

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you or your dependents gain eligibility elsewhere?

Medical, Dental, and Vision Coverage

- You can cancel your coverage if you enroll in coverage elsewhere.
- You can remove dependents who enroll in coverage elsewhere. You will move to individual coverage if all dependents enroll in coverage elsewhere.
- You cannot enroll in Harvard-sponsored coverage.
- You cannot change from individual to a family coverage level.
- You must provide a letter from the other employer or insurer indicating you or your dependents are enrolled in coverage, the types of coverage you are enrolled in, the names of those enrolled, and the date coverage started.

Life Insurance Coverage (Supplemental and Dependent*)

- You can enroll in or increase your supplemental and spouse/domestic partner life insurance coverage at any time with approval from the carrier.
- You can enroll in or increase your child life insurance coverage at any time without approval from the carrier.
- You can decrease or cancel your supplemental and dependent life insurance at any time by submitting a written request to Benefits. If you wish to reenroll later, approval from the carrier may be required.
- You can change your life insurance beneficiaries online at any time by signing on to the [MetLife Portal](#).

*You must be enrolled in supplemental life insurance to elect dependent life insurance.

Long Term Disability (LTD) Coverage

- You can enroll in LTD coverage at any time with approval from the carrier.
- You will be subject to a 12-month pre-existing condition exclusion for conditions existing prior to your enrollment date. Please go to the [HARVie disability page](#) for more details.
- You can cancel your LTD coverage at any time by contacting Benefits. If you reenroll later, approval from the carrier may be required.

Flexible Spending Accounts (FSA)

Health and Limited Purpose FSA

- You can decrease or cancel your health or limited purpose FSA if you have enrolled in coverage through your spouse's plan.
- You cannot enroll in or increase your health or limited purpose FSA election.

Dependent Care FSA

- You can enroll in or increase your dependent care FSA election if your spouse is newly working. You will need to provide proof of your spouse's new employment.
- You can decrease or cancel your dependent care FSA election if your spouse enrolls in DFSA with their employer. You will need to provide proof of new enrollment.

FSA elections do not carry over into the next calendar year. If you wish to enroll for the next calendar year, you must do so during the annual Open Enrollment period which typically takes place in October/November with changes effective on January 1 of the upcoming year.

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Health Savings Account (HSA)

- You can make changes to your HSA election at any time by contacting Benefits. In most cases, changes will be effective the first of the month following the submission date of your new election.

MetLife Legal Plans

- Changes to the legal plan can only be made during the annual Open Enrollment period which typically takes place in October/November with changes effective January 1 of the upcoming year.

Allstate Identity Theft Protection

- Changes to the identity theft protection plan can only be made during the annual Open Enrollment period which typically takes place during the fall with changes effective January 1 of the upcoming year.

Retirement Benefits and Beneficiaries

- Call the Harvard University Retirement Center (HURC) at 1-800-527-1398 for information on updating your retirement plan beneficiaries.

Next Steps

- Submit a letter from the new employer/insurer indicating enrollment elsewhere. The Letter will need to indicate who's enrolled, the type of coverage, and the coverage start date.
- An enrollment packet will be mailed to your home address.
- Complete the online enrollment **within 30 days** of the date your new coverage began.

Reminders and Contact Information

- All supporting documentation and changes **must be submitted within 30 days** of the date your new coverage began and will be effective as of that date. You will be reimbursed overpaid premiums if moving to a lower coverage level or cancelling coverage.
- Go to HARVie for [information on plans and rates](#).
- If you have questions about What Happens When, contact Harvard University Benefits Monday at 617-496-4001, or by email at benefits@harvard.edu. Phones are open Mondays, Tuesdays, Thursdays, and Fridays from 9:00am to 5:00pm and Wednesdays from 10:30am to 5:00pm.