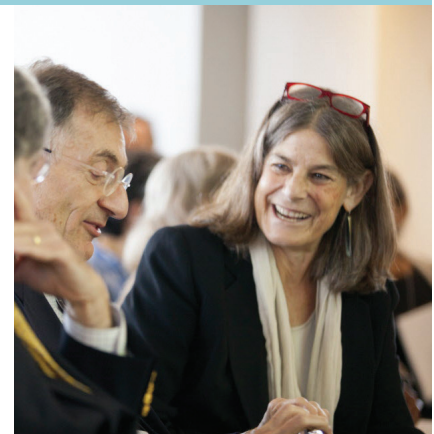




HARVARD HUMAN RESOURCES

2013 BENEFITS ENROLLMENT GUIDE



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Dear Colleague:

Welcome to Harvard! As a new member of the Harvard University faculty or staff, you are eligible for a wide range of valuable University-provided benefits designed to:

- Promote the health and wellness of you and your family;
- Protect your income while you are working;
- Build financial security for retirement;
- Help you balance your personal responsibilities and work life; and
- Provide you with career development and educational opportunities.

Some benefits are provided automatically, while you must actively choose others. Most are highly subsidized or even free to you as an important part of your total compensation package.

This Harvard 2013 Benefits Enrollment Guide gives you an overview of the benefits available to you. I urge you to review the information provided here soon – for some benefits you must enroll during the first 30 days of your employment.

Additional information about these benefits and many other employee services, perks and campus amenities can be found on HARVie – Harvard’s intranet for employees. Please go to harvie.harvard.edu, then to Compensation & Benefits > Compensation > Your Total Compensation to get started.

Sincerely,

Marilyn Hausammann
Vice President for Harvard Human Resources

Your Benefits Enrollment

You have **30 days** from your date of hire or first date of benefits eligibility to enroll in the following Harvard benefits:

- Medical and Prescription Drug Coverage
- Dental Coverage
- Vision Care Coverage
- Long Term Disability (LTD)
- Supplemental Life Insurance
- Long Term Care (LTC) Insurance
- Health Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (FSA)

You enroll in your benefits online using PeopleSoft; you can find detailed instructions in “Enrolling in Benefits Using PeopleSoft” in this package. When enrolling in these benefits, your enrollment is retroactive to your date of hire or first eligibility, and you will be charged retroactively for your benefits coverage from that date.

As a Harvard employee, you also have access to many other benefits and perks that you will find described in this booklet. Some of these are available to you immediately, others have different waiting periods. You can also learn more on HARVie (harvie.harvard.edu).

Paying for Benefits with Pre-Tax Dollars

Your share of the costs for medical, dental, vision care and flexible spending accounts, as well as any contributions to a tax-deferred annuity for retirement savings, are deducted from your pay on a pre-tax basis, as allowed by the IRS. This saves you significant money by reducing your taxable income. Long term disability, long term care and supplemental life insurance premiums are paid with after-tax dollars. To see how much you can save in taxes, visit HARVie (harvie.harvard.edu) and select Compensation & Benefits > Health Benefits > Tax Savings Calculator.

Please note that premiums for domestic partner and same-sex spouse benefits coverage are deducted from your pay on an after-tax basis by law for federal income tax purposes. If you have a domestic partner or same-sex spouse and are electing family coverage, call 617-496-4001 to speak with a Benefits representative about enrollment and tax implications.

Receiving Benefit Plan ID Cards

You will receive ID cards for medical, prescription drug, dental and vision coverage within two weeks after enrollment. If you use any of these benefits before receiving your ID card, call your benefit provider for information about coverage (numbers are on pages 19-20 of this Guide).

Benefits Coverage: Who Can You Cover?

Individual and Family Coverage

You may elect individual coverage for yourself for any of the benefits listed above. You may also elect family coverage for yourself and your eligible dependents under Harvard’s medical, dental and vision care plans. If you enroll a dependent, you must provide proof of the dependent’s eligibility and submit that proof with the Dependent Documentation Cover Sheet included in this package. Your spouse/domestic partner and other family members may apply for individual coverage under Harvard’s group Long Term Care insurance.

For medical, dental and vision care coverage, you may cover the following eligible dependents:

- Your spouse or domestic partner
- Your eligible children up to age 26 by birth, adoption, foster placement or legal guardianship, including eligible children of your spouse or domestic partner
- Your eligible disabled children over age 26, including eligible disabled children of your spouse or domestic partner

Proof of dependent eligibility includes copies of the following:

- Valid marriage certificate for spousal coverage
- Municipal registration of domestic partnership and Harvard’s Statement of Domestic Partnership for domestic partner coverage (contact Benefits to obtain a copy of the Statement of Domestic Partnership)
- Birth certificate, adoption documents or proof of legal guardianship for dependent child coverage

Medical and Prescription Drug Coverage

When you enroll in medical coverage, you pay a fraction of the total group premium, with Harvard paying most of the total premium. The enclosed *Monthly Rates and Health Care Comparison Chart for 2013* provides rate information based on your salary tier and a side-by-side comparison of your medical options; it is also available online on HARVie (harvie.harvard.edu), select Compensation & Benefits > Health Benefits.

Medical Coverage Choices

Most Harvard employees have a choice between two types of medical care options: Health Maintenance Organization (HMO) and Point of Service (POS). Monthly premiums are lower for HMOs, and there’s a reason for this difference. HMOs require you to select a primary care physician (PCP) who coordinates your care and authorizes visits to specialists. POS options offer nearly identical benefits and still require you to select a PCP, but they allow you the additional choice of visiting doctors and providers outside the network without a referral from your PCP.

Employees living outside Massachusetts may also choose a Preferred Provider Organization (PPO). In a PPO, you are not required to get referrals from a PCP to see specialists or other providers. The PPO does have a network of doctors and pays a higher benefit when you seek care from these in-network providers, which lowers your costs.

HMO OPTIONS	POS OPTIONS	PPO OPTION
<ul style="list-style-type: none">• Harvard University Group Health Plan (HUGHP) HMO	<ul style="list-style-type: none">• Harvard University Group Health Plan POS	
<ul style="list-style-type: none">• Harvard Pilgrim Health Care (HPHC) HMO	<ul style="list-style-type: none">• Harvard Pilgrim Health Care POS	<ul style="list-style-type: none">• Harvard Pilgrim Health Care PPO (must live outside Massachusetts)

Coverage for Dependents Living Outside Your Plan’s Service Area: All family members must have the same medical coverage, so if you have dependent children who are living outside your plan’s service area, there may be out-of-network costs incurred for services. Consult your medical plan handbook for additional information.

Employee Health Insurance Responsibility Disclosure Form (HIRD): Massachusetts requires that all employers offer “Section 125 Cafeteria Plan” health insurance to their eligible employees working in Massachusetts. Under this law, if you waive medical coverage, you are required to complete the Massachusetts “Employee Health Insurance Responsibility Disclosure Form,” which can be completed online in PeopleSoft Self Service enrollment. If you do not complete it online, Harvard is required to mail one to you and to contact you until the form is completed.

Prescription Drug Coverage

Your prescription drug benefit is included as part of your medical coverage and is administered by Express Scripts, a pharmacy benefits manager. When you enroll in medical coverage, you will receive an Express Scripts Welcome Kit with your **Express Scripts ID card** and information on locating a pharmacy near you. Most major pharmacy chains accept Express Scripts. Present your Express Scripts ID card when filling prescriptions. You can save money on medications that you take on a long-term basis by using The Medco Pharmacy, a mail-order pharmacy service available with your Express Scripts coverage. With The Medco Pharmacy, you can buy up to a 90-day supply at a reduced copayment when compared to retail pharmacies. To learn more about mail order with The Medco Pharmacy, contact Express Scripts at the number on page 20 of this Guide.

Dental Coverage

Harvard offers comprehensive dental coverage through the Delta Dental PPO Plus Premier program, which includes dentists in the Delta Dental Premier and Delta Dental PPO networks. Delta Dental offers a wide network of participating dentists that includes 96% of dentists in Massachusetts. To locate participating dentists, visit **www.deltadentalma.com**. You may also receive services from non-participating dentists, in-state or out-of-state, although you may be billed for the difference between Delta Dental’s negotiated fees and those of a non-participating dentist. You must elect this benefit in order to receive coverage.

Delta Dental Highlights

- There is no balance billing for in-network dentists: you cannot be billed for the difference between your dentist’s rate and Delta Dental’s negotiated rate when you see a dentist in Delta Dental’s Premier or PPO network.
- There are no claim forms when you see a dentist in either Delta Dental network.
- Non-participating (out-of-network) dentists may balance bill. Subscribers are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the dentist.
- The maximum annual benefit for each plan participant is \$3,000.
- You can roll over \$750 of your annual benefit to the following year if you have had an oral exam or cleaning during the calendar year and have used less than \$1,000 of the annual \$3,000 benefit. If you reach the \$1,000 threshold, remaining benefits cannot be rolled over. The total accumulated rollover maximum is \$1,500, from year to year.

DENTAL BENEFITS & COVERED SERVICES	
Coverage Maximums	\$3,000 per covered person (annual)
Annual Deductible	<ul style="list-style-type: none">• No deductible for diagnostic and preventive services and covered orthodontic services• \$50 per covered person for all other services (\$25 for HUCTW and Local 26 members)• Maximum \$150 per family (\$75 for HUCTW and Local 26)
Covered Services Coverage levels are the same for participating and non-participating dentists, whether in-state or out-of-state.	
Preventive Care <ul style="list-style-type: none">• Cleanings and X-rays	Delta Dental pays 100%
Basic Services <ul style="list-style-type: none">• Temporary and permanent fillings• Simple extractions• Surgical extractions	Delta Dental pays 75% after deductible
Restorative Services Periodontics, endodontics and oral surgery, root canal, prosthetic maintenance, emergency dental care	Delta Dental pays 75% after deductible
Major Services Prosthodontics, installation of crowns, inlays, onlays, dentures, implants and bridges	Delta Dental pays 75% after deductible up to the limit of the plan benefit (some further restrictions may also apply)
Orthodontics	Delta Dental pays 50% (with no deductible) for children under age 19, up to \$1,500 lifetime maximum per child

Vision Care Coverage

Harvard’s comprehensive vision care provides coverage for vision exams and products at greatly reduced and/or discounted rates. Davis Vision, a leading provider of vision care benefits, is Harvard’s provider for this benefit. You must elect this benefit in order to receive coverage.

Davis Vision offers a nationwide network of providers. To locate a provider or see if your preferred provider is included in their network, call the Davis Vision customer service call center at 800-448-8245 or visit the member website at davisvision.com, enter Client Code 2556.

Harvard’s medical plans also offer coverage and vision discounts. The chart at right can help you compare your options and decide whether Davis Vision is a good fit for you and your family.

	EYE EXAM (12 Months)	CONTACT LENS FITTING (12 Months)	FRAMES & LENSES	CONTACT LENSES (In lieu of eyeglasses) (12 Months)	LASER VISION CORRECTION
DAVIS VISION	\$15 copay	\$20 copay	\$20 copay (24 Months) Choose any frame from Davis Vision’s Exclusive Collection: up to a \$175 Value or \$140 frame allowance , plus 20% discount on overages	Contact lenses from Davis Vision’s Con- tact Lens Collection or \$150 allowance , plus 15% discount on overages	Up to 25% discount off the usual and customary charge or up to a 5% discount off any ad- vertised promotion, whichever is lower from Davis Vision
HUGHF	\$0 copay	NOT INCLUDED	25% savings on frames and lenses Discount applies only at: Davis Vision Network Providers	20% savings on daily wear contact lenses (10% savings on disposable lenses) Discount applies only at: Davis Vision Network Providers	Up to 25% discount off the usual and customary charge or a 5% discount off promotional pricing, whichever is lower. Discount applies only at: Davis Vision Network Provider
HARVARD PILGRIM HEALTH CARE	\$0 copay	NOT INCLUDED	20% savings when purchased separately and 35% savings when purchased together. Dis- count applies at: Len- sCrafters, Sears, Target, Pearle and JCPenny. FREE eye wear (with exam) and 25% savings on non-prescription sunglasses, accesso- ries and solutions and 40% savings on frames. Discount applies only at: Cambridge Eye Doctors 20% savings on non- prescription sunglasses and additional discounts on multiple pairs of prescription sunglasses and 40% savings on frames. Discount applies only at: Harvard Vanguard harvardpil- grim.org/savings	15%-20% off cost of contact lenses from specific pro- vider network Dis- count applies only at: LensCrafters, Sears, Target, Pearle and JCPenny	US Laser Vision Network offers up to a 15% discount off the usual and customary charge, or up to a 5% discount toward promotional pric- ing, whichever is lower. 40%-50% off national average price of Traditional LASIK. Discount applies only at: QualSight LASIK

Harvard employees and covered family members can use their retail frame allowance on any frame at any in-network provider location. For enhanced value, members can select from more than 200 frames from the Davis Vision Exclu- sive Collection at little or no additional out-of-pocket cost.

Disability Coverage

Short Term Disability (STD)

Harvard provides staff members with short term disability (STD) benefits of up to 6 months due to a disability or illness. You do not need to enroll in this benefit and there is no cost to you for participation. Harvard’s STD program also provides up to eight weeks of paid maternity leave for birth mothers. STD pays between 70% and 100% of your pre-disability salary, depending on your job classification and years of Harvard service. Generally, employees must satisfy a waiting period and “spend down” a certain number of available sick days before STD benefits can begin.

Long Term Disability (LTD)

Long Term Disability (LTD) insurance is an optional benefit that helps you meet your financial commitments if you are unable to work for more than 180 days due to a disability. Harvard’s LTD plan is offered through the Standard Insurance Company. You must enroll in this benefit in order to receive coverage. Premiums are taken from your after-tax pay. If you enroll within your first **30 days** of hire or first becoming eligible, you do not need to provide a Statement of Health.

The LTD program pays you a benefit of 60% of your pre-disability salary (tax free) at the time you become disabled. While you are on LTD, Harvard continues your life insurance coverage free of cost and continues your retirement plan contributions. In addition, you remain eligible for Harvard’s medical, dental and vision care benefits at Harvard’s highly subsidized rates.

LTD Highlights

- Covers disabilities incurred both on and off the job.
- You continue to accrue participation service and receive retirement plan contributions based on your salary at the time you first became disabled.
- Since premium payments are made with after-tax dollars, LTD benefits are tax-free under current law.
- Cost of living adjustment (COLA) benefit is included.
- If you die while LTD benefits are payable, and on the date you die you have been continuously disabled for at least 180 days, a survivor’s benefit may be payable to eligible survivors.
- Maximum monthly benefit is \$15,000.

Insurance Pre-existing Condition Limitations

If you are a new participant in the LTD plan, and are found to have had a pre-existing medical condition in the 90 days preceding the date you become a participant, you will not be eligible for coverage for that condition and/or related conditions unless you meet one of the following requirements:

- You have been a participant in the program for 12 months and actively at work (not disabled) for 12 months and one day; or
- You have been treatment-free for that pre-existing condition for 6 continuous months during your first 12 months of participation.

For more information on limitations or exclusions that may apply to LTD, go to HARVie (harvie.harvard.edu); select Compensation & Benefits > Disability & Life Insurance > Long Term Disability.

Life Insurance

Basic Life Insurance

Harvard helps you provide basic protection to your beneficiaries with free group term Basic Life Insurance coverage. This free coverage is equal to one-half your annual salary, rounded to the nearest \$1,000. You do not need to enroll in this coverage. (The imputed cost of any Basic Life Insurance coverage in excess of \$50,000 is taxable to you. If your coverage exceeds \$50,000, the taxable amount will be shown with the information that accompanies your paycheck.)

Supplemental Life Insurance

You may purchase additional, optional group term Supplemental Life Insurance to give your dependents greater coverage. You can elect up to 5 times your current annual salary (rounded to the nearest \$1,000), in these increments:

- 1 x your annual salary
- 2 x your annual salary
- 3 x your annual salary
- 4 x your annual salary
- 5 x your annual salary

The maximum amount of Supplemental Life Insurance coverage you may purchase is \$1,250,000. The cost of Supplemental Life Insurance coverage is based on your age and the amount of coverage you elect. Premiums are deducted from your after-tax pay. If you elect Supplemental Life Insurance within your first **30 days** of hire or first becoming eligible or the date of your marriage, you do not need to provide a Statement of Health. If you elect this coverage at any other time, you must complete a Statement of Health for review by MetLife; your coverage will not become effective until approved.

If you leave Harvard, you may continue Basic and/or Supplement Life Insurance with a portability or conversion option through MetLife.

Long Term Care (LTC) Insurance

An accident, long term illness or simply the effects of aging can result in the need for costly extended care. Harvard’s group Long Term Care (LTC) insurance, provided through Genworth Life Insurance Company, can help protect you and your family against the costs associated with such care, while preserving your ability to choose among a range of care options. Long Term Care insurance covers charges for services received at home, in the community or in a nursing facility.

If you elect this coverage within **30 days** of hire or first becoming eligible, are actively at work and under age 80, you do not need to provide any medical history.

In addition to active, benefits-eligible faculty and staff, this coverage is available to:

- Spouses/domestic partners
- Siblings, including step-siblings
- Adult children, including step-children
- Parents, stepparents and grandparents/step-grandparents

These family members may be subject to additional age and residency limitations and will be subject to medical underwriting. You can learn more by contacting Genworth directly (see below).

To learn more about Harvard’s group LTC insurance and to apply, visit the Genworth website at **www.genworth.com/groupltc** (enter Group ID: Harvard, Access Code: groupltc), where you can learn about LTC costs in your area and model your coverage options and costs. Or, call Genworth Life Insurance Company toll free at 1-800-416-3624, Monday–Friday, 8 a.m.–8 p.m. Eastern time.

Flexible Spending Accounts

Harvard offers two Flexible Spending Account (FSA) options: a Health FSA that lets you pay for eligible medical, dental and vision expenses for you and your eligible dependents, and a Dependent Care FSA that lets you pay for eligible dependent care expenses. Contributing to an FSA helps you save money because your contributions are deducted from your pay before federal and state income taxes and FICA taxes are withheld. If you choose to contribute to an FSA, you should estimate your expenses carefully, because any money that is not claimed by the annual deadline will be forfeited.

Crosby Benefit Systems, Inc. administers the FSA program for Harvard. If you elect an FSA, you can link directly to Crosby via HARVie to check on your FSA balances, file claims, enroll in direct deposit for your reimbursements and learn more about eligible expenses. To go to the Crosby website, go to HARVie and choose Crosby FSA from the drop-down menu at the top right of any page.

Health FSA

A Health FSA provides a way to pay for predictable, out-of-pocket health care expenses for you and your eligible dependents with pre-tax dollars you contribute to your account. You may contribute between \$120 and \$2,500 per year. (Please note that the \$2,500 maximum is new for 2013 under federal health care reform laws.)

Examples of Eligible Expenses

- Copayments, coinsurance and deductibles
- Medical supplies and equipment, including crutches, wheelchairs, bandages and diagnostic devices such as blood sugar test kits
- Orthodontia expenses
- Eyeglasses, lenses, contact lenses and supplies
- Mental health and substance abuse treatments

Dependent Care FSA

If you have predictable expenses for the care of a dependent child or adult of any age needed while you (and your spouse) work or look for work, you may want to consider signing up for a Dependent Care FSA. The Dependent Care FSA covers eligible dependent child or adult care expenses, *not* health care expenses for dependents.

You may contribute between \$120 and \$5,000 to your Dependent Care FSA for the year, unless one of the following IRS guidelines applies to you:

- If you are married and your spouse files a separate income tax return, the most you may contribute is \$2,500.
- If you are married and your spouse also contributes to a dependent care FSA through his or her employer, the \$5,000 annual maximum is the total amount that you and your spouse may contribute combined.
- If you or your spouse earns less than \$5,000 a year, you can contribute up to the lower of your two incomes.
- If your spouse has no income but is a full-time student or disabled, you can contribute up to \$3,000 per year if you have one eligible dependent. If you have two or more eligible dependents, you may contribute up to \$5,000.
- If you are single, you may contribute up to \$5,000 or 50% of your income, whichever is less.

Examples of Eligible Expenses

- Care provided to a child under age 13 or for your spouse or dependent of any age who normally spends at least eight hours in your home each day and cannot care for himself or herself because of a physical or mental disability
- Payment for someone who provides care in your home, as well as related taxes
- Payment to an eligible day care facility, including a senior center
- Payment to a summer day camp (some specialty camps may be excluded)
- Payment for after-school care

Requesting Reimbursement from an FSA

FSA claims must be postmarked by March 31, 2014 to submit claims for expenses incurred during 2013 and up to March 15, 2014. To be reimbursed for eligible expenses, you must submit a completed Health FSA or Dependent Care FSA claim form (forms can be found on HARVie [harvie.harvard.edu]; select Forms at the top of the page) along with original receipts to:

Harvard University FSA Plan
c/o Crosby Benefit Systems, Inc.
P.O. Box 25172
Lehigh Valley, PA 18002-5172
Phone: 866-918-9711, **Fax:** 978-367-9626

Copayment Reimbursement Program

Harvard’s Copayment Reimbursement Program is a unique benefit that assists employees with high copayment costs. This program is only available to active faculty and staff with an annual full-time equivalent (FTE) salary* up to \$95,000 and who are enrolled in Harvard-sponsored medical coverage. You do not need to enroll in this benefit.

Copayments for in-network office visits and prescription drugs are eligible for reimbursement through this program. Copayments for emergency room visits, out-of-network expenses and coinsurance are NOT eligible.

When Does the Program Begin Reimbursing Copayments?

You can be reimbursed for copayments for office visits and prescription drugs above these thresholds:

ENROLLMENT STATUS	FTE SALARY*	OFFICE VISITS	PRESCRIPTION DRUGS
INDIVIDUAL (It does not matter if you are enrolled in individual or family coverage)	Less than \$70,000	\$ 135	\$ 500
	\$70,000-\$95,000	\$ 270	\$ 1,000
FAMILY (Must be enrolled in family coverage)	Less than \$70,000	\$ 330	\$ 1,000
	\$70,000-\$95,000	\$ 660	\$ 2,000

* FTE salary is your annual salary if you work full-time or, for those who work less than full-time, the salary that would be earned working full-time at the same rate of pay. Once you meet the appropriate threshold, there is no limit to the amount you can be reimbursed.

Requesting Reimbursement from the Copayment Reimbursement Program

Claims for copayments paid during 2013 must be postmarked by March 31, 2014. To be reimbursed for eligible copayments, you must submit a Copay Reimbursement Request form (forms can be found on HARVie [harvie.harvard.edu]; select Forms at the top of the page) along with original receipts to:

Harvard University Copayment Reimbursement Program
c/o Crosby Benefit Systems, Inc.
P.O. Box 25172
Lehigh Valley, PA 18002-5172
Phone: 866-918-9711, **Fax:** 978-367-9626

Changing Your Benefits During the Year

IRS regulations limit when you can make changes to your benefits during the year. Once enrolled, you cannot change your medical, dental or vision coverage or FSA elections outside annual Open Enrollment unless you have a permitted change under IRS rules. If you have an eligible change, contact Benefits at 617-496-4001 as soon as possible because you have **30 days from the event** to make any changes. A benefits representative can explain the benefit changes you may be allowed to make.

Examples of events that may allow you to make benefit changes:

- Change in Legal Marital Status
- Change in Number of Dependents
- Change in Employment Status — beginning or end of employment for you or your spouse/domestic partner; beginning of or return from an unpaid leave of absence; going from benefits-eligible to benefits-ineligible (or vice versa); beginning or ending Family Medical Leave
- Change in Dependent Eligibility — dependent child reaches the maximum age of 26
- Change in Health Coverage — significant change in health care coverage for you or your spouse/domestic partner
- Change Due to Relocation

Your Benefits With Harvard University Health Services

Harvard University Health Services (HUHS) offers a wide variety of services and benefits for the entire Harvard community – including both Harvard University Group Health Plan (HUGHP) members and employees who select another health plan option. To find out more about these services and benefits, visit huhs.harvard.edu.

HUHS has four convenient on-site locations:

- Holyoke Center, 75 Mount Auburn Street, Cambridge
- Harvard Business School, Cumnock Hall, 33 Harvard Way, Boston
- Harvard Law School, Pound Hall, 1563 Massachusetts Avenue, Cambridge
- Longwood Medical Area, Vanderbilt Hall, 275 Longwood Avenue, Boston

Below are HUHS services available to all employees:

HUHS SERVICE	ALL HARVARD EMPLOYEES	HUGHP MEMBERS
Urgent care	During work hours only (See comparison chart for copayment information)	Anytime (See comparison chart for copayment information)
Pharmacy over-the-counter products	✓	✓
Wellness Center	✓	✓ (Up to a 50% discount)
Dental Clinic	✓	✓
Optical Shop	✓	✓
Flu vaccination clinics	✓	✓

HUGHP members can select a primary care physician at any of these locations. Members with an HUHS primary care physician can order prescriptions through the HUHS Pharmacy and use the on-site Quest Diagnostics laboratory services. Members also have access to the travel clinics as well as the following specialties at HUHS:

Specialties:

- Allergy
 - Behavioral Health
 - Dermatology
 - Ear, Nose & Throat
 - Endocrinology
 - Gastroenterology
- General Surgery
 - Hematology
 - Neurology
 - Obstetrics and Gynecology
 - Ophthalmology /Optometry
- Orthopedic Surgery
 - Physical Therapy
 - Podiatry
 - Radiology
 - Rheumatology
 - Urology

Retirement and Investment Programs

Harvard’s retirement programs help provide employees with financial security after their working years through both University-funded retirement plans and an employee-funded tax-deferred savings plan. With Harvard’s retirement programs, you have a choice of professionally managed investment options from three companies: Fidelity Investments, TIAA-CREF and the Vanguard Group. For more information on these plans, your investment options and on-campus seminars that help you learn more, go to HARVie (harvie.harvard.edu); select Compensation & Benefits > Retirement Benefits.

For Enrollment Questions:

Go to HARVie (harvie.harvard.edu) or call the Harvard University Retirement Center (HURC) at 800-527-1398, Monday-Friday, 8 a.m.–5 p.m. EST.

Tax-Deferred Annuity (TDA) Plan

Harvard’s Tax-Deferred Annuity (TDA) Plan gives you an easy way to save for your retirement, while reducing your taxable income today. With as little as \$200 per year, you can begin to build greater financial security. You may open a TDA as soon as you begin working and you can enroll at any time. Your contributions are deducted from your pay on a pre-tax basis and directed into an investment of your choice. If you don’t make a choice, your TDA investments will be directed to a low-cost Vanguard lifecycle fund based on your age. Your existing qualified employer and employee accounts can be rolled into your TDA. You will receive a TDA enrollment package with more information in the mail.

Enroll, View, Change or Reallocate Your Contributions Online Anytime

To learn more about TDA, go to Harvie (harvie.harvard.edu); select Compensation & Benefits > Retirement Benefits > Tax Deferred Account. You may open a TDA online at anytime by going to HARVie and choosing “Retirement Center” from the drop down menu at the top right of any page, or by calling the Harvard University Retirement Center (HURC) at 800-527-1398, Monday-Friday, 8 a.m-5 p.m.

In addition to enrolling, the online Retirement Center lets you manage your account when it’s convenient for you:

- View your contribution history
- Change your per-pay-period contribution amount
- Change your future contributions among investment providers
- Stop your contributions

You may also make these changes by calling the HURC at 800-527-1398. You will need to contact your investment provider directly to make investment fund changes for your TDA account (see contact information on page 20).

Contribution Limits

For 2013, pre-tax contributions to Harvard’s TDA Plan and any other employers’ TDA plans generally may not exceed \$17,500. You may be able to contribute up to \$23,000 for 2013 if you are age 50 or older by the end of the year.

University-Funded Retirement Programs

Harvard University has three University-funded retirement programs available to eligible faculty and staff: the 2001 Staff Retirement Program, the Retirement Income Plan for Teaching Faculty and the 1995 Retirement Program. Eligible faculty and staff automatically receive a retirement enrollment packet by mail about two months before becoming eligible for contributions. You can also go to HARVie (harvie.harvard.edu); select Compensation & Benefits > Retirement Benefits for information. Below is a basic overview.

2001 Staff Retirement Program

This program is for eligible professional and administrative staff and support staff, including those who are eligible to become members of the Harvard Union of Clerical and Technical Workers (HUCTW). You must be regularly scheduled to work at least half-time or 17.5 hours per week and be at least age 21.

Retirement Income Plan for Teaching Faculty

The Retirement Income Plan for Teaching Faculty is for teaching faculty, including certain instructors and lecturers who work at least half-time and are at least age 21.

Retirement Plan Highlights

The **2001 Staff Retirement Program** and the **Retirement Income Plan for Teaching Faculty** have the same features:

- Contributions begin after a 6-month wait period, and are retroactive to date of hire.
- Harvard makes 100% of all contributions. University contributions are made monthly based on your age and pensionable salary during a month as a participant:
 - **Under age 40:** The contribution amount is equal to 5% of pay up to the Social Security wage base (\$113,700 in 2013), and 10% of pay once earnings rise above the Social Security wage base;
 - **Age 40 and above:** The contribution amount is equal to 10% of pay up to the Social Security wage base (\$113,700 in 2013), and 15% of pay once earnings rise above the Social Security wage base.
- Contributions are invested in funds that the employee chooses from the three investment companies. If you make no active election, contributions will automatically be invested in a low-cost Vanguard lifecycle fund tied to the year closest to when you turn age 65.
- Participants are vested after 3 years of vesting service (generally, 3 years of employment with the University); vesting means you have a legal right to your benefits. Vested assets are available upon termination or retirement.

1995 Retirement Program

The 1995 Retirement Program is for Service & Trade employees who are represented by a collective bargaining unit other than the HUCTW. To be eligible, you must be regularly scheduled to work at least 20 hours per week and be at least age 21. If you are eligible, you will receive an enrollment packet prior to becoming eligible for contributions. Plan features include:

- Contributions begin after a 12-month wait period.
- Harvard makes 100% of all contributions.
- Participants are vested after 3 years of vesting service (generally, 3 years of employment with the University); vesting means you have a legal right to your benefits. Vested assets are available upon termination or retirement.

The **1995 Retirement Program** has two accounts: the **Basic Account** and the **Individual Investment Account**

Basic Account (Defined Benefit)

University contributions are made monthly based on the following rates applied to your pensionable pay. The contributions are based on your age plus service:

- If age plus service is less than 40, the University’s monthly contribution equals 3% of your pay
- If 40-49, the monthly contribution equals 4% of your pay
- If 50-59, the monthly contribution equals 5% of your pay
- If 60 or more, the monthly contribution equals 6.5% of your pay

Your balance in the Basic Account is kept in a retirement trust by Harvard, and earns at least 5% but no more than 10% interest annually.

Individual Investment Account (Defined Contribution)

University contributions to the Individual Investment Account are fixed at 3.5% of monthly pay. Contributions are made monthly and invested in funds that you choose from the three investment companies. If you make no active election, contributions will automatically be invested in a low-cost Vanguard lifecycle fund tied to the year closest to when you turn age 65.

457(b) Deferred Compensation Plan

The Harvard 457(b) Deferred Compensation Plan allows certain highly compensated faculty and staff to set aside a portion of salary on a tax-deferred basis in addition to deferrals under the TDA Plan. For 2013, participation is limited to faculty and staff whose base salary is at least \$200,000 and who reside in certain states. The maximum that you may save changes annually and is determined by federal law. In 2013, the maximum dollar amount you may contribute generally is \$17,500. If you are eligible for this plan, you will receive information in the mail.

Tuition Assistance Plan (TAP)

Harvard’s Tuition Assistance Plan (TAP) helps pay the cost of tuition for courses taken at participating Harvard schools and other accredited institutions. With TAP, you can take courses at greatly reduced rates at participating Harvard schools – as little as \$40 per course at the Harvard Extension School. Courses taken at Harvard are covered by TAP, whether they are job-related, taken to advance your career, or just to develop and explore your own interests. Certain Harvard schools also allow you to pursue a degree with TAP.

If you take *job-related courses* at another accredited institution, you can be reimbursed for 75-90% of the tuition cost. Harvard Union of Clerical and Technical Workers (HUCTW) members may also use TAP for some non-job-related courses at other institutions.

Before enrolling in a class, you should review the complete TAP guidelines on HARVie (harvie.harvard.edu > Compensation & Benefits > Tuition Assistance > Tuition Assistance Plan) where you will find important, detailed information on eligibility, wait periods, eligible courses, credit limits, costs and tax information, how to enroll and more.

Eligibility

TAP is available to eligible staff, faculty and retirees. Your TAP eligibility is based on your employee classification and the hours you work per week. If you are in a union, it is also based on your collective bargaining agreement.

YOUR EMPLOYEE CLASSIFICATION	MINIMUM REQUIRED HOURS PER WEEK
Part-Time Service & Trades (Limited Regulars)	16 Hours
Faculty	Half-time
Administrative & Professional	Half-time
Non-Bargaining Unit Non-Exempt, Support Staff, HUCTW members	17.5 hours
Internal Post Doc (Harvard Research), External Post Doc (Harvard Research)	17.5 hours
Harvard University Police (HUPA), Security, Parking, Museum Guards (HUSPMGU)	17.5 hours
Dining Services (Local 26)	20 Hours
Custodial Services, Electricians & Carpenters (ATC), and Arnold Arboretum	More than 20 Hours

A complete listing of eligible and ineligible groups can be found under the Eligibility section of TAP on HARVie. Employees of Harvard Business Publishing participate in a separate tuition reimbursement program and should refer to the Harvard Business Publishing Employee Guidebook and contact their local human resources office for details.

Wait Periods

Faculty, Administrative and Professional Staff, Non-HUCTW Support Staff

Wait Period for Harvard Courses

Your date of hire must be on or before:

- July 1st for Fall Semester
- November 1st for Spring Semester
- April 1st for Summer Semester

For any certificate or professional programs eligible for TAP (through a Harvard school) held outside the regular academic semester schedule, your date of hire must be 90 days before the program begins. For these programs, the first day of class can be on the 90th day of employment.

Wait Period for Non-Harvard Courses

Your date of hire must be 180 days before the class begins. The first day of class can coincide with the 180th day of employment.

HUCTW Members

Wait Period for Harvard and Non-Harvard Courses

The wait period is the Orientation and Review period. After the completion of the Orientation and Review period (90 days), HUCTW employees can use the TAP benefit to enroll in Harvard and non-Harvard courses. In order to be eligible, the course start date must be on or after your 90th day of employment.

Please go to the Wait Period section of TAP on HARVie for more details on the wait periods for temporary employees hired into benefits-eligible positions, rehired employees and employees returning from a leave of absence.

Harvard Schools/Programs participating in TAP

SCHOOL	TAP FEE	COURSE INFORMATION
Arnold Arboretum Adult Education	\$20 per class	arboretum.harvard.edu/education/
Divinity School	10% of course cost	hds.harvard.edu
Extension School	\$40 per class	extension.harvard.edu
Graduate School of Arts and Sciences (FAS)	10% of course cost	gsas.harvard.edu
Graduate School of Design	10% of course cost	gsd.harvard.edu
Graduate School of Education	10% of course cost	gse.harvard.edu
Harvard College (FAS)	10% of course cost	fas.harvard.edu
Harvard Law School	Call the Law School Admissions Office for information	law.harvard.edu
Harvard Medical School	10% of course cost, call the HMS Human Resources Office for information	hms.harvard.edu
Harvard Summer School	\$40-\$80 per class	summer.harvard.edu
Harvard Kennedy School	10% of course cost	hks.harvard.edu
Office for the Arts Ceramics and Dance programs	\$40 plus certain fees	ofa.fas.harvard.edu
School of Public Health	10% of course cost	hsph.harvard.edu

For details on registering for Harvard classes, degree programs and other guidelines, go to HARVie (harvie.harvard.edu); select Compensation & Benefits > Tuition Assistance > Tuition Assistance Plan.

Other Benefits, Perks and Services

Faculty and staff have access to a wide array of discounts, perks, services and facilities. Below is a sample. Detailed information about these as well as information on policies and problem-solving resources and assistance can be found on HARVie (harvie.harvard.edu).

Career Development and Training Classes

The Bridge to Learning and Literacy

Training in ESL, GED, computers and academic prep
617-496-2216
HARVie (harvie.harvard.edu) > Career & Professional Development > Harvard Bridge Program

Center for Workplace Development

Professional and skill development, leadership, and career management
617-495-4895
HARVie (harvie.harvard.edu) > Career & Professional Development

Child Care and Elder Care

Office of Work/Life Resources

617-495-4100
Office of Work/Life (Longwood Medical Area only)
617-432-7448
Information on Harvard-affiliated childcare centers, childcare scholarships, discounts on back-up care for children and elders
HARVie (harvie.harvard.edu) > Work/Life Balance > Caring for Children

Employee Assistance Program

Referrals to childcare, elder care, school vacation programs, camps
877-EAP-HARV (877-327-4278)
HARVie (harvie.harvard.edu) > Work/Life Balance > Employee Assistance Program

Adoption Scholarships

617-495-4100
HARVie (harvie.harvard.edu) > Work/Life Balance > Caring for Children > Adoption Resources

Discounts

Outings & Innings

Discounts for movies, performing arts, sporting events, museums, shopping, services, travel, and more
617-495-2828
outingsandinnings.harvard.edu

Technology Services - Computers and Accessories

617-495-5450
www.uis.harvard.edu/technology_services

Harvard Community

Faculty Club

Dining room; rooms for meetings and special events
617-495-5758
www.hfc.harvard.edu

Harvard Neighbors

Cultural and educational events, interest groups, social activities
617-495-4313
neighbors.harvard.edu

United Ministry at Harvard

Information on a wide variety of Harvard-affiliated religious organizations and services
617-495-5529
http://chaplains.harvard.edu/

Healthy Living

Athletic Facilities and Recreation

Memberships for employees and family members, low-cost exercise, yoga, dance, and other fitness classes
General Membership: 617-495-1629
For Vanderbilt Hall, Longwood Medical Area:
617-432-1630
www.gocrimson.com

Center for Wellness and Health Communication

Private consultations with health educators, classes in stress management and yoga, wellness therapies (e.g., massage)
617-495-9629
http://cw.uhs.harvard.edu/index.html

Employee Assistance Program

Confidential assistance and referrals for mental health, substance abuse, family issues, stress management and more
877-EAP-HARV (877-327-4278)
HARVie (harvie.harvard.edu) > Work/Life Balance > Employee Assistance Program

Harvard Dental Service

Full range of dental services for the University community
617-495-2063
http://huhs.harvard.edu/HealthServices/Dental.aspx

Housing, Banking, Personal Insurance Services

Group Discounted Auto insurance

Marsh @ Work Solutions
866-228-3516
www.personal-plans.com/harvard

Harvard Housing Office

Assistance finding roommates, apartments, Harvard housing
617-495-7827
www.huhousing.harvard.edu/HarvardUniversityHousing/index.aspx

Harvard University Employees Credit Union

Saving and checking accounts, mortgages, car loans, credit cards
617-495-4460
www.huecu.org

Real Estate Advantage Program

Referrals to moving companies, cash rebates when houses are purchased through Coldwell Banker
800-396-0960,
www.facultyrealestate.harvard.edu/HomeBuyingAndSellingServices/homebuyingselling.aspx#REAP

ID Cards

Campus Service Center Cambridge

Holyoke Center 807, 1350 Mass. Ave.
617-496-7827

Longwood ID Office

Kresge Building, SPH3-119, 677 Huntington Ave.
617-432-0389
www.huid.harvard.edu

Harvard Business School Operations Office

Shad Hall, Lower Level
617-495-6814

Legal Assistance

Employee Assistance Program

Free consultations, referrals for financial and legal problems
877-EAP-HARV (877-327-4278)
HARVie (harvie.harvard.edu) > Work/Life Balance > Employee Assistance Program

Libraries

Information on how to access Harvard’s library system
617-495-3650, lib.harvard.edu

Museums

Free admittance for Harvard employees plus one guest; includes tours and educational programs for children

The Arnold Arboretum

617-524-1718; www.arboretum.harvard.edu

Harvard Forest

978-724-3302; http://harvardforest.fas.harvard.edu/

Harvard Art Museums

617-495-9400; http://www.harvardartmuseums.org/

Harvard Museum of Natural History

617-495-3045; www.hmnh.harvard.edu

Observatory Nights

Free monthly lectures and telescopic observing at the Harvard Observatory
617-495-7461; http://www.cfa.harvard.edu/

The Semitic Museum

617-495-4631; http://www.semiticmuseum.fas.harvard.edu

Parking and Public Transportation

Harvard CommuterChoice

Public transportation passes available for half-price, Zipcar membership, commute planning services, and information on biking, carpools and more
617-384-RIDE (7433)
www.commuterchoice.harvard.edu

Parking Office

Cambridge and Allston - Campus Service Center:
617-495-3772, uos.harvard.edu/transportation/parking/
Longwood Medical Area:
617-432-1111, parking.med.harvard.edu

Shuttle Services

Cambridge and Allston shuttle:
617-495-0400
Longwood Medical Area shuttle:
617-632-2800, www.commuterchoice.harvard.edu

Safety and Security

Harvard University Police Department (HUPD)

Tips and resources for crime prevention and safety on Harvard’s campuses
617-495-1212
Emergencies should go to 911
www.hupd.harvard.edu/prevention_handbok.php

Important Contact Information for Benefits

Making the most of your benefits means knowing where to find the information you need when you need it. Keep this contact information handy for future reference.

TOPIC	CALL	ONLINE
General Benefits Questions		
Harvard Human Resources, Benefits	617-496-4001	harvie.harvard.edu > Compensation & Benefits
		benefits@harvard.edu
Copayment Reimbursement Program		
Crosby Benefit Systems	(T) 800-462-2235 (F) 617-928-0001	www.crosbybenefits.com
Dental Coverage		
Delta Dental	800-872-0500	www.deltadentalma.com
Flexible Spending Accounts (FSAs)		
Crosby Benefit Systems	(T) 800-462-2235 (F) 617-928-0001	www.crosbybenefits.com
Life Insurance		
MetLife: Life Insurance Portability or Conversion	866-492-6983 (portability) 877-275-6387 (conversion)	www.metlife.com
Long Term Care (LTC) Insurance		
Genworth Life Insurance Company	800-416-3624	www.genworth.com/groupltc Group ID: Harvard Code: groupltc
Long Term Disability		
The Standard Insurance Company	800-426-4332	www.standard.com
Medical Coverage Questions: Service Areas, Emergency Coverage, Referrals, etc.		
Harvard University Group Health Plan (HUGHP): HMO and POS information	617-495-2008	hughp.harvard.edu
Harvard Pilgrim Health Care: HMO, POS and PPO information	888-333-4742	www.harvardpilgrim.org

TOPIC	CALL	ONLINE
Prescription Drug Coverage		
Express Scripts (Harvard's Pharmacy Benefit Manager)	800-718-6481	www.express-scripts.com
Tax-Deferred Annuity (TDA) Plan & Staff and Faculty Retirement Programs		
Harvard University Retirement Center (HURC)	800-527-1398	harvie.harvard.edu > Compensation & Benefit > Retirement BenefitsI
Fidelity	800-343-0860 Consultation Appointments: 800-642-7131	www.fidelity.com/atwork Appointments: www.fidelity.com/atwork/reservations
TIAA-CREF	800-527-1398 Appointments: 866-843-5640	www.tiaa-cref.org
Vanguard	800-523-1188 Appointments: 800-662-0106, x14500	www.vanguard.com Appointments: www.meetvanguard.com
Tuition Assistance Program (TAP)		
TAP Guidelines	617-496-4001	harvie.harvard.edu > Compensation & Benefits > Tuition Assistance
Crosby Benefit Systems (non-Harvard course reimbursements)	(T) 800-462-2235, ext. "0" (F) 617-928-0001	www.crosbybenefits.com
Vision Care		
Davis Vision	800-448-8245	www.davisvision.com, enter Client Code 2556

Summary Plan Descriptions (SPDs) of certain programs described in this Guide are available at Harvard Human Resources, Benefits, Harvard University, 1350 Massachusetts Avenue, Holyoke Center, Room 664, Cambridge, MA 02138-3846 or online at harvie.harvard.edu/doc-lib.

Frequently Asked Questions

1. Can I enroll in my benefits prior to my hire date?

No. Unfortunately, even if you have your Harvard University ID number and PIN, you will not be able to access HARVie or PeopleSoft, and make your benefit elections, until your hire date or first date of benefits eligibility.

2. Is there a deadline for submitting my benefits elections?

Yes. You have **30 days** from your hire date or first date of benefits eligibility to submit your elections, as well as all supporting documentation if you are electing family coverage. Supporting documentation includes a marriage certificate if you are enrolling a spouse; birth certificate if enrolling child(ren); and Harvard Statement of Domestic Partnership along with Certificate of Registration from Municipality if you are enrolling a domestic partner.

3. Once I have submitted my elections, can I still make changes if it is within the 30-day enrollment period?

No. According to Section 125 IRS regulations, once you have submitted your elections you cannot make any changes until the next annual Open Enrollment* period unless you experience an IRS-defined change in status (see page 11).

4. What if I miss the 30-day enrollment period for benefits?

If you miss the 30-day enrollment period, you will not be able to make changes until the next annual Open Enrollment* period, unless you experience an IRS-defined change in status (see page 11). Enrollment changes must be consistent with the change in status. If you have experienced or will be experiencing a change and want to make benefit changes, contact Benefits at 617-496-4001 as soon as possible in order not to miss the **30 day** window to make eligible changes.

5. When will my coverage start?

Once your elections are received, your coverage start date will be your date of hire or first date of benefits eligibility. You will be charged retroactive premiums for medical, dental and/or vision coverage.

6. I currently have other medical, dental and/or vision coverage outside of Harvard. Can I defer my enrollment in the Harvard-sponsored plans for these benefits until my current/other coverage ends?

Yes. If you wish to defer your enrollment until your current (other) coverage ends, DO NOT elect Harvard coverage for these benefits on PeopleSoft. You must contact Benefits at 617-496-4001 with the exact date your other coverage will terminate. Benefits will send you enrollment forms with the new effective date. You will need to return the completed forms within **30 days** of the date your current coverage terminates. You will also need to include a letter from your former employer or insurance carrier stating you were enrolled in medical, dental and/or vision coverage and the date that the coverage terminated. If you are enrolling a spouse/ domestic partner, and/or children, they will need to be listed in the letter. (Please note that if you decline enrollment in Harvard's medical plan for any reason, you will need to complete the state-mandated HIRD form in PeopleSoft; see page 5 for more information.)

If you are eligible and wish to enroll in other Harvard benefits, such as Supplemental Life or Long Term Disability Insurance, you should do so within your initial 30-day enrollment window to guarantee your eligibility for these plans with no medical review.

* The annual Open Enrollment generally takes place in late October/early November. Changes made during Open Enrollment go into effect on January 1st of the following year.

7. What does it mean if the HMO plans do not appear as options on my Peoplesoft Self Service enrollment page?

If you have an out-of-state address listed as of your hire date in PeopleSoft, this may affect your eligibility for Harvard’s HMO plans. If your address is listed incorrectly in PeopleSoft and you would like it changed retroactive to your hire date, please contact Benefits at 617-496-4001.

If you wish to change your address as of today or a future date, you may do so through PeopleSoft Self Service. If your new address affects your medical plan eligibility, enrollment materials will be mailed to your new address advising you how to make the necessary changes to your medical coverage. The coverage start date will be the effective date of your address change.

8. What is the difference between a Health Flexible Spending Account (FSA) and a Dependent Care FSA?

The Health FSA provides a way for you to pay predictable, eligible out-of-pocket medical, dental and/or vision care expenses for you and your eligible dependents with before-tax dollars, thus saving you money. Examples of eligible expenses for a Health FSA are:

- Copayments for office visits and prescriptions
- Coinsurance and deductibles
- Dental expenses beyond dental plan annual maximums
- Eyeglasses, lenses, contact lenses

The Dependent Care FSA provides a way for you to pay, predictable expenses associated with the care of a dependent child under age 13 or a disabled dependent claimed on your tax return so that you (and your spouse) can work or look for work with before-tax dollars.

Examples of eligible expenses for a Dependent Care FSA are:

- Dependent care providers
- Daycare facility, including senior center
- After-school care

For more detailed information about eligible and ineligible expenses, please go to the Flexible Spending Accounts page on HARVie: harvie.harvard.edu > Compensation & Benefits > Health Benefits > Flexible Spending Accounts.

9. How does the vision coverage provided by the Davis Vision plan differ from the vision benefits provided by HUHGP and HPHC under Harvard’s medical plan?

In general, vision benefits under Harvard’s medical plans cover an annual eye exam and offer discounts on eyewear with certain providers. The Davis Vision plan offers more comprehensive coverage, including contact lens exams, contact lenses and eyewear. Please see page 7 or go to HARVie for the more detailed Vision Coverage Comparison: harvie.harvard.edu > Compensation & Benefits > Health Benefits > Vision Care.

The employee benefit programs described in this Guide are effective in 2013. The information in this Guide is a summary of Harvard’s benefits, and every attempt has been made to ensure its accuracy. The actual provisions of each benefit program will govern if there is any inconsistency between the information in this Guide and Harvard’s formal plans, programs, policies or contracts, or any subsequent change in such plan, programs, policies or contracts.

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