

Harvard University

Workers' Compensation (WC) – Benefit & Changes

At-A-Glance

Benefit	<ul style="list-style-type: none"> • WC is a state-mandated program that provides temporary income in the event of a work-related injury or illness that prevents you from performing your job. • Harvard's administrator is PMA Companies (PMA). • During the first 21 days (first week for HUPA union code 12) you will receive 100% of your pay. You will then receive 60% of your Average Weekly Wage. • Your Average Weekly Wage is all the pay received in the 52 weeks prior to the accident divided by 52. The 60% benefit is non-taxable income. • WC Overview and Brochure can be found at http://hr.harvard.edu/disability or http://hr.harvard.edu under Contracts & Documents → Workers' Compensation.
Center for Workplace Development (CWD)	<ul style="list-style-type: none"> • You are not eligible for CWD classes while on WC.
Employment Status	<ul style="list-style-type: none"> • Contact your Local HR Department for details.
Flexible Spending Account	<ul style="list-style-type: none"> • Your participation in the Health and Dependent Care Flexible Spending Account(s) may not continue while on WC beyond the first 21 calendar days*. • If you have an existing account you can incur claims up through calendar day 21* of your disability. • Your disability may be considered a qualifying event, which would allow you to make changes to your account once you are beyond the 100% pay period.
Harvard ID	<ul style="list-style-type: none"> • Access is determined by your Department. Contact your Local HR Department for details.
Life Insurance	<ul style="list-style-type: none"> • Life insurance premiums are deducted from your pay within the 100% pay period (first 21 days*) and then they are waived for the remainder of the initial six months of disability. • After six months you will be direct billed through Benefits Strategies as long as you are eligible.
Long Term Disability Benefits	<ul style="list-style-type: none"> • You may apply for LTD benefits while on WC if you are enrolled in the LTD plan. • There is a 180-day waiting period before you are eligible for LTD benefits. • You will have eligibility for medical, dental and life insurance if you are terminated from your job and if approved for LTD benefits. • LTD program details and application materials can be found at: http://hr.harvard.edu/disability or http://hr.harvard.edu under Contracts & Documents → Long Term Disability.
Long Term Disability Premium	<ul style="list-style-type: none"> • Premium is deducted while within the 100% pay period (first 21 days*) and then is waived for the remainder of the initial six months of disability. • After six months you will be direct billed through Benefits Strategies as long as you remain eligible. If you are approved for LTD benefits then the premium is waived.

*First week for HUPA union code 12

Medical, Dental and Vision	<ul style="list-style-type: none"> • Premium is deducted within the 100% pay period (first 21 days*) and then waived for the remainder of the initial six months of disability. • After six months of disability you will either be direct billed for the cost of your medical and dental through Benefits Strategies (active benefits or COBRA), or your premiums will be deducted from your LTD payment if applicable.
Part-Time Benefits	<ul style="list-style-type: none"> • Working part-time while on WC is encouraged. Contact PMA to discuss available options. • PMA will work with you, your medical provider, your Local HR Department and possibly University Disability Services (UDS) on your request. • Pending exploration of the reasonable accommodation request, you will be notified by HR or UDS of the outcome of the interactive process. • Return to work on a part-time basis cannot occur unless approved by PMA and your Local HR Department.
Paycheck	<p>Harvard (100% pay period, first 21 days*)</p> <ul style="list-style-type: none"> • If you are within the 100% payment period or working part-time your paycheck will be processed by Harvard. • While working part-time you will be required to complete a weekly timesheet. • You will receive your paycheck according to the regular payroll schedule (weekly, bi-weekly, or monthly schedule). <p>PMA (beyond first 21 days*)</p> <ul style="list-style-type: none"> • WC payments are processed on a weekly basis following the first 21 calendar days*. • Your WC paycheck will be mailed to you by PMA. Checks are mailed on Tuesdays.
Pension	<ul style="list-style-type: none"> • You continue to earn credited service towards retirement and receive pension contributions to your participating pension plan while on WC until your employment with the University terminates. • You do not automatically vest in the pension plan because you are receiving WC benefits, only if you are approved for LTD benefits.
Tax Deferred Annuity-Roth/457(b)	<ul style="list-style-type: none"> • Your participation in the TDA/457(b) program(s) may not continue while you are receiving WC benefits unless you are working part-time at Harvard. Deductions are taken from your part-time earned income.
T-Pass/Commuter Rail	<ul style="list-style-type: none"> • Not eligible for Harvard subsidized pass.
Tuition Assistance Program	<ul style="list-style-type: none"> • Not eligible.
Union Dues	<ul style="list-style-type: none"> • Not applicable while on WC except during the 100% pay period (first 21 days*).
Vendors Contact Information to make changes to your payment arrangements if you are out of work for longer than the 100% pay period (first 21 days*)	<ul style="list-style-type: none"> • Auto/Home Insurance-Marsh @ Work Solutions: 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. • Parking Office: 617-495-3772.
Key Contacts	<ul style="list-style-type: none"> • WC Plan Administrator: PMA, Phone: 1-888-476-2669, Fax: 1-800-432-9762 • Benefits Office: 617-496-4001, benefits@harvard.edu. • University Disability Resources: 617-495-1859, https://accessibility.harvard.edu/workplace-accommodations, disabilityresources@harvard.edu
<p><i>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.</i></p>	

***First week for HUPA union code 12**