

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you or your dependents lose coverage elsewhere?

Medical, Dental, and Vision Coverage

- You and your dependents can enroll in coverage if you or they have lost coverage elsewhere.
- You can change your plan option (BCBSMA, HUGHP, HMO, POS, etc.) if you are newly enrolling or adding dependents.
- You cannot cancel your Harvard-sponsored coverage.
- You cannot change from a family coverage level to individual coverage.
- You must provide a letter from the other employer or insurer (on their letterhead) indicating coverage ended, the type of coverage that ended (medical, dental, etc.), the names of those whose coverage ended, and the date coverage ended.

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 increase or reenroll later, approval from the carrier may be required.
- You can change your life insurance beneficiaries online at any time. Instructions are available on [HARVie](#).

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

Long Term Disability (LTD) Coverage

- If you enroll **within 30 days** of your spouse terminating employment or changing from full-time to part-time employment (or vice versa), approval is not required. You will need to provide a letter from their employer indicating the change and the effective date.
- You can enroll in LTD coverage at any other 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 [HARVie](#) for more details.
- You can cancel your LTD coverage at any time by contacting Benefits. If you wish to reenroll later, approval from the carrier may be required.

Flexible Spending Accounts (FSA)

Health and Limited Purpose FSA

- You can enroll in or increase your health or limited purpose FSA election if you have lost eligibility for health coverage through your spouse's employer.

Dependent Care FSA

- You can enroll in or increase your dependent care FSA election if your spouse/domestic partner loses coverage under their employer. You will need to provide proof of loss of coverage.
- You can decrease or cancel your dependent care FSA election if your spouse/domestic partner will be staying home to care for your children.

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you or your dependents lose coverage elsewhere?

New or increased election amount can only be used for expenses incurred on or after the loss of coverage date. 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 January 1 of the upcoming year.

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.
- If you are enrolled in the HSA and are switching from individual to a family coverage level for the first time in the plan year, you will receive an additional \$500 employer seed (family seed amount minus the individual seed).

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 in October/November 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

1. Submit a letter to Benefits from the employer/insurer carrier (on company letterhead) indicating loss of coverage. The letter will need to indicate who has lost coverage, the type of coverage lost (medical, dental, etc.), and coverage end date.
2. An enrollment packet will be mailed to the home address listed in PeopleSoft.
3. Complete the online enrollment **within 30 days** of the date your previous coverage ended. Note: if you miss the deadline, you will not be able to enroll until the next Open Enrollment period.

Reminders and Contact Information

- Changes and supporting documentation must be submitted **within 30 days** of the date the previous coverage ended and will be effective as of that date. You will be charged retroactive premiums if moving from individual to a family coverage level, or newly enrolling in Harvard's coverage.
- Go to [HARVie](#) for information on available plans and rates.
- **HUGHP's adult primary care provider network** is limited to Harvard University Health Services (HUHS) locations and the Atrius Health Network. **HUGHP's pediatric primary care network** is limited to Atrius Health, Mount Auburn Pediatrics, and BCBS HMO Network pediatricians and family medicine practitioners in Massachusetts (for pediatric care only). Go to the [HUGHP website](#) for more information.
- If you have questions about What Happens When, contact Harvard University Benefits at 617-496-4001, or by email at benefits@harvard.edu. Representatives are available Mondays, Tuesdays, Thursdays, and Fridays from 9:00am to 5:00pm, and Wednesdays from 10:30am to 5:00pm.

This summary of Harvard's benefit policies has been designed to acquaint you with features of the plans. Every attempt has been made to summarize these programs and policies accurately; however, this summary is not designed to serve as your reference for the details of these benefits. The benefit plan documents, copies of which are available through Harvard Benefits, contain more detailed information about the benefits described in this summary. The actual provisions of each benefit plan will govern if there is any inconsistency between this summary and Harvard University's formal policies or contracts. This summary does not constitute a contract for any benefit. Harvard University reserves the right to modify or terminate its benefit plans

Revised 03/2024