



2015 BENEFITS ENROLLMENT GUIDE

FOR HARVARD FACULTY, ADMINISTRATIVE AND PROFESSIONAL STAFF, AND OTHER NONUNION STAFF



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The employee benefit programs described in this Guide are effective in 2015. 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 plans, programs, policies or contracts.

Welcome to Harvard



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
- 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 2015 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 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,

A handwritten signature in black ink that reads "Marilyn Hausammann". The signature is fluid and cursive, with a long, sweeping underline.

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
- Vision Care Coverage
- Supplemental Life Insurance
- Dependent Care Flexible Spending Account (FSA)
- Health Savings Account (HSA) (if eligible)
- Dental Coverage
- Long Term Disability (LTD)
- Health Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (FSA)
- Long Term Care (LTC) Insurance

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 Pretax Dollars

Your share of the costs for medical, dental, vision care as well as contributions to flexible spending accounts (FSAs), a health savings account (HSA) or a tax-deferred account for retirement savings are deducted from your pay on a pretax 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.

Receiving Benefit Plan ID Cards

You will receive ID cards for medical, prescription drug, dental and vision coverage two to three 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 23-24 of this Guide).

Please note that premiums for (non-dependent) **domestic partner benefits coverage** are deducted from your pay on an after-tax basis by law for federal income tax purposes and the value of the coverage is subject to imputed income. If you have a domestic partner and are electing family coverage, call 617-496-4001 to speak with a Benefits representative about enrollment and tax implications.

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, your spouse or domestic partner 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 or domestic partner and other family members may apply for individual coverage under Harvard’s group Long Term Care (LTC) insurance.

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

- Your spouse
- Your registered domestic partner (must be registered in order to receive coverage)
- Your eligible children under age 26 by birth, adoption, foster placement or legal guardianship, including eligible children of your spouse or domestic partner
- Your eligible disabled child(ren) age 26 and over, including eligible disabled child(ren) 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; to obtain a copy of the Statement of Domestic Partnership, contact Benefits or go to HARVie (harvie.harvard.edu), and select Forms at the top of the page
- Birth certificate, adoption documents or proof of legal guardianship for dependent child coverage
- In addition, per federal regulations, Harvard must collect the Social Security number of dependents covered by a health plan; you can provide this information in PeopleSoft when enrolling.

Medical and Prescription Drug Coverage

When you enroll in medical coverage, you pay a portion of the total group premium, with Harvard paying most of the total premium. The enclosed *Monthly Rates and Health Care Comparison Chart for 2015* 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. You must elect this benefit within **30 days** by going to PeopleSoft to receive this coverage.

Medical Coverage Choices

Harvard faculty and staff (nonunion) have a choice between three types of medical care options: Health Maintenance Organization (HMO), Point of Service (POS) and a High-Deductible Health Plan (HDHP) with a Health Savings Account. Those living outside Massachusetts may also choose a Preferred Provider Organization (PPO).

These plans are offered through two provider networks: Harvard University Group Health Plan (HUGHP) and Harvard Pilgrim Health Care. Note that the PPO is only offered through Harvard Pilgrim, all other plans are offered through both networks. An overview of how the plans work is below; you should also refer to the *Monthly Rates and Health Care Comparison Chart for 2015*.

HMO, POS and PPO plans

Harvard's HMO, POS and PPO plans provide comprehensive medical coverage for you and your eligible dependents. 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.

Your costs when receiving medical services through the HMO, POS and PPO plans depends on the type of service and whether you receive care in- or out-of-network:

- Preventive care as defined by the federal Affordable Care Act received from an in-network provider is fully covered, with no charge to you. This includes annual physicals, well-baby and well-child visits, immunizations and routine vision care.
- In-network office visits for care of illness or injury, outpatient mental health visits, occupational or physical therapy, prescriptions and emergency room visits are subject to applicable copayments (but not to deductibles or coinsurance).
- Certain non-preventive services, including hospitalization, surgery and advanced diagnostic testing, are subject to an annual deductible and coinsurance up to the out-of-pocket maximum.
- All in-network costs including copayments, deductibles and coinsurance (but not monthly premiums) count toward your annual out-of-pocket maximum. If you reach the out-of-pocket maximum in a calendar year, all further in-network costs are fully (100%) covered by your medical plan for the rest of the calendar year.
- Out-of-network services (available with the POS and PPO only) are subject to separate deductibles, coinsurance and out-of-pocket maximums.

For coverage and cost details – including copayments, deductibles, out-of-pocket maximums and monthly premiums, please refer to the enclosed Monthly Rates and Health Care Comparison Chart for 2015.

Cost structure for deductibles and out-of-pocket maximums in the HMO, POS and PPO plans

Plan Feature	HMO	POS and PPO	
	In-Network	In-Network	Out-of-Network
Deductible (for non-preventive and out-of-network care)	\$250 per person, not to exceed \$750 per family	\$250 per person, not to exceed \$750 per family	\$750 per person, not to exceed \$2,500 per family
Coinsurance (for non-preventive services)	10% (after deductible)	10% (after deductible)	30% (after deductible)
Out-of-Pocket Maximum (includes deductible, coinsurance, and copayments)	\$1,500 per person, not to exceed \$4,500 per family	\$1,500 per person, not to exceed \$4,500 per family	\$2,500 per person, not to exceed \$7,500 per family

Note: In-network and out-of-network deductibles and out-of-pocket maximums accrue separately.



If you cover yourself and one dependent under family coverage, your in-network deductible will be \$250 per person, and no more than \$500 for your family. Coinsurance begins for *each family member* when the applicable *individual* deductible is met for that person.

Your in-network out-of-pocket maximum will be \$1,500 per person, up to a total family maximum of \$3,000.



If you cover yourself and two or more dependents, your in-network deductible will be \$250 per person, with a \$750 total family maximum. Coinsurance begins for *each family member* when the applicable *individual* deductible is met for that person.

Your in-network out-of-pocket maximum will be \$1,500 per person, up to a total family maximum of \$4,500.

Even if you cover more than three people, you won't pay more for eligible in-network services than your \$4,500 family out-of-pocket maximum.

High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)

The HDHP with HSA is a different type of plan – a lower-premium, high-deductible health insurance plan combined with a tax-free savings account that lets you save additional money for health expenses now or later in retirement. Harvard’s HDHP is offered through Harvard Pilgrim Health Care and HUGHP Blue Cross Blue Shield of MA; HUGHP HDHP members have access to an expanded network of Blue Cross Blue Shield of MA providers that includes Harvard University Health Services (HUHS). The HSA feature is administered by Benefit Strategies.

High-Deductible Health Plan (HDHP) Features

The HDHP provides you with the flexibility to use in-network or out-of-network providers (you’ll pay more for out-of-network services).

In-network preventive care is covered at 100%, like Harvard’s other health plans.

For all other services, you pay the full cost of care until you reach the deductible of \$1,500 for individual coverage and \$3,000 for family coverage.

- If you have family coverage, you must meet the entire family deductible before the plan begins paying.

Once you meet the deductible, you share in the cost of care (your coinsurance) with the plan paying most of the costs, until you reach the out-of-pocket maximum; once you meet the maximum, the plan pays 100% of further costs for the rest of the calendar year.

- If you have family coverage, you must meet the entire family out-of-pocket maximum before the plan begins paying at 100%.

HDHP Summary

Plan Feature	In-Network	Out-of-Network
Preventive Care	Covered at 100%	After deductible, 35% coinsurance
Deductible (applies to all non-preventive expenses)	\$1,500 for individual coverage/\$3,000 for family coverage Amounts paid for both in-network and out-of-network care can be combined to satisfy the deductible. If you are enrolled in family coverage, the full family deductible must be met before coinsurance begins for any family member.	
Coinsurance (after deductible is met)	15% coinsurance	35% coinsurance
Out-of-Pocket Maximum (after this is met, the plan [Harvard] pays 100% of costs)	\$3,000 individual coverage \$6,000 family coverage* For family coverage, the full family out-of-pocket max must be met be.	\$6,000 individual coverage \$12,000 family coverage* For family coverage, the full family out-of-pocket max must be met.
Emergency Room	After deductible, 15% coinsurance	
All other covered non-preventive care such as: PCP/Specialist Office Visits; Hospital Admission; Outpatient Surgery; Lab/X-Rays	After deductible, 15% coinsurance	After deductible, 35% coinsurance
Prescription (Retail 30-day/Mail Order 90-day) <ul style="list-style-type: none"> • Generic • Preferred Brand • Non-Preferred Brand 	\$7 retail/\$14 mail order, after deductible \$20 retail/\$50 mail order, after deductible \$45 retail/\$110 mail order, after deductible	

* There are separate out-of-pocket maximums for in-network care and out-of-network care, which accrue separately.

Health Savings Account (HSA) Features

If you enroll in the HDHP and meet other eligibility requirements, you can enroll in an HSA, and Harvard will make a tax-free contribution to the HSA of \$500 for individual coverage or \$1,000 for family coverage for eligible, active faculty and nonunion staff members. You can also make tax-free contributions via payroll deductions (up to federal limits).

An HSA can be used to pay out-of-pocket medical expenses, like deductibles, coinsurance and copayments. You will get a debit card from Benefit Strategies, Harvard's HSA administrator, to use when paying for medical expenses.

You can also save the funds in your HSA for future expenses.

You are not taxed on HSA funds you spend on medical care. The money in your HSA rolls over from year to year, and because the HSA is fully owned by you, even if you leave the University, the money remains yours. Once the balance in your HSA reaches \$2,100, you may select from a choice of investment options and your funds will automatically be directed to your investment account.

When you enroll in the HDHP in PeopleSoft, you will be prompted to open your HSA at the same time; you are not required to make your own contributions, but you must open the account in order to receive the tax-free contribution from Harvard (which will be deposited once the account is set up).

HSA Requirements:

- You cannot be covered under a non-HDHP plan or Health Care FSA (such as a spouse's plan).
- HSA contributions must be in your account before you can use them to pay eligible medical expenses.
- You cannot be enrolled in Medicare to contribute or to receive Harvard's contribution.

2015 HSA Maximum Contributions

Coverage Level	HSA Contribution	HSA Contribution for Age 55+
Individual	\$3,350: Total includes \$2,850 employee contribution + \$500 Harvard contribution	\$4,350: Total includes \$3,850 employee contribution + \$500 Harvard contribution
Family	\$6,650: Total includes \$5,650 employee contribution + \$1,000 Harvard contribution	\$7,650: Total includes \$6,650 employee contribution + \$1,000 Harvard contribution

Prescription Drug Coverage

Your prescription drug benefit is included as part of your medical coverage and is administered by Catamaran, a pharmacy benefits manager. When you enroll in medical coverage, you will receive a Catamaran Welcome Kit with your **Catamaran ID card** and information on locating a pharmacy near you. Most major pharmacy chains accept Catamaran. Present your Catamaran ID card when filling prescriptions. You can save money on medications you take on a long-term basis by using mail order with Catamaran. With Catamaran mail order, you can buy up to a 90-day supply at a reduced copayment when compared to retail pharmacies. To learn more about mail order, contact Catamaran at the number on page 24 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's wide network of participating dentists includes 97% 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 within **30 days** by going to PeopleSoft 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. You are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the dentist.
- Harvard's dental plan includes an innovative enhanced level of coverage for participants with very high dental costs. With this second level of coverage, once you or a covered family member reaches the Level 1 maximum annual benefit of \$3,000, you pay an additional deductible of \$500 and then your dental plan coverage continues with no maximum for the remainder of the calendar year.

OVERVIEW OF DENTAL BENEFITS & COVERED SERVICES *	
Level 1 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; maximum \$150 per family
Level 1 Maximum Annual Benefit	\$3,000 per person
Once a participant reaches the Level 1 Maximum, Level 2 coverage begins...	
Level 2 Annual Deductible	<ul style="list-style-type: none"> • No deductible for diagnostic and preventive services • \$500 per person for all other services (no family deductible)
Level 2 Maximum Annual Benefit	Unlimited
COVERED SERVICES	
Coverage levels are the same for participating and non-participating dentists, whether in-state or out-of-state.	
Preventive Care Cleanings and X-rays	Delta Dental pays 100%
Basic Services Temporary and permanent fillings, simple extractions, surgical extractions	Delta Dental pays up to 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
Orthodontics	Delta Dental pays 50% (with no deductible) for children under age 19, up to \$1,500 lifetime maximum per child

*For details, please refer to the Delta Dental Summary of Benefits available on HARVie.

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 within **30 days** by going to PeopleSoft to receive this coverage.

Davis Vision offers a nationwide network of providers. To locate a provider or see if your preferred provider is included in the Davis Vision 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 vision care coverage and discounts. The overview below can help you compare your options and decide whether Davis Vision is a good fit for you and your family.

OVERVIEW OF VISION CARE BENEFITS & COVERAGE					
	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 for standard contact lenses	\$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 Contact 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 advertised promotion, whichever is lower from Davis Vision
HUGHHP	\$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
HPHC	\$0 copay	NOT INCLUDED	Free eyewear and additional eyewear savings available from specific providers. Visit harvardpilgrim.org/savings for details	15%-20% off cost of contact lenses from specific provider network. Discount applies at LensCrafters, Sears, Target, Pearle and JCPenney	US Laser Vision Network offers up to a 15% discount off the usual and customary charge, or up to a 5% discount toward promotional pricing, whichever is lower. 40%-50% off national average price of Traditional LASIK. Discount applies at QualSight LASIK

With Davis Vision, 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 Exclusive 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 180 days due to a disability or illness. You do not need to enroll in this benefit and there is no cost to you for participation. STD pays between 70% and 100% of your pre-disability salary, depending on your job classification and years of Harvard service. Generally, staff must satisfy a waiting period and “spend down” a certain number of available sick days before STD benefits can begin. Please refer to HARVie (harvie.harvard.edu) for details on STD benefits.

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 deducted 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 medical history form.

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

LTD 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.

LTD 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 LTD, including limitations and exclusions, 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 base 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. The taxable amount, if any, will be shown with your paycheck information.)

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 base 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 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 **30 days** of hire, first becoming eligible or 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 Supplemental Life Insurance with a portability or conversion option through MetLife. You can find additional details on HARVie (harvie.harvard.edu).

Beneficiaries

To designate your beneficiary(ies) for your life insurance (including free Basic Life), go to HARVie (harvie.harvard.edu), select link to Forms at the top of the page, then select Life Insurance > Beneficiary Form.

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 and are actively at work and under age 80, you do not need to provide any medical history. You can apply for this coverage at any time after your first 30 days, but you will be subject to medical underwriting.

The following family members of active, benefits-eligible faculty and staff may also apply for LTC coverage:

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

Family members may be subject to age and residency limitations and are subject to medical underwriting.

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 (FSAs)

Harvard offers three Flexible Spending Account (FSA) options: a Health FSA that lets you pay for eligible medical, dental and vision care expenses for you and your eligible dependents, a Dependent Care FSA that lets you pay for eligible dependent care expenses, and a Limited Purpose FSA, which covers dental and vision care expenses only, and is only available if you are enrolled in a High-Deductible Health Plan.

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, lowering your taxable income while helping you pay eligible expenses. When electing an FSA, you should estimate your expenses carefully, because any money that is not used by the annual deadline will be forfeited. With a 2015 Health, Dependent Care or Limited Purpose FSA, you have until March 15, 2016 to incur eligible expenses and until March 31, 2016 to file claims. You must elect this benefit within **30 days** by going to PeopleSoft.

Benefit Strategies administers the FSA program for Harvard. If you elect an FSA, Benefit Strategies will provide you with a debit card to pay expenses. You can link to Benefit Strategies via HARVie to check your FSA balances, file claims, enroll in direct deposit for reimbursements and learn more about eligible expenses; you will need to create an account the first time you visit the website. To find to the Benefit Strategies website, go to HARVie and choose Benefit Strategies from the drop-down "Go to" menu at the top right of any page.

Health FSA

A Health FSA provides a way to pay for anticipated out-of-pocket health care expenses for you and your eligible dependents with pretax dollars you contribute. Paying for health expenses with an FSA can save you money in taxes, but you should estimate your health costs for the year carefully because the IRS requires that you forfeit any money in your account that is not spent by the deadline (March 15th of the following year). You may contribute between \$120 and \$2,550 per year to a Health FSA and must actively elect this benefit within **30 days** of becoming eligible.

Examples of Eligible Health FSA Expenses

- Copayments, coinsurance and deductibles
- Medical supplies and equipment,
- Mental health and substance abuse treatments
- Orthodontia and dental expenses
- Eyeglasses, lenses, contact lenses and supplies

Dependent Care FSA

If you have anticipated expenses for the care of a dependent child or adult that you need 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; up to \$5,000 if you have two or more eligible dependents.

Examples of Eligible Dependent Care FSA Expenses

- Care provided to a child under age 13
- Care provided for your spouse or a 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) and for after-school care

Limited Purpose FSA

The Limited Purpose FSA works like the Health FSA, but can only be used to cover out-of-pocket dental and vision care expenses for you and your eligible dependents. You must be enrolled in a high-deductible health plan to enroll in this FSA. You may contribute between \$120 and \$2,550 per year and must actively elect this benefit within **30 days** of becoming eligible.

Examples of Eligible Limited Purpose FSA Expenses

- Dental and orthodontia expenses
- Eyeglasses, lenses, contact lenses and supplies

Paying for Eligible Expenses with Your FSA

When you enroll in a Health or Dependent Care FSA, you automatically receive a debit card for easy, convenient payment at participating providers or merchants. Just present it when paying for eligible expenses. Although you do not need to file for reimbursement when using your debit card, you may be required to submit documentation - therefore you *must* save your receipts for eligible expenses. If you have more than one kind of FSA, you will receive one card that can be used for all accounts.

If the expense meets basic eligibility requirements, the provider is paid directly. Benefit Strategies (Harvard's FSA administrator) will review the purchase and may require you to submit receipts.

- With the Health or Limited Purpose FSA, you can spend up to the full amount of your annual election as soon as your account has been set up.
- With the Dependent Care FSA, you can only spend up to the amount in your account at the time you request reimbursement.

If a provider doesn't accept a debit card, you should pay for expenses out of pocket and submit receipts for reimbursement to Benefit Strategies. To be reimbursed for eligible expenses, submit a Health or Dependent Care FSA claim form along with original receipts. Forms can be found on HARVie [harvie.harvard.edu]; select Forms at the top of the page. Reimbursement forms for 2015 FSA expenses must be postmarked by March 31, 2016. Submit to:

Harvard University FSA Plan
 c/o Benefit Strategies
 P.O. Box 1300
 Manchester, NH 03105-1300

Fax: 603-647-4668
Email: info@benstrat.com
Online: benstrat.com
Phone: 855-HVD-FLEX (855-483-3539)

Reimbursement Program

Harvard's unique Reimbursement Program provides financial assistance for faculty and nonunion staff who earn \$95,000 or less annually (FTE salary) and experience higher medical costs by reimbursing participants for costs above the applicable thresholds (below). Those earning under \$70,000 have an even greater level of protection under this program. You do not need to enroll in this benefit, but do need to file for reimbursement. This program is only available to those enrolled in a Harvard-sponsored HMO, POS or PPO plan; high-deductible health plan (HDHP) participants are NOT eligible for the Reimbursement Program.

All in-network out-of-pocket medical expenses (except premiums) count toward the thresholds below and will be eligible for reimbursement – this includes office visit, emergency room and pharmacy copayments, deductibles and coinsurance. Out-of-network costs or costs within the HDHP plan are NOT eligible.

When Does the Program Begin Reimbursements?

You can be reimbursed for expenses above these thresholds:

Full-Time Equivalent Salary*	Submitting as an Individual (It does not matter if you are enrolled in Individual or Family coverage.)	Submitting as a Family (You must be enrolled with Family coverage to submit as a family.)
Less than \$70,000	\$900	\$2,250
\$70,000 to \$95,000	\$1,250	\$3,125

*Full-time equivalent 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.

Please note that you may not be reimbursed for the same expenses from both a Health Flexible Spending Account (FSA) and the Reimbursement Program, but you may use an FSA to cover out-of-pocket costs up to the threshold and still use the Reimbursement Program for additional costs above the threshold.

Requesting Reimbursement from the Reimbursement Program

Benefit Strategies is the administrator for this program. Claims for expenses paid during 2015 must be postmarked by March 31, 2016. To be reimbursed for eligible out-of-pocket expenses, you must submit a Reimbursement Program Request form (forms can be found on HARVie [harvie.harvard.edu]; select Forms at the top of the page) along with original receipts and other supporting documentation (described on the Request form) to:

Harvard University Reimbursement Program
c/o Benefit Strategies
P.O. Box 1300
Manchester, NH 03105-1300

Fax: 603-647-4668
Email: info@benstrat.com
Online: benstrat.com
Phone: 855-HVD-FLEX (855-483-3539)

2015 Transitional Financial Protection Program

Harvard has an additional 2015 fund to assist eligible faculty and nonunion staff enrolled in a Harvard-sponsored HMO, POS or PPO plan with high medical costs. This fund provides reimbursement of in-network, out-of-pocket costs that exceed 3% of FTE salary. You do not need to enroll. Out-of-network costs or costs within the HDHP plan are NOT eligible. Additional eligibility and reimbursement information is available on Harvie (harvie.harvard.edu) > Compensation & Benefits > Health Benefits.

Your Benefits With Harvard University Health Services

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

HUHS has four convenient on-site locations. HUGHP members can select a primary care physician at any HUHS location.

- Harvard Square, Richard A. and Susan F. Smith Campus Center, 75 Mt. 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

Some HUHS services are available to all employees:

HUHS Service	All Harvard Employees	HUGHP Members
Urgent Care	During work hours only*	Anytime
Pharmacy over-the-counter products	✓	✓
Center for Wellness	✓	✓ (Up to a 50% discount)
Dental Clinic	✓	✓
Optical Shop	✓	✓
Flu vaccination clinics	✓	✓

* Your insurance plan will be billed and you will be responsible for any applicable copayments, coinsurance, or deductibles; insurance plans that are not sponsored by Harvard may consider HUHS to be out-of-network, resulting in higher out-of-pocket costs, up to the full cost of the visit.

Members with an HUHS primary care physician can fill prescriptions through the HUHS Pharmacy and use the on-site Quest Diagnostics laboratory services. You also have access to the following services at HUHS:

- Allergy
- Behavioral Health
- Dermatology
- Ear, Nose, & Throat
- Endocrinology
- Gastroenterology
- General Surgery
- Hematology
- Neurology
- Nutrition
- Obstetrics and Gynecology
- Ophthalmology/Optomety
- Orthopedic Surgery
- Pediatrics
- Physical Therapy
- Podiatry
- Primary Care
- Radiology
- Rheumatology
- Travel Clinic
- 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 employee-funded tax-deferred savings. With Harvard's retirement programs, you have a choice of investment options from three companies: Fidelity, TIAA-CREF and Vanguard. For information on these plans, your investment options and financial education resources, go to HARVie (harvie.harvard.edu); select Compensation & Benefits > Retirement Benefits.

For Retirement Questions:
Go to HARVie (harvie.harvard.edu), select Compensation & Benefits > Retirement Benefits, or call the Harvard University Retirement Center (HURC) at 800-527-1398, Monday-Friday, 8 a.m.–5 p.m. ET.

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 the TDA, you can begin to build greater long-term financial security. You may open a TDA as soon as you begin working and you may enroll at any time. Your contributions are deducted from your eligible pay on a pretax basis and directed into investment(s) you choose. If you don't make an investment choice, your TDA contributions will be invested in a low-cost Vanguard target-date fund based on your age. Your existing qualified employer and employee accounts may be rolled into your TDA.

For important details about the TDA Plan (including important information if you have more than one job at the University), please refer to the TDA enrollment package that will be mailed to you by the Harvard University Retirement Center (HURC).

AUTOMATIC ENROLLMENT AND AUTOMATIC ESCALATION IN THE TDA PLAN

New faculty and administrative/professional staff members are eligible for automatic enrollment and automatic escalation in the TDA Plan. You'll receive detailed information in the mail from the HURC.

With automatic enrollment, faculty and administrative/professional staff are automatically enrolled in the TDA 60 days after their start date as follows, unless they make another choice:

- Your initial contribution will be 3% of eligible pay, deducted pretax.
- Your contributions will be invested in a low-cost Vanguard target-date fund tied to the year closest to when you will turn 65. You can also elect different options from among Harvard's available fund choices.
- Contributions are increased by 1 percentage point each January until you reach 10% of salary, or up to the applicable maximum annual limit.
- You can cancel participation at any time, and if you do so within 60 days of your first contribution, you can request reimbursement of your contributions. You can also change your contribution amount at any time (this will cancel your participation in the annual automatic escalation feature).

ENROLL, VIEW, CHANGE OR REALLOCATE YOUR CONTRIBUTIONS ONLINE ANYTIME

To learn more about the 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 and following the online instructions, or by calling the HURC at 800-527-1398, Monday-Friday, 8 a.m-5 p.m. (ET)

In addition to enrollment, the online Retirement Center lets you manage your TDA when it's convenient for you, including changing your contribution amount, directing future contributions to different investment companies or stopping your contributions.

You will need to contact your investment company directly to make investment fund changes within your TDA (see contact information on page 24).

CONTRIBUTION LIMITS

For 2015, pretax contributions to Harvard's TDA Plan and any other employers' TDA and similar pretax savings plans generally may not exceed \$18,000. You may be able to contribute up to \$24,000 for 2015 if you will be age 50 or older by the end of the year.

University-Funded Retirement Programs

Harvard University has two University-funded retirement programs available to eligible faculty and staff: the Retirement Income Plan for Teaching Faculty and the 2001 Staff Retirement Program. Eligible faculty and staff are automatically enrolled in the retirement plan for their group after the applicable waiting period, as described below, and will receive more information by mail about two months before becoming eligible for contributions. Below is a basic overview. You can also go to HARVie (harvie.harvard.edu); select Compensation & Benefits > Retirement Benefits for more information.

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.

2001 STAFF RETIREMENT PROGRAM

This program is for eligible professional and administrative staff. You must be regularly scheduled to work at least half-time or 17.5 hours per week and be at least age 21 to be eligible.

RETIREMENT PLAN HIGHLIGHTS

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

- Harvard makes 100% of all contributions. University contributions are made monthly based on your age and pensionable salary each month you are a participant:
 - Under age 40:** The contribution amount equals 5% of pay up to the Social Security wage base (\$118,500 in 2015), and 10% of pay for earnings above the Social Security wage base;
 - Age 40 and above:** The contribution amount equals 10% of pay up to the Social Security wage base (\$118,500 in 2015), and 15% of pay for earnings above the Social Security wage base.
- Contributions begin after a 6-month waiting period, and are retroactive to date of hire.
- Contributions are invested in funds you choose from those offered by the three investment companies. If you make no active election, contributions will automatically be invested in a low-cost Vanguard target-date fund tied to the year closest to when you will turn 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 benefits are available upon termination or retirement.

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 eligible pay on a tax-deferred basis in addition to deferrals under the TDA Plan. For 2015, participation is limited to faculty and staff whose base salary is at least \$200,000 and who reside in certain states. The maximum you may save changes annually and is determined by federal law. In 2015, the maximum dollar amount you may contribute generally is \$18,000. If you are eligible for this plan, you will receive information in the mail.

Tuition Assistance Plan (TAP) and Tuition Reimbursement Plan (TRP)

Harvard’s Tuition Assistance Plan (TAP) lets you 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.

The Tuition Reimbursement Plan (TRP) reimburses you for *job-related courses* or courses taken toward an undergraduate degree at another accredited institution. You can be reimbursed for 75% of the tuition cost, up to an annual maximum of \$5,250.

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

Eligibility

TAP and TRP eligibility is based on your employee classification and the hours you work per week.

YOUR EMPLOYEE CLASSIFICATION	MINIMUM REQUIRED HOURS PER WEEK
Part-Time Service & Trades (Limited Regulars)	16 hours
Faculty	17.5 hours
Administrative & Professional Staff	17.5 hours
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. Please note that those with full-time student status are not eligible for TAP, with the exception of full-time students at the Harvard Extension School. Employees of Harvard Business School Publishing participate in a separate tuition reimbursement program and should refer to the HBS Publishing Employee Guidebook and contact their local human resources office for details.

Waiting Periods (Faculty, Administrative and Professional Staff and Other Nonunion Support Staff)

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.

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.

Harvard Schools/Programs Participating in TAP

SCHOOL	TAP FEE	COURSE INFORMATION
Arnold Arboretum Adult Education	\$20 per class	my.arboretum.harvard.edu
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 JD 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 lab fees for ceramics classes)	ofa.fas.harvard.edu
School of Public Health	10% of course cost	hsph.harvard.edu/registrar/ tapaffiliate-registration

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

Center for Workplace Development

Professional and skill development, leadership, and career management

617-495-4895

HARVie (harvie.harvard.edu) > Career & Professional Development

Also: hr.harvard.edu/learning-development

Harvard Bridge Program

Training in ESL, GED, computers and academic prep

617-496-2216

HARVie (harvie.harvard.edu) > Career & Professional Development > Harvard Bridge Program

Also: hr.harvard.edu/harvard-bridge-program

Education Assistance Programs

Additional financial support for some education and certificate costs not covered by Tuition Assistance

HARVie (harvie.harvard.edu) >

Compensation & Benefits > Tuition Assistance

Child Care and Elder Care

University Office of Work/Life

617-495-4100

Work/Life Program Manager, Harvard Longwood Campus

617-432-7448

Faculty of Arts and Sciences Work/Life Contact

617-496-2553

Information on Harvard-affiliated child care centers, child care scholarships, discounts on back-up care for children and elders

HARVie (harvie.harvard.edu) > Work/Life Balance > Caring for Children

Also: hr.harvard.edu/worklife

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

outingsandinings.harvard.edu

Computers and Accessories

huit.harvard.edu/technology_sales

Employee Assistance Program

Referrals to child care, elder care, school vacation programs, camps, legal assistance, financial and debt counseling, stress management and wellness, work place issues and more

877-EAP-HARV (877-327-4278)

HARVie (harvie.harvard.edu) > Work/Life Balance > Employee Assistance Program

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, 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: 617-496-1585

recreation.gocrimson.com

For Vanderbilt Hall, Longwood Medical Campus:

617-432-1630, hms.harvard.edu/departments/vanderbilt-hall, select Athletic Facility in left column

Center for Wellness

Private consultations with health educators, classes in stress management and yoga, wellness therapies (e.g., massage)

617-495-9629, cw.uhs.harvard.edu

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 and Home Insurance

Marsh @ Work Solutions

866-228-3516, www.crimsonpersonalplans.com

Harvard Housing Office

Assistance finding roommates, apartments, Harvard housing

617-496-7827

huhousing.harvard.edu

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

huhousing.harvard.edu, select Home Buying from menu

ID Cards

Campus Service Center Cambridge

Richard A. and Susan F. Smith Campus Center 807, 1350 Mass. Ave.

617-496-7827

Longwood ID Office

Kresge Building, SPH3-119, 677 Huntington Ave.

617-432-0389

Harvard Business School Operations Office

Shad Hall, Lower Level ("Basement")

617-495-6814

campusservicecenter.harvard.edu/services/id-cards

Libraries

Information on how to access Harvard's library system

617-495-4166, library.harvard.edu

Museums

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

The Arnold Arboretum

617-524-1718; arboretum.harvard.edu

Harvard Forest

978-724-3302; harvardforest.fas.harvard.edu

Harvard Art Museums

617-495-9400; harvardartmuseums.org

Harvard Museum of Natural History

617-495-3045; hmnh.harvard.edu

Observatory Nights

Free monthly lectures and telescopic observing at the Harvard Observatory

617-495-7461; cfa.harvard.edu/events

The Semitic Museum

617-495-4631; 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)

transportation.harvard.edu/commuterchoice

Parking Office

CAMBRIDGE AND ALLSTON - CAMPUS SERVICE CENTER

617-496-7827, transportation.harvard.edu/parking

LONGWOOD CAMPUS

617-432-1111, parking.med.harvard.edu

Shuttle Services

CAMBRIDGE AND ALLSTON SHUTTLES

617-495-0400 (for evening van service)

transportation.harvard.edu/shuttle-van-services

LONGWOOD MEDICAL AREA SHUTTLES

617-632-2800

masco.org/directions/shuttle-information

Safety and Security

Harvard University Police Department (HUPD)

Tips and resources for crime prevention and safety on campus

Emergencies should go to 911

617-495-1212

Longwood campus: 617-432-1212

hupd.harvard.edu

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
Dental Coverage		
Delta Dental	800-872-0500	deltadentalma.com
Disability - Short-Term (STD) and Long-Term (LTD)		
The Standard Insurance Company	855-758-4775 (toll free Harvard-dedicated line for claims questions)	standard.com
Flexible Spending Accounts (FSAs) - Health, Dependent Care, Limited Purpose		
Benefit Strategies	(T) 855-HVD-FLEX (855-483-3539) (F) 603-647-4668	benstrat.com info@benstrat.com
Health Savings Account (HSA)		
Benefit Strategies	(T) 855-HVD-FLEX (855-483-3539) (F) 603-647-4668	benstrat.com info@benstrat.com
Life Insurance		
MetLife	800-638-6420 (prompt 1)	metlife.com
Long Term Care (LTC) Insurance		
Genworth Life Insurance Company	800-416-3624	genworth.com/groupltc Group ID: Harvard Code: groupltc
Medical Coverage Questions: Service Areas, Costs, Provider Networks, Emergency Coverage, Referrals, etc.		
Harvard University Group Health Plan (HUGHP): HMO, POS and HDHP	617-495-2008	hughp.harvard.edu
Harvard Pilgrim Health Care (HPHC): HMO, POS, HDHP and PPO	888-333-4742	harvardpilgrim.org

TOPIC	CALL	ONLINE
Prescription Drug Coverage		
Catamaran (Harvard's Pharmacy Benefit Manager)	844-265-1224	catamaranrx.com
Reimbursement Program		
Benefit Strategies	(T) 855-HVD-FLEX (855-483-3539) (F) 603-647-4668	benstrat.com info@benstrat.com
Tax-Deferred Annuity (TDA) Plan & Retirement Programs		
Harvard University Retirement Center (HURC)	800-527-1398	harvie.harvard.edu > Compensation & Benefit > Retirement Benefits
Fidelity	800-343-0860 Consultation Appointments: 800-642-7131	fidelity.com/atwork Appointments: fidelity.com/atwork/reservations
TIAA-CREF	800-527-1398 Appointments: 866-843-5640	tiaa-cref.org
Vanguard	800-523-1188 Appointments: 800-662-0106, x14500	vanguard.com Appointments: meetvanguard.com
Tuition Assistance Plan (TAP) and Tuition Reimbursement Plan (TRP)		
TAP Guidelines	617-496-4001	harvie.harvard.edu > Compensation & Benefits > Tuition Assistance
Non-Harvard course reimbursements: Crosby Benefit Systems	(T) 800-462-2235, ext. "0" (F) 617-928-0001	crosbybenefits.com
Vision Care		
Davis Vision	800-448-8245	davisvision.com/members 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, Room 664, Cambridge, MA 02138-3846 or online at **harvie.harvard.edu**, select the link for **Forms at the top of the page and go to Compensation and Benefits**.

Frequently Asked Questions

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

No. Even if you have your Harvard University ID number and PIN, you will not be able to access HARVie or PeopleSoft or 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; a birth certificate or adoption paperwork if you are enrolling child(ren); and a Harvard Statement of Domestic Partnership along with a Certificate of Registration from a municipality if you are enrolling a domestic partner.

3. When will I get my medical, dental, vision care and/or prescription cards?

Once you have made your benefits elections in PeopleSoft, it takes about two to three weeks to receive your cards. If you need to use services in the meantime, you can contact the vendor(s) directly to obtain your ID number(s). See pages 23-24 for contact information.

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 enroll or make changes until the next annual Open Enrollment* period, unless you experience an event that permits you to make benefits changes under IRS rules (see page 27). Enrollment changes must be consistent with the event. If you have experienced or will be experiencing an event 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 is your date of hire or first date of benefits eligibility. You will be charged retroactive premiums for medical, dental and/or vision coverage to that date.

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 in PeopleSoft. You must contact Benefits at 617-496-4001 and provide the exact date your other coverage will terminate. Benefits will send you enrollment information, with the new effective date. You will need to complete the online election process 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.

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.

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

* 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.

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 do I need to enroll my domestic partner?

When enrolling your domestic partner in Harvard's coverage, you and your partner must be registered with a municipality and provide your certificate of registration. Please note, the effective date of the certificate must be prior to the effective date of coverage.

If you and your domestic partner register after your date of hire, you will have **30 days** from the date of registration to add your domestic partner to Harvard's coverage.

9. I'm confused about the different pre-tax accounts - the Health Flexible Spending Account (FSA), Limited Purpose FSA, the Health Savings Account and the Dependent Care FSA!

A Health FSA provides a way for you to pay eligible out-of-pocket medical, dental and/or vision care expenses for you and your eligible dependents with money deducted from your pay before taxes, thus saving you on taxes. Examples of eligible expenses for a Health FSA are:

- Copayments for office visits and prescriptions
- Coinsurance and deductibles
- Dental expenses
- Eyeglasses, lenses, contact lenses

If you're enrolled in a high-deductible health plan (HDHP), you are **not eligible** for the Health HSA – but you may enroll in the Limited Purpose FSA, which works like the Health FSA, but can only be used for dental and vision care expenses.

A Dependent Care FSA provides a way for you to pay, with pretax dollars, eligible expenses associated with the care of a dependent child under age 13 or a disabled dependent of any age claimed on your tax return so that you (and your spouse) can work or look for work. Examples of eligible expenses for a Dependent Care FSA are costs for:

- Dependent care providers
- Daycare facility, including senior center
- After-school care
- Day summer camp (some specialty camps are not eligible)

The Health Saving Account (HSA) is a different kind of account. You can only open an HSA if you are enrolled in the HDHP. This account is fully owned by you and you keep the money in your HSA, even if you leave Harvard. You can use it for medical expenses, like copayments, coinsurance and deductibles - or you can save the money for future expenses because unlike any of the FSAs, you may roll over money in your account from year to year.

You can learn more about these accounts on HARVie.

10. How does the vision care coverage provided by Davis Vision differ from the vision benefits provided by HUGHP and HPHC under Harvard's medical plans?

In general, vision benefits under Harvard's medical plans cover an annual eye exam and offer discounts on eyewear with certain providers. Davis Vision offers more comprehensive coverage, including contact lens exams, contact lenses and eyewear. Please see page 8 or go to HARVie for additional information: harvie.harvard.edu > Compensation & Benefits > Health Benefits > Vision Care. Contact Davis Vision directly for specific questions; see page 24 for contact information.

Changing Your Benefits During the Year

IRS regulations limit when you can make changes to your benefits during the year. After you have made your elections during your first 30 days of eligibility, you cannot change your medical, dental, vision care or FSA elections outside annual Open Enrollment (held each fall) unless you have an event that permits you to make benefits changes 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:

- Marriage
- Registering a Domestic Partnership
- Divorce
- Birth
- Adoption
- Death
- 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
- Dependent Losing Eligibility — dependent child reaches the maximum age of 26
- Dependent Gaining Eligibility
- Change in Health Coverage — significant change in health care coverage or cost for you or your spouse/domestic partner
- Retirement
- Relocation

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