

# GLOBAL BENEFIT PROGRAM

Our Global Benefit Program covers benefits-eligible faculty, staff members, and post-doctoral fellows who are assigned to work abroad for six months or longer through the Harvard Global department. Providing comprehensive coverage through MetLife, the program offers bundled health care that includes medical, dental, vision, and pharmacy. You can also elect long-term disability, supplemental life insurance and dependent life insurance. While the program offers benefits that are comparable to those available to Harvard employees in the U.S., if you're eligible for this plan, you can't be covered under Harvard's plans for U.S. Based employees.

## ENROLLMENT

### U.S. Based Harvard Employees Moving Abroad

If you are covered by Harvard's U.S.-based benefits and are assigned to work abroad—thus making you eligible for the Global Benefits Program—you will have 30 days to enroll in your new benefits. Your old benefits will end retroactive to the day your work assignment changed.

### New Employees

If you're a new employee or become newly eligible for the Global Benefits, you will have 30 days from your date of hire or date of eligibility to enroll. You will receive information about the plan by mail. Once you enroll, your coverage and costs will be retroactive to your date of hire or eligibility.

### Employees Returning from Abroad

When your work appointment abroad ends and you return to Harvard, you will have 30 days to enroll in Harvard's plans for benefits-eligible employees in the U.S.

## BENEFIT OVERVIEW

The Global Benefits Program offers the following coverage:

- Health care: Individual and family coverage. Bundled medical, dental, vision, and pharmacy, includes routine care, 24/7 emergency assistance services, medical evacuation, as well as a network of participating providers including one that covers eligible dependents who remain in the U.S. Also includes an Employee Assistance Program (EAP).
- Basic life insurance coverage that is equal to half your annual salary is free and no enrollment is necessary.
- Supplemental life insurance: 1x to 5x annual salary, rounded to the nearest \$1,000, up to \$1.25 million; dependent life insurance for spouse/domestic partner (\$25,000, \$50,000, \$75,000 or \$100,000) and/or dependent children up to age 26 (\$5,000 or \$10,000).
- Long term disability (LTD) insurance: Pays a benefit of 60% of your pre-disability salary, tax free, if you become disabled through injury or illness.
- Health Care Flexible Spending Account (FSA): Pay eligible medical, dental, or vision expenses (that are incurred in the U.S.) with pre-tax contributions.
- Dependent Care FSA: Pay eligible dependent day care expenses (that are incurred in the U.S.) for the care of a dependent child under age 13, a disabled spouse or a disabled dependent of any age with pre-tax contributions.

Learn more:

- [Global Benefit Rates](#)
- [MetLife Global Benefits Guide](#)

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