



# BENEFITS SUMMARY

## FOR FACULTY



**At Harvard University** we are invested in attracting and retaining the world's best faculty – scholars like you who help us deliver on our mission of excellence in teaching and research and who are committed to advancing new ideas and promoting enduring knowledge. Without a doubt, the quality of our faculty is what makes Harvard one of the world's leading academic institutions.

For this reason, we provide a program of benefits that addresses the specific needs of our faculty. This brief summary serves as a convenient reference guide to the wide spectrum of benefits and other resources available to Harvard faculty members. In addition to program highlights, we have also included resources and contact information (see back panel) for the Human Resources benefits consultants connected to each School at the University. These individuals can help you to take full advantage of all that is offered.

### **Benefits that Matter: Our Program for Faculty**

Harvard University offers faculty a comprehensive package of benefits and perks that, along with compensation, is competitive with the very best of our peer institutions. As a member of the faculty at Harvard, you have access to an array of benefits, services, and facilities to help keep you and your family healthy, assist you with housing and transportation needs, and support you with finding and financing child care. Harvard also provides resources to help you balance work and personal responsibilities. Even your Harvard ID has its benefits, providing you with access to world-class libraries and museums, as well as discounts for recreational and cultural activities in the Cambridge/Boston area.

### **What's Inside**

Inside this brochure you will find a comprehensive overview of the benefits and services available to eligible Harvard faculty. Benefits eligibility is determined by academic title and/or full-time versus part-time status. Please contact your local Faculty Affairs Office for confirmation of eligibility, as rules may vary by School.

The information provided in this brochure is intended to help you and your family take full advantage of the benefits that matter most, including health care, disability and life insurance protection, retirement savings, and a variety of other services that may be critical to your individual circumstance. In certain cases, we have highlighted elements of your benefit program that differ from those offered to staff or other members of the Harvard community. Throughout, we have listed the appropriate contact information so you can speak directly with the plan experts.

# OVERVIEW OF BENEFITS

## Medical, Dental, and Vision Benefits

Quality and affordability are the hallmarks of Harvard's broad and comprehensive coverage. The University offers subsidized medical coverage, and our providers, Blue Cross Blue Shield of Massachusetts (BCBSMA) and Harvard University Group Health Plan (HUGHP), offer extensive networks including the region's award-winning hospitals. The University provides you with a choice of medical plans, including two HMO options, four POS options (two traditional POS plans and two POS Plus options) and an HDHP option. Faculty living outside New England may choose a PPO or PPO Plus plan. Some plans are only offered through BCBSMA.

With the HDHP, you may also elect a health savings account (HSA), which allows you to save money on a pretax basis to cover health care expenses now, or in the future. Harvard will make a tax-free contribution to your HSA when you enroll.

Our dental program provides full coverage for preventive care and substantial coverage for other dental services including orthodontia. The University provides coverage through MetLife Dental's PDP Plus plan.

Harvard's comprehensive vision care, offered through EyeMed, a leading national provider, covers vision exams and products at greatly reduced or discounted rates. Benefits may be available in- and out-of-network.

When you enroll in medical, dental and vision coverage you pay through pretax payroll deductions. Dependent children are eligible until age 26.

## Long-Term Disability (LTD)

This optional, contributory program pays 60% of your pre-disability salary up to a maximum benefit of \$15,000 per month, tax free, if you are unable to work for more than 180 days due to an illness or injury, thus helping you to meet your financial commitments in a time of need. Eligibility for medical, dental, vision and life insurance through Harvard continues, and you continue to accrue service and receive retirement contributions.

## Life Insurance

Harvard offers life insurance programs to help your beneficiaries pay expenses if you die or become terminally ill, including basic and optional supplemental life insurance, an accelerated life insurance benefit and free business travel insurance coverage. The University pays the full cost of basic life insurance equal to one-half your annual base salary. Supplemental coverage may be purchased at favorable rates for up to 6x annual base salary, to a maximum of \$2.5 million. Dependent life insurance for your spouse/domestic partner and/or eligible child(ren) is also available.

## Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) offer tax savings by allowing you to set aside money on a pretax basis to pay for eligible medical, dental, and vision care expenses and dependent care expenses.

**Health FSA:** You can set aside up to \$3,050 in 2024 to pay for eligible out-of-pocket health care expenses, such as office visit and prescription copayments, deductibles and coinsurance as well as dental and vision care expenses. HDHP participants may enroll in a Limited Purpose FSA, which covers dental and vision only (out-of-pocket medical expenses are paid through the HSA).

**Dependent Care FSA:** This FSA helps you manage predictable expenses for the care of a dependent child under age 13 or a dependent adult so that you (and your spouse/partner) may work, attend school, or seek employment. You can set aside up to \$5,000 per year per household on a pretax basis to pay for eligible expenses.

## Work/Life Balance

**Child Care:** When you come to work each day, you don't stop being a parent. Harvard offers an array of resources to make that balancing act easier. The University hosts six on-campus child care centers and offers a range of programs and services that include: substantial scholarship programs for child care, access to a dependent-care Flexible Spending Account (FSA), access to back-up child care, and discounts on nanny-placement services.

Faculty with children under age 13 may be eligible to apply for one of two child care scholarship programs.

**Elder/Adult Care:** For those caring for elders or other adults, Harvard offers free access to a Senior Solutions Program with individual and family consultation, customized action plans, facilitated family meetings and more, as well as financial subsidy of in-home back-up care.

**Back-up Care:** Harvard offers access to a range of programs that provide back-up care services, including in-home back-up child care and in-home eldercare.

**Employee Assistance Program (EAP):** Provided by KGA, Harvard's EAP offers free, confidential help with personal, family, and work-related issues. Faculty and their household members can receive consultation and referrals for mental health issues, work stress, legal and financial questions, family issues, elder care, adoption and child care questions. Call 877-327-4278 to reach the EAP.

**Personalized Referral Service:** Through Harvard's EAP and other services, you can locate resources nationwide for in-home, center-based, and campus-based regular and back-up care for children, elders, and other adults.

**Family and Medical Leave:** In addition to the unpaid leaves allowed by the Family and Medical Leave Act (FMLA), Harvard offers all eligible employees, including faculty and academic appointees, paid family and medical leave which are modeled on the Massachusetts Paid Family and Medical Leave Law (MAPFML). There are also School-specific policies for faculty having children.

**Harvard Adoption Assistance Program:** Harvard reimburses up to \$10,000 for expenses related to adoption.

## Transportation

Harvard provides a variety of programs and benefits to make it easier to get between home and work, whether you drive or are interested in other options. The Harvard CommuterChoice program can help you get started with a personalized commute plan and consultation.

The University provides a 50% subsidy on public transit passes, pre-tax debit card that can be used for transit or parking costs, pre-tax savings on parking, parking discounts for carpoolers, flexible parking permit options, up to \$360 in reimbursement per year for bicycle expenses, and access to group discounted auto insurance. You can join the national car-sharing service, Zipcar, and the Blue Bikes bike-sharing program at discounted rates. Additionally, some Schools arrange for access to fee-based parking spaces for faculty members.

## Additional Optional Programs

**MetLife Legal Plan** covers a range of legal services for you and your eligible dependents for one low monthly cost, including real estate, estate planning, eldercare issues, adoption, and more.

**Identity Theft Protection** from Allstate provides ongoing, proactive identity monitoring along with restoration services in case of identity theft to you and your eligible dependents.

## Retirement Planning and Benefits

Harvard offers generous benefits to help you build long-term savings and a source of income after you retire from the University. A Pre-Retirement Planning program is offered several times a year at no cost.

**Faculty Retirement Plan:** Each month, the University contributes a percentage of eligible salary (subject to IRS limits). Vesting occurs after three years. The full cost of the Retirement Plan is paid by Harvard.

- For those under age 40, the University contributes an amount equal to 5% of eligible salary up to the Social Security wage base, and 10% of eligible salary above the Social Security wage base (\$168,600 in 2024).
- For those age 40 and over, the University contributes an amount equal to 10% of eligible salary up to the Social Security wage base, and 15% of eligible salary above the Social Security wage base.

**403(b) Tax-Deferred Annuity (TDA) Plan:** You can supplement your Faculty Retirement Plan benefits by contributing a portion of your eligible pay to a TDA on either a pretax basis ("Traditional option") or after-tax through the Roth option. New faculty are automatically enrolled in TDA with the Traditional option (with the option to change or cancel) after 60 days of employment and will receive program details by mail from the Harvard University Retirement Center.

**457(b) Deferred Compensation Plan:** Those who earn a base salary of \$240,000 or more may set aside additional savings in this plan. There are some residential limitations by state on participation. Eligible faculty will receive information on this plan by mail from the Harvard University Retirement Center.

**Post-Retirement Health Benefits:** At the time of retirement, Harvard provides a choice of retiree medical plan options as well as dental coverage for eligible faculty members, their spouses/registered domestic partners and eligible dependents. To be eligible for retiree medical and dental coverage, you must meet certain age and service requirements at retirement.

## Housing, Banking, and Home and Education Loan Services

**Faculty Real Estate Services:** Personalized guidance on home buying, selling, renting, and relocating.

**Coldwell Banker Real Estate Advantage Program:** Personalized service for faculty on home buying or selling, including guidance on process and local housing markets and cash-back after closing.

**Harvard University Credit Union:** Mortgages, checking and savings, auto loans, credit cards, and other financial services at a nonprofit organization.

**Home Mortgage Financing:** Purchase, refinance, and home equity loans are available through the University's preferred mortgage lender program with interest rate discounts and/or reduced closing fees.

**Educational Loan Plan:** Tenured faculty members are eligible to apply for interest-free loans. Loans cover the room, board, and tuition costs of a faculty member's spouse or dependent at accredited colleges and universities, for both college and graduate school.

## Athletics, Recreation, and Wellness

**Harvard Athletics and Recreation:** Convenient, affordable fitness and recreational opportunities for you and your family as well as classes like Pilates, yoga, and spinning. Fitness benefits vary at HMS/HSDM, HSPH, and HBS, with additional discounts, facilities, and support.

**Center for Wellness:** Courses and workshops in stress management, nutrition, and meditation and complementary therapies like massage and acupuncture at competitive rates for all Harvard affiliates (discounted even further for HUGHP members).

Harvard's medical plans, HUGHP and BCBSMA, provide a reimbursement of up to \$150 each year toward eligible health club membership and up to \$150 each year toward eligible weight loss programs.

## Cultural Access with Your Harvard ID

**Outings & Innings (O&I):** Harvard's window to culture and recreation with discounts on movies, music, theater, and tickets to local sports, skiing and more. You will find information on many other discounts the University has negotiated with local vendors on O&I's website, [outingsandinings.harvard.edu](https://outingsandinings.harvard.edu).

**Your Harvard ID provides:** Free admission to world-renowned museums, including the MFA and the Boston Institute for Contemporary Art. Access to cultural and leisure activities including discounts on theatre, dance, travel, dining, shopping, and personal services, such as tax preparation, and more.

## Contact Information

### All Benefit, Retirement, and Insurance Plans

Harvard Human Resources, Benefits  
Phone: 617-496-4001  
[hr.harvard.edu/totalrewards](https://hr.harvard.edu/totalrewards)  
[benefits@harvard.edu](mailto:benefits@harvard.edu)

### Medical, Dental and Vision

Harvard University Group Health Plan  
Phone: 617-495-2008  
[hughp.harvard.edu](https://hughp.harvard.edu)

Blue Cross Blue Shield of MA  
Phone: 888-389-7732  
[home.bluecrossma.com](https://home.bluecrossma.com)

MetLife Dental  
Phone: 855-638-3941  
[metlife.com/Harvard-Dental](https://metlife.com/Harvard-Dental)

EyeMed  
Phone: 866-800-5757  
[eyemed.com](https://eyemed.com)

### Long-Term Disability (LTD)

Lincoln Financial Group  
Phone: 844-600-3978  
[www.mylincolnportal.com](https://www.mylincolnportal.com)

### Life Insurance

MetLife  
Phone: 800-638-6420  
[www.metlife.com](https://www.metlife.com)

### Flexible Spending Accounts (FSAs)

Voya Financial  
Phone: 855-HVD-FLEX (855-483-3539)  
Email: [hvdflex@voyacom](mailto:hvdflex@voyacom)  
Online: link from [hr.harvard.edu](https://hr.harvard.edu), under Employee Tools at the bottom of any page

### Retirement Planning and Benefits

Harvard University Retirement Center  
(start, stop or change contributions to TDA and 457(b) plans)  
Phone: 800-527-1398  
Online: [hr.harvard.edu](https://hr.harvard.edu), under Employee Tools at the bottom of any page

TIAA (view and manage plan accounts, make investment choices, schedule individual financial and retirement planning appointments, access online planning tools)  
Phone: 800-527-1398  
[tiaa-cref.org](https://tiaa-cref.org)

### Work/Life Balance

Office of Work/Life  
Phone: 617-495-4100  
[hr.harvard.edu/worklife](https://hr.harvard.edu/worklife)

Work/Life Program Manager  
(Longwood Campus only)  
Phone: 617-432-1048

Child Care Information  
[hr.harvard.edu/childcare](https://hr.harvard.edu/childcare)

Contact information continues on the next page.

## HUMAN RESOURCES BENEFITS BUSINESS PARTNER BY SCHOOL

### Business School; Medical School; School of Dental Medicine; Chan School of Public Health

Joseph Antony | 617-496-1996 | Joseph\_Antony@harvard.edu

### Graduate School of Design; Graduate School of Education; Harvard Law School

Bill Dawson | 617-496-1990 | William\_Dawson@harvard.edu

### FAS; Paulsen School of Engineering and Applied Sciences

Sadiyah Jackson | 617-495-3139 | Sadiyah\_Jackson@harvard.edu

### Divinity School; Kennedy School; Radcliffe

Jennifer Guterrez | 617-495-4938 | Jennifer\_Guterrez@harvard.edu

## ADDITIONAL RESOURCES

In addition to the benefits information highlighted on pages 2 and 3, you may find the resources listed below helpful. More information can be found online at the Harvard Human Resources website ([hr.harvard.edu](http://hr.harvard.edu)) and the Harvard home page ([www.harvard.edu](http://www.harvard.edu)). Faculty can get a current, personalized view of the value of their total rewards, including compensation, health, insurance and retirement benefits, and more on the My Harvard Total Rewards website; visit [hr.harvard.edu](http://hr.harvard.edu) and click on My Harvard Total Rewards at the bottom of any page.

### Office of Faculty Development & Diversity

Harvard's Office of the Senior Vice Provost for Faculty Development and Diversity (FD&D) works closely with colleagues in the Provost's Office, Deans, faculty and staff leaders across all Schools to aid in the recruitment, hiring, development, promotion, and retention of faculty in all departments.  
[faculty.harvard.edu](http://faculty.harvard.edu)

### Harvard Faculty Club

Fine dining, comfortable overnight accommodations, reasonable prices, and personalized attention make the Faculty Club one of the most inviting establishments in the area.  
Phone: 617-495-5758  
[hfc.harvard.edu](http://hfc.harvard.edu)

### Harvard Libraries

Information on how to access Harvard's libraries.  
Phone: 617-495-4166  
[lib.harvard.edu](http://lib.harvard.edu)

### Harvard Link

Link provides Harvard faculty, staff, and students with personalized information to allow them to connect with and understand the Harvard community. A web-based, searchable dashboard provides users with personalized suggestions on Harvard events, news, colleagues, organizations, and courses connected to their interests and find specific things around Harvard.  
[link.harvard.edu](http://link.harvard.edu)

## Contact Information continued...

Employee Assistance Program  
Phone: 877-EAP-HARV (877-327-4278)  
[hr.harvard.edu/employee-assistance-program](http://hr.harvard.edu/employee-assistance-program)

Senior Care Planning Program  
Phone: 855-781-1303, press 3  
[hr.harvard.edu/senior-care-planning](http://hr.harvard.edu/senior-care-planning)

### Additional Optional Programs

MetLife Legal Plans  
Phone: 800-821-6400  
[info.legalplans.com](http://info.legalplans.com)

Allstate Identity Protection (Identity Theft Protection)  
Phone: 800-789-2729  
[allstateidentityprotection.com](http://allstateidentityprotection.com)

### Transportation

Harvard Commuter Choice  
Phone: 617-384-RIDE (617-384-7433)  
[transportation.harvard.edu/commuterchoice](http://transportation.harvard.edu/commuterchoice)

Cambridge and Allston Campus Parking Service  
Phone: 617-496-7827  
[transportation.harvard.edu/parking](http://transportation.harvard.edu/parking)

Longwood Medical Area Parking  
617-432-1111  
[hms.harvard.edu/departments](http://hms.harvard.edu/departments), select Parking

### Housing, Banking, Home and Education Loan Services

Faculty Real Estate Services  
Phone: 617-495-8840  
[facultyrealestate.harvard.edu](http://facultyrealestate.harvard.edu)

Mortgage and Educational Loan Office  
Phone: 617-495-5626

Harvard University Employees Credit Union  
Phone: 617-495-4460  
[hucuu.org](http://hucuu.org)

### Athletics, Recreation, and Wellness

Harvard Athletics and Recreation  
Phone: 617-496-1585  
[recreation.gocrimson.com](http://recreation.gocrimson.com)

Bodyscapes Wellness Benefit  
For HMS/HSDM faculty only  
Phone: 617-738-9229

Center for Wellness and Health Promotion  
Phone: 617-495-9629  
[wellness.huhs.harvard.edu](http://wellness.huhs.harvard.edu)

### Cultural Access and Discounts

Outings & Innings  
Phone: 617-495-2828  
[outingsandinings.harvard.edu](http://outingsandinings.harvard.edu)

Harvard Art Museums  
Phone: 617-495-9400  
[harvardartmuseums.org](http://harvardartmuseums.org)

Harvard Museum of Natural History  
Phone: 617-495-3045  
[hmnh.harvard.edu](http://hmnh.harvard.edu)

The Arnold Arboretum  
Phone: 617-524-1718  
[arboretum.harvard.edu](http://arboretum.harvard.edu)

Computers and Accessories  
[huit.harvard.edu](http://huit.harvard.edu)

The information in this document is intended to highlight features of Harvard University benefit plans. In all cases, the actual provisions of each benefit plan will govern if there is any inconsistency between this general summary and Harvard's formal plans or contracts. The University reserves the right to change or terminate the benefits described here at its sole discretion.