GET READY FOR OPEN ENROLLMENT: OCTOBER 23–NOVEMBER 6

Harvard Benefits Open Enrollment (OE) is just around the corner and you know what that means—it’s your once-a-year chance to make changes to your current coverage.

From 8:00 a.m. ET, Wednesday, October 23, to 11:59 p.m. ET, Wednesday, November 6, 2019, you can review your benefit options and choose those that best meet the needs of you and your family. Any benefit elections you make during OE will be effective January 1, 2020.

Keep an eye on the mail—you’ll receive detailed information about all your medical and other benefit options for 2020 this month.

To get a head start, visit the OE website today to start learning about the new options and changes headed your way, including:

**Medical Plan Changes**

Blue Cross Blue Shield of Massachusetts (BCBSMA) will replace Harvard Pilgrim Health Care (HPHC) beginning in 2020. If you are currently in an HPHC plan and don’t make an active choice, you will automatically be enrolled in the plan that most closely corresponds to your current plan. Otherwise, plan provisions will remain the same.

Additionally, the High Deductible Health Plan (HDHP) will only be offered through BCBSMA. If you are currently in the HDHP with Harvard University Group Health Plan (HUGHP) or HPHC and don’t choose otherwise, you’ll automatically be moved to the BCBSMA plan, which includes Harvard University Health Services (HUHS) providers.

**New Family Coverage Levels**

If you are faculty, administrative and professional staff, nonunion support staff, or a member of the ATC, HUPA, or SEIU Custodian unions, you and your family will have access to two additional coverage levels for your medical, dental, and vision benefits—Employee + Spouse/Domestic Partner and Employee + Child(ren). No action is required unless you want to make a change—you will automatically be placed into a coverage level based on the dependents you currently cover.

Visit HARVie for additional information about these changes, along with Benefit Fair dates and locations.

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SLEEP YOUR WAY TO IMPROVED WELLBEING

Going to bed early tonight? That may be one of the smartest things you’ll do all day. Getting plenty of shut-eye yields both immediate and long-term improvements in your wellbeing.

Sleep affects more than your energy level. It can impact your mood, memory, judgment, and overall health. Numerous studies have found that insufficient sleep can increase your risk of developing serious medical conditions, like obesity, diabetes, cancer, and cardiovascular disease. That extra cup of coffee may keep you awake, but it won’t prevent the consequences of sleep deprivation. That’s why it’s so important to get enough rest each night, which typically means 7.5 to 8.5 hours for adults.

However, getting enough sleep can be easier said than done. Looking for help on your way to extra Zs? Get started with these Harvard resources:

- Check out Harvard Division of Sleep Medicine’s website for everything you need to know about getting a good night’s sleep.
- Improve your rest with the HMS Guide to Improving Sleep. Use Code HARVARD25 to receive 25% off your order.
- Join LinkedIn Learning (free to Harvard employees!) and explore features on sleep, which offer tips for your bedtime routine, app recommendations, and more.
- Fight chronic insomnia with cognitive behavioral therapy, an alternative to sleep medications.
MIND AND BODY
As you enjoy the beautiful fall weather, be sure to take care of yourself—mentally and physically—with these resources.

• Bike safely. Pick up a $10 bike helmet (cash or check) at the Campus Service Center—a great accompaniment to Harvard’s discounted Blue Bikes membership.
• Want to improve your conflict resolution abilities? Or learn to network more effectively? Explore a variety of development opportunities through the Harvard Longwood Campus Wellbeing programs.
• The new year is just around the corner. Print your 2020 Harvard holiday calendar and start planning!

LEARNING AND GROWTH
With the school year underway, take time to invest in your own learning with these opportunities on Harvard campus.

• University administrative and faculty leaders: Develop your team’s effectiveness and overcome group challenges with the help of CWD Senior Organizational Development Consultants.
• Take advantage of free academic and cultural events showcasing the breadth of Harvard’s global engagement during Worldwide Week, October 6–12.
• Are you a non-native English speaker? Learn to speak with natural rhythm and intonation in CWD’s Pronunciation Skills class. For more information, visit the Harvard Bridge Program.

LIVING AND WORKING
The Office of Work/Life offers programs that help you live your best life today and prepare for the tomorrow you want.

• Learn about the elements of successful estate planning—and why you should have a plan in the first place—by registering for the Basics of Estate Planning webinar, November 14.
• October is Cyber Safety Awareness month. Discover how mindfulness can increase your online safety by attending Mindful Strategies for Cyber Safety (HarvardKey required) live or via WebEx.
• Maintain—and enhance—your own quality of life as you age by registering for the November 5 Care@work webinar.

FINANCES AND SECURITY
Get ready to save—money, benefits, and even lives.

• From the Nutcracker Ballet to Boston Holiday Pops, tickets for your favorite holiday shows are now on sale (and discounted!) at Outings & Innings (HarvardKey required).
• Learn more about your benefits—including our new medical administrator, Blue Cross Blue Shield of Massachusetts—by attending an on-campus Open Enrollment 2020 Benefit Fair:
  – Harvard Business School: Wednesday, October 16, 11 a.m.–1 p.m.
  – HBS Publishing: Monday, October 21, 2–4 p.m.
  – Cambridge: Tuesday, October 22, 11 a.m.–2 p.m.
  – LMA: Thursday, October 24, 2:30–4:30 p.m.
• Are you prepared for an emergency? Crimson EMS offers subsidized CPR/AED certification courses, taught by certified instructors on campus. Register here.

For more about Harvard employee events, view the full calendar on HARVie.