

WHAT HAPPENS to your benefits



HARVARD
Human Resources

WHEN you return from unpaid leave?

Medical, Dental, and Vision Coverage

- You can enroll in medical, dental, and/or vision coverage within 30 days of your return date. You will need to contact the Benefits Office to initiate the process.
- You cannot cancel your medical, dental, and/or vision coverage unless you have [enrolled in coverage elsewhere](#).
- You cannot change your medical plan coverage option (HMO, POS, etc.) unless you are moving outside your current [plan's service area](#).*
- You cannot change from individual to family coverage, nor remove dependents from coverage.

*If you are moving, call Benefits to discuss the possible impact to your medical plan coverage.

Life Insurance Coverage – Supplemental and Dependent

- You can enroll in or increase your dependent and/or supplemental life insurance coverage at any time provided you are actively at work when coverage goes into effect. [Approval from MetLife](#) may be required for supplemental and spouse/domestic partner life coverage.
- You can enroll in child life insurance coverage at any time without approval from MetLife provided you are actively at work when coverage goes into effect.
- You can decrease or cancel your dependent and/or supplemental life insurance at any time by submitting a written request to Benefits. If you wish to reenroll at a later date, approval from MetLife may be required.
- You can [change your life insurance beneficiaries](#) online at any time by going to mybenefits.metlife.com.

Long Term Disability (LTD) Coverage

- You can cancel your LTD coverage at any time by contacting Benefits. If you cancel your coverage and decide to re-enroll later, [approval from Lincoln Financial](#) may be required.
- You can enroll at any time by completing an [Evidence of Insurability form](#)* and submitting it to Lincoln Financial for approval. 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.

*If the document doesn't open, you may need to download it and open it with Adobe Reader or Acrobat. Contact HUIT if this doesn't solve it.

Flexible Spending Accounts (FSA)

- If you were enrolled in an FSA at the time you went on leave, deductions will resume automatically if you return to work in the same calendar year. The per pay period deduction will be based on the number of remaining pay periods and your total Health and/or Dependent Care FSA election for that calendar year.
- Deductions **will not** resume if you return to work during a calendar year other than the one in which your leave began. You must make a new election **within 30 days of your return** if you want to participate in a Health and/or Dependent Care FSA. Contact [Harvard Benefits](#) for assistance.

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 02/2024

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Health Savings Account (HSA)

- Deductions will resume automatically based on your election at the time you went on leave. The per paycheck deduction will be based on the number of remaining pay periods and your total HSA election.
- 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 date you submit your new election.

MetLife Legal Plans & Allstate Identity Theft Protection

- Your coverage status will continue. Changes to the legal and ID theft protection plans 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.

Auto/Home/Pet Insurance

- If you had payroll deductions prior to your leave they will resume automatically.

Retirement Benefits and Beneficiaries

- The retirement plan contributions that Harvard makes on your behalf will resume when you return provided you return to a pension-eligible position.
- Your TDA contributions should resume when you return provided you return to a TDA-eligible position.
- You can [update your retirement plan beneficiaries](#) at any time. See [HARVie](#) for details.

Next Steps

- Once your return date is updated in PeopleSoft, a packet will be mailed to your home address.
- If you wish to make eligible changes to your benefits, indicate the changes on the Confirmation of Elections form, sign and date the form, and submit it to the [Benefits Office](#). If you have any questions, contact us within 30 days of your return date to ensure you do not miss the enrollment deadline.

Additional Information

- Changes must be made **within 30 days of** the return date and will be effective as of the return date.
- More detailed information and forms mentioned here can be found on [HARVie](#).

Contact Information

- For billing inquiries, contact Voya Financial at 855-HVD- FLEX (855-483-3539), or by email at hvdflex@voya.com.
- For questions about your benefits and *What Happens When*, contact Harvard Benefits at 617-496-4001, or by email at benefits@harvard.edu. Hours of operation – Mondays, Tuesdays, Thursdays & Fridays 9:00am to 5:00pm, Wednesdays 10:30am to 5:00pm.

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