

Harvard University Long Term Disability (LTD) Plan

Benefit & Changes At-A-Glance

LTD Plan Details

- LTD insurance is a salary replacement benefit that helps you meet your financial commitments if you are unable to work for more than 180 calendar days due to an injury or sickness.
- The Plan pays 60% of the first \$25,000 of your basic monthly earnings in effect immediately prior to your date of disability, up to a maximum monthly benefit of \$15,000 (tax-free). The benefit is reduced by deductible income (for example, Social Security and workers' compensation). Basic monthly earnings does not include bonuses or commissions.
- The Plan pays benefits for up to 24 months if you are unable to perform your own occupation or a comparable occupation in a satisfactory manner.
- After 24 months, the Plan only pays a benefit if you are unable to perform any occupation and earn at least 80% of your basic monthly earnings.
- **The LTD Plan is insured and administered by the Lincoln Financial Group ("Lincoln"). You must be enrolled in LTD coverage to be eligible to submit a claim for benefits. Some employees are required to enroll in LTD coverage as a condition of a collective bargaining agreement.**
- Additional LTD Plan details can be found at hr.harvard.edu/disability.

Center for Workplace Development (CWD)

- You are not eligible for CWD classes while on LTD.

Employment Status

- Contact your local HR department for details.

Flexible Spending Accounts (FSAs)

- Your participation in the Health & Dependent Care FSAs will not continue while you are on LTD. If you are working part-time, you may elect to continue your FSA enrollment however, **you must contact the Benefits office to continue your FSA enrollment** as it will not continue automatically.
- If you have an existing account you can incur claims up to the start of LTD.
- You may enroll in COBRA if your expenses will not be incurred prior to the start of LTD, but you will make your contributions to Benefits Strategies (BSL) on an after-tax basis.

Harvard ID

- Access is determined by your department. Contact your local HR representative for details.

Legal Plan

- Your Legal Plan coverage will continue while on LTD. Premiums will be deducted from your LTD check. If your LTD check is not sufficient to support deductions, you will be billed directly for premiums by Benefit Strategies (BSL).

Identity Theft Protection

- Your Identity Theft Protection coverage will continue while on LTD. Premiums will be deducted from your LTD check. If your LTD check is not sufficient to support deductions, you will be billed directly for premiums by BSL.

Life Insurance

- Coverage amounts are based on your pre-disability salary.
- You will be charged imputed income for basic life insurance coverage over \$50,000.
- Premiums for supplemental and dependent life insurance coverage will be deducted from your LTD check. If your LTD check is not sufficient to support deductions, you will be billed directly for premiums by BSL.

LTD Premium

- Your LTD premium is waived.

Medical & Dental

- Deductions will continue at the lowest tier of the Harvard subsidized group rate and will be deducted from your LTD check. If your LTD check is not sufficient to support deductions, you will be billed directly for premiums by BSL.

NOTE: If you are enrolled in the SEIU-sponsored Health Plan your coverage will end when you are approved for LTD. You will have 30 days from that date to request enrollment in the Harvard-sponsored health plans, or you may be able to obtain coverage elsewhere such as through the MA Health Connector.

Paid Time Off

- You will not continue to accrue paid time off while on LTD.
- You do not receive any additional compensation for holidays.
- If you are working part-time, you will be eligible to accrue pro-rated paid time off for the hours worked.

Working Part-Time While Receiving LTD Benefits

- Contact your Case Manager at Lincoln to discuss available part-time work options.
- Return to work on part-time LTD will require an evaluation between Lincoln, HR, and University Disability Services (request for accommodations and recommendation of restrictions).
- Lincoln will work with you, HR, and your department on the return to work plan.
- Returning to work on a part-time basis cannot occur unless approved by Lincoln and Harvard.

Paycheck

- LTD payments are processed on a monthly basis and your disability check will be mailed to you by Lincoln. You can also elect direct deposit.
- LTD payments are issued by Lincoln on the 15th of the month.
- If you are working part-time the paycheck for your hours worked will be processed by Harvard and will be processed according to your regular payroll schedule (weekly, bi-weekly, or monthly). You will be required to complete a weekly timesheet.

Pension

- If you are a participant in a Harvard University Plan, you become fully vested when your LTD claim has been approved.
- Your pension contributions will continue based on the amount of your actual salary on the last day you worked before receiving LTD payments.
- The amount of your pension contribution will not be adjusted for changes in the Social Security wage base after you become disabled, but it will increase at age 40 when the contribution rate increases from 5% to 10%.
- Contributions will continue as long as you receive benefits from the LTD Plan.
- You continue to accrue Participation Service toward retirement eligibility.

Reimbursement Program (RP)/Copayment Reimbursement Program (CRP)

- You are not eligible to participate in the RP/CRP while receiving LTD benefits. You must submit a reimbursement request to BSL.

Tax Deferred Annuity (TDA)/457(b)

- Your participation in the TDA/457(b) programs will not continue while you are receiving LTD benefits unless you are working part-time at Harvard. Your part-time job must meet eligibility criteria.
- You may have TDA deductions taken from your part-time earned income.

CommuterChoice Program

- You are not eligible for the CommuterChoice Program while receiving LTD benefits unless you are working part-time at Harvard. Your part-time job position must meet eligibility criteria.

Tuition Assistance Program (TAP) & Tuition Reimbursement Program (TRP)

- You are not eligible for TAP & TRP while receiving LTD benefits unless you are working part-time at Harvard. Your part-time position must meet the TAP/TRP eligibility criteria.

Union Dues

- Not applicable while on LTD.

Additional Benefits and Contact Information

You will remain eligible for the benefits below. However, you will need to contact the vendors directly to discuss payment options.

- Auto/Home/Pet Insurance - Mercer: 1-866-228-3516
- Harvard Rent-Harvard Real Estate Office: 617-496-0700.
- Long Term Care-Genworth Life Insurance Company: 1-800-416-3624
- Mortgage or Faculty Loan-Faculty Loan office: 617-495-8858

Key Contacts

- LTD Plan Administrator: Lincoln Financial 1-844-228-2501
- Benefits Office:
 - Phone: 617-496-4001
 - Email: benefits@harvard.edu
 - Website: hr.harvard.edu
- University Disability Services:
 - Phone: 617-495-1859
 - Email: disabilityservices@harvard.edu
 - Website: accessibility.harvard.edu

Please contact Harvard Benefits with any questions.

This information is a summary of Harvard's benefits. If there is any discrepancy between this information and the benefit plan's formal documents, the latter will prevail.