowable changes.

Statement of Health (SOH) Form

A document containing a series of questions about your overall health such as whether you are a smoker or have ever been treated for a medical condition such as cancer or high blood pressure. This information helps MetLife evaluate your supplemental or spouse/domestic partner life insurance application. (Note: if you enroll in supplemental life within 30 days of your hire date and certain life events, a SOH is not required. If you enroll in spouse/domestic partner life coverage within 30 days of your hire date, a SOH is not required for coverage up to \$50,000.)

Other Commonly Used Insurance Terms

Allowable Charge

The dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.

Coinsurance

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)

The fixed amount you pay for a health care service or prescription drug.

Deductible

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

Drug Formulary

A list of prescription drugs maintained by medical professionals that is used by practitioners to identify drugs that offer the greatest overall value.

Out-of-Pocket Maximum

The most you pay per plan year for health care expenses, including prescription drugs. Once you reach this limit, the plan pays 100% of eligible, covered expenses for the remainder of the plan year.

Plan Year

A 12-month period of benefits coverage under a group health plan. Harvard's plan year is January 1 through December 31.