



TOTAL COMPENSATION SUMMARY

This total compensation summary has been provided to acquaint you with the package of pay, benefits and services provided to members of Harvard University's Administrative & Professional staff.

What is total compensation at Harvard?

Total compensation is the pay, benefits, work/life supports and professional development opportunities provided by Harvard in exchange for your time, talent, effort and engagement.



Harvard University is a center of intellectual activity, research, knowledge creation, learning and teaching. In this environment, results matter and creativity flourishes.

For many people, a compelling aspect of working at Harvard is the sense of mission that permeates every organization on campus. At the same time, Harvard recognizes that compensation is a critical part of your employment experience. The breadth and depth of the total compensation package sets the University apart. Here is an overview of what Harvard provides.

Compensation and Income Protection

Harvard offers competitive base pay and several forms of income protection while you are working and when you retire, including a best-in-class University-funded retirement plan.

Health and Wellness

The University provides competitive medical and dental coverage for you and your family, and much more. Our comprehensive program reflects an institution built around people, with a deep respect for their differences and needs. For instance, Harvard offers benefits to part-time staff and it extended benefits to domestic partners before the practice became commonplace.

Career Growth and Development

A career at Harvard can be linear or less traditional. While everyone who comes to work at Harvard has their own motivations, most would tell you it has to do with the opportunity to grow and excel. Harvard today is focused on helping its employees become "future-ready"—technologically literate, open to a global perspective and ready to support and advance the University's evolving mission.

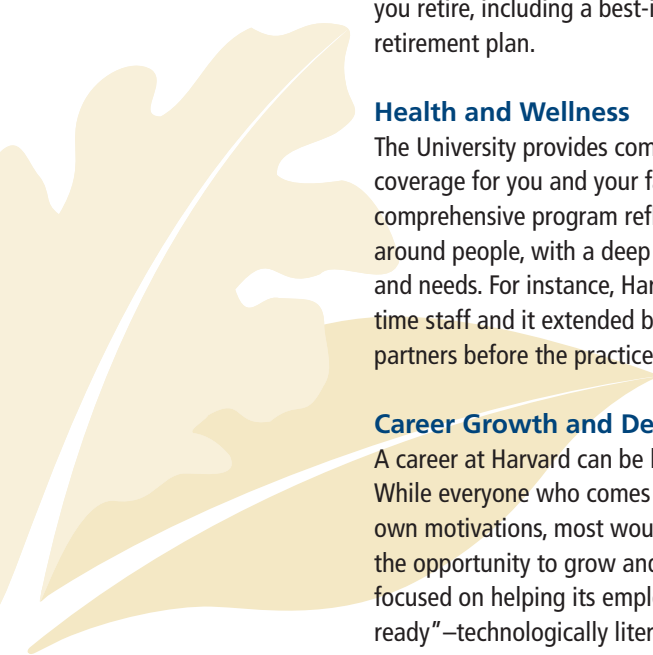
Harvard encourages lifelong learning, and our Tuition Assistance Plan can help finance courses at Harvard as well as job-related courses at other institutions.

Quality of Life

Harvard provides resources to help you balance work and life, including generous time off, an employee assistance program and highly subsidized access to Harvard's athletic facilities and recreation programs.

The University's beautiful, historic campus offers a vibrant and exciting work environment. Your Harvard ID provides access to our world-renowned libraries and museums, as well as discounts at recreational and cultural activities in the Cambridge/Boston area.

Harvard's people are united by a culture dedicated to excellence, and are more diverse in age, race, ethnicity, nationality, experience and outlook than you would find almost anywhere else. It is the connection with these people—our faculty, staff and students—that makes working at Harvard richly satisfying.



COMPENSATION & INCOME PROTECTION

to build financial security now and for the future

Compensation

Harvard's base salary levels lead the higher education market and are competitive with local general industry.

The University is committed to a systematic, data-driven approach to staff compensation in all occupational areas and in all schools and units, with constant attention given to internal equity and external market conditions and trends.

Income Protection

Harvard offers a range of benefits to help you protect your income and financial assets.

Short Term Disability (STD)

With coverage offered by Harvard at no cost, the STD program provides up to 26 weeks of leave at 75%–100% of pay for employees facing a disability due to accident or illness before retirement, and covers eight weeks of paid maternity leave for birth mothers.

Long Term Disability (LTD)

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

Life Insurance

Harvard pays the full cost of basic life insurance equal to one-half of your base salary including an accelerated life insurance benefit, as well as business travel insurance, to help your beneficiaries pay expenses if you become terminally ill or die. Additional coverage of up to 5x annual salary may be purchased at favorable rates.

Long Term Care Insurance

This optional insurance can help you and your family protect financial assets and preserve a wide range of care possibilities should you or insured family members require residential or at-home care due to a chronic illness or disability.

Retirement

In addition to Harvard's contribution to Social Security on your behalf, generous benefits and financial educational opportunities help you build long-term savings and a source of income after you retire.

Defined Contribution Plan (2001 Staff Retirement Plan)

Each month, the University contributes a percentage of salary based on age and earnings. The full cost of the Plan is paid by Harvard.

- For those under age 40, the University contributes an amount equal to 5% of salary below the Social Security wage base (\$118,500 in 2015) and 10% of earnings above the Social Security wage base, with vesting after three years of service.
- For those age 40 and over, the University contributes an amount equal to 10% of salary below the Social Security wage-base and 15% of earnings above the Social Security wage base, with vesting after three years of service.

Tax-Deferred Account (TDA) Program

You can supplement your Harvard retirement plan by contributing a portion of your eligible pay to a voluntary TDA on a pre-tax basis. You pay no taxes until you withdraw your funds. New administrative and professional staff are automatically enrolled after 60 days of employment (with the option to change or cancel) and will receive program details by mail from the Harvard University Retirement Center.

Post Retirement Health Coverage

At the time of retirement, Harvard provides a choice of retiree medical plan options as well as dental coverage for eligible staff and their spouses/domestic partners. To be eligible for retiree medical and dental coverage, you must meet certain age and service requirements.

HEALTH & WELLNESS

to keep you and your family strong and healthy

Supporting the health and wellness of our staff and their families through access to top quality medical care is a long-standing priority at Harvard.

The University actively evaluates its health plan choices to ensure they continue to offer access to the best health care at rates that remain affordable.

By investing in the health of the workforce through wellness and disease management programs, we may be able to slow down the rate of growth in health care costs, both for Harvard and for you.

Health

Quality and affordability are the hallmarks of Harvard's broad and comprehensive health benefits. Harvard's health providers offer extensive networks, including the region's award-winning hospitals.

Medical

The University offers highly-subsidized medical coverage from top-rated provider Harvard Pilgrim Health Care and the University's own Harvard University Group Health Plan. Employees may choose between individual or family coverage from two HMO plans, two POS plans, two high-deductible health plans (HDHP), or one PPO plan (for employees living outside of Massachusetts only). HDHP members are eligible to enroll in a health savings account (HSA) to cover costs.

Dental

Delta Dental, Harvard's dental care provider, offers in-network and out-of-network coverage. Over 97% of Massachusetts dentists participate. The plan provides full coverage for preventive care and substantial coverage for other dental services including orthodontia for covered dependents under age 19.

Health Flexible Spending Account (FSA)

FSAs offer tax savings by allowing you to set aside money on a pretax basis (up to \$2,550/year) to pay for out-of-pocket health expenses. Eligible expenses can include prescription and office visit copayments, deductibles and coinsurance, dental and vision costs. A Limited Purpose FSA is available for HDHP members.

Reimbursement Programs

Unique reimbursement programs are one more way Harvard works to help you manage the financial impact of illness or medical care. Out-of-pocket expenses for in-network care received in our HMO, POS and PPO plans that exceed annual thresholds may qualify for non-taxable reimbursement.

Vision Care

Comprehensive care through Davis Vision covers vision exams and products at greatly reduced or discounted rates.

Domestic Partnership

Same-sex or opposite-sex domestic partners can be eligible for coverage under your medical, dental and vision plans.

Wellness

Harvard recognizes the importance of health and wellness for you and your family and offers programs and classes at little or no cost.

Center for Wellness at Harvard University Health Services

The Center offers courses and workshops in stress management, nutrition and meditation as well as complementary health services.

Harvard Athletics and Recreation

Convenient and affordable state-of-the-art fitness and recreational facilities are offered to you and your family at a nominal cost.

QUALITY OF LIFE

to promote balance and provide convenience

The University has long recognized the importance of balancing work and life outside of work.

Harvard's commitment to quality of life has been recognized by national and local organizations such as *Working Mother* and *Conceive* magazines, the AARP, the Dave Thomas Foundation for Adoption and the *Boston Business Journal*.

In recent years, Harvard has invested over \$10 million in child care infrastructure and committed over \$4 million annually to ongoing dependent care programs and services.

The online WATCH portal allows members of the Harvard community to connect with Harvard students and others in the community to find babysitters and short-term child care, pet sitters, house sitters, yard work and more.

Time Off

Harvard's generous time-off benefits are designed to help you manage work and personal responsibilities.

Paid Time Off

- 20 days of vacation per year plus Winter Recess; longer-service bonus days begin at 15 years of service
- 12 sick days per year (can be used for dependent care)
- 11.5 paid holidays, and 3 personal days per year
- Up to 13 weeks paid maternity leave, and up to 4 weeks paid leave for all other new parents
- Jury duty and bereavement leave

Unpaid Leaves of Absence

- Job-protected medical leave of up to 12 weeks to care for yourself or an eligible family member
- Personal or career development leave
- Military or government service leave

Discounts and Conveniences

Harvard offers a wide range of programs and services to help make life easier, more affordable and more fun.

Discounts

- Outings & Innings— Access to cultural and leisure activities including discounts on theatre, movies, travel and other services
- Transportation—Harvard helps with your commute with a 50% subsidy on public transit passes (in addition to the advantage of pretax payroll deduction), discounted Zipcar membership, parking, reimbursements for bike commuters, auto insurance and more
- Harvard's health plans offer member discounts on weight loss programs and optical services, and reimbursements for health clubs
- Free admission to our world-renowned museums and libraries

Conveniences

- Mortgage and other financial services are offered through the nonprofit Harvard University Employees Credit Union
- You can locate housing through Harvard University Housing
- The Real Estate Advantage Program provides guidance and cash-back on home buying and selling services

Work/Life Solutions

Harvard's work/life offerings are designed to help you develop a strategic approach to managing the many moving parts of your complex work/life. It's about saving you time, expanding your options, shortening your search, stretching your dollar, and partnering with you to face life's challenges.

Employee Assistance Program (EAP) at 877-327-4278

This 24/7 program offers free and confidential help with personal, family and work-related problems for staff and their household members. The EAP connects you with an array of services from free legal and financial consultations to help finding a pet sitter. Counseling can be provided in over a dozen languages.

Child Care Resources and Financial Assistance

When you come to work each day, you don't stop being a parent. Harvard offers a range of services to make the balancing act easier.

- Six on-campus child care centers
- On-campus school vacation camps
- Child care scholarship programs
- Financial assistance and programs for back-up child care
- Dependent Care Flexible Spending Account (FSA) helps you manage predictable expenses for care of children up to age 13 with a pretax account that lets you set aside up to \$5,000 a year
- Harvard Adoption Assistance Program offers up to \$5,000 for adoption-related expenses

Elder/Adult Care

Harvard offers support for staff caring for elders and other dependent adults through confidential consultation for caregivers, and financial subsidy of in-home back-up care. A Flexible Spending Account (FSA) can help defray the cost of caring for a dependent elder or adult.

Personalized Referral Service

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

CAREER GROWTH & DEVELOPMENT

to increase professional appeal and opportunities

Harvard is a great place to learn and grow. It's what you'd expect at an organization where education is at the heart of the experience: wide-ranging opportunities and tuition assistance.

Whether you are hoping to take on more or different responsibilities, or are exploring a career change at Harvard, you will find the information and resources to help you reach your goals.

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

The University provides financial support for undergraduate and graduate-level courses taken at Harvard and other accredited institutions.

Using TAP, you can take courses at most Harvard faculties, including the opportunity to earn a bachelor's or master's degree at the Harvard Extension School for as little as \$40 per course—a savings of over 95% of the full cost. Classes are offered during convenient evening hours and located on campus or through distance learning.

TRP reimburses a portion of tuition costs for eligible classes taken at another accredited institution.

A supplementary *Education Assistance Fund* provides additional support for professional development, including work-related conferences, classes or seminars, certifications or test preparation.

Center for Workplace Development (CWD)

CWD offers a wide range of professional, managerial, career development and computer courses to provide opportunities for you to learn and grow in your current position and prepare for changes taking place in the organization. CWD also provides free or highly discounted access to online learning resources, including lynda.com. In addition, the Harvard Leadership Development program is available to executives, mid- to senior-level managers and supervisors.

Performance Management

Harvard University is committed to helping managers and employees regularly discuss accomplishments and challenges in a constructive way to align organizational and individual goals, and to provide a closer link between pay and performance.

ESTIMATING YOUR TOTAL COMPENSATION

This worksheet has been provided to help you estimate your total compensation. It is a good annual exercise or to use as a comparison tool if you are contemplating a career move.

Listed to the right are the major elements of compensation and benefits provided by the University—a combination of base salary, benefits and paid time off.

Base Salary

Other Compensation

(e.g., spot recognition award, bonus, child care scholarship)

Benefits

(Multiply base salary by .314 and place the result on this line)

Although not every benefit is used by every employee, Harvard's benefits package includes:

- Medical, Dental and Vision Coverage
- Health and Dependent Care Flexible Spending Accounts (FSAs)
- Reimbursement Program and 2015 Transition Financial Protection Plan
- Short Term Disability
- Optional Long Term Disability Insurance
- Life Insurance
- Long Term Care (LTC) Insurance
- Harvard University Defined Contribution Retirement Plan
- Tax-Deferred Retirement Savings Account (TDA)
- Employee Assistance Program (EAP)
- Work/Life Resources (e.g., child and elder care supports)
- Tuition/Education support
- Athletic Facilities and Recreation Classes
- Transportation (e.g., subsidized T-pass, parking)
- Discount Offerings (e.g., Outings & Innings)

Paid Time Off

(Multiply base salary by .15 and place the result on this line)

Other

(Additional benefits specific to your school, department, or campus, if applicable)

TOTAL COMPENSATION

(Add all of the above lines and place result on this line)











ADDITIONAL RESOURCES

to help you make the most of working at Harvard

As a Harvard employee, you have access to HARVie – the Harvard Intranet for Employees – at harvie.harvard.edu, where you will find detailed employment-related information, employee self-service tools and interactive and social networking features such as HARVie's List containing classified ads placed by members of the Harvard community.

In addition to the compensation, benefits, paid time off, services and discounts highlighted in this Total Compensation Summary, there are many more campus resources and amenities offered to employees of Harvard. To learn more, visit the Harvard Services for Employees page on HARVie (harvie.harvard.edu/Compensation_Benefits/Employee_Services_Discounts/).

The information in this document is provided as a general overview of pay, benefits and services for benefits-eligible Administrative/Professional staff members, and is not intended to be fully comprehensive. In the event of any inconsistency between this summary and the relevant manual(s) or plan document(s), the latter will govern. For more information, please reference the Administrative/Professional Personnel Manual.

In most cases, eligibility for University benefits is available to Administrative/Professional staff working at least 17.5 hours per week or making at least \$15,000 annually. In addition to base pay, a small number of Administrative/Professional staff are also eligible for overtime pay, in accordance with the Fair Labor Standards Act.

Administrative/Professional staff members hired before July 1, 2001 may have a Basic Retirement Account (under the 1995 Retirement Program) in addition to an Individual Investment Account (under both the 1995 and 2001 Retirement Programs). Staff may request a pension estimate by calling the Harvard Retirement Center at 800-527-1398.

The University reserves the right to change or terminate the benefits described here at its sole discretion.

Fringe benefit rates used for schools in the Longwood Medical Area may vary slightly from the rate shown above.

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