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## Harvard harvie benefits

You will receive a benefit registration package sent to your home address. You can also learn more about New Employee Welcome & Orientation. Additional help in determining which benefits are right for you can be found by contacting the Benefits Office or Alex, an online tool that will help you compare health and insurance benefits. Benefits Eligibility for health and social benefits To qualify for Harvard health benefits, you must be employed in a position eligible for benefits on the university's regular payroll, and work at least 17.5 hours per week or paid at a basic annual rate of at least \$15,000 Special eligibility requirements for union contract workers may vary depending on the union agreement if you qualify, you have 30 days from the date of employment to sign up for the following: Medical and Prescription Drug Coverage Dental Coverage Vision Care Care Flexible Spending Account (or Limited Purpose Flexible Spending Account for high-deductible health plan members) Dependent Care Flexible Spending Account Health Savings Account (if you qualify and choose a high deductible health plan, you can choose it at any time , not subject to a 30-day window) Long-term disability (may register later, but may be subject to medical review) Optional life insurance for yourself and for an eligible spouse/household partner (may register later, but may be subject to medical review) MetLife Legal Plans Identity Theft Protection You can choose individual insurance for yourself for each of these benefits. You can also cover your spouse/household partner and/or eligible dependants with family care as part of medical, dental and vision care. If you choose family insurance, you must provide proof of entitlement to the dependant and submit the dependent documentation with this cover document. Registration for benefits is completed online through PeopleSoft by following these instructions. You'll need to wait until you have your Harvard ID and Harvard Key number to complete your online registration. There are two options for registering for benefits outside the 30-day registration window: the annual open registration period in the autumn; changes made during the open registration shall enter into force on 1 January of the following year. Under IRS rules, there are certain qualified events in family or employment status that allow for certain benefit changes. You have 30 days from the date of the event to make changes and the changes must match the event. Retirement Benefits You'll be automatically enrolled in a Harvard-paid retirement plan employment type after an appropriate waiting period of six months to one year (depending on the plan); you'll receive an information pack two months before you sign up for the Harvard University Retirement Center. You can sign up for an additional deferred tax (TDA) (TDA) payable by an employee start building financial security in retirement. With two investment options – Traditional and Roth – you can save taxes now or in the future and choose the saving option that works best for you. New faculty members and non-employees are automatically enrolled in the TDA with traditional option contributions after 60 days of employment (with the option to change or cancel registrations). New faculty and staff will receive a TDA information package with plan details and an investment option sent home from Harvard University Retirement Center. Harvard provides comprehensive health benefits and insurance programs that support you and your family. With our many options, you can find a range that meets your needs at all stages of your life. Benefits Open Registration 2021 Benefits Open Registration 2021 was November 10-19, 2020 and is now closed. At the beginning of December you will receive a booking confirmation sent home. Please read this statement and contact Harvard Benefits immediately if you experience any errors. If you registered or changed your medical, dental or vision insurance during open registration, you will receive a new id card at the end of December. If you choose FSA for the first time, you will receive a Benefits Strategies debit card in December. A summary of available Medical Harvard information offers subsidized medical insurance from the Harvard University Group Health Plan (HUGHP) and the Blue Cross Blue Shield of Massachusetts (BCBSMA). Dental Harvard offers online and off-grid dental coverage through Delta Dental. Vision In addition to the vision benefits offered as part of our medical plans, Harvard offers a comprehensive visual care plan from Davis Vision. Disability & Life Insurance Free basic life insurance and short-term disability provide basic financial protection. You can purchase additional long-term disability and life insurance at competitive rates, as well as dependent life insurance for spouses/domestic partners and eligible children. Retirees who meet the eligibility requirements have a choice of health plans for themselves and eligible dependants. Related Harvard benefit reimbursement programs offer several reimbursement programs to provide additional financial protection for some employees who have high out-of-pocket medical expenses in any given year. Flexible spending and health savings accounts Health care and dependents Flexible spending accounts allow you to pay for eligible expenses with pre-tax dollars, reducing taxable income. A savings account is available to people high-deductible health plan. Eligibility To qualify for Harvard health and social benefits, you must be employed in a position eligible for benefits on your regular university payroll and work at least 17.5 hours a week, or be paid in a base at least \$15,000. Qualification requirements for represented employees may vary depending on the trade union agreement. The following dependants are eligible for Harvard's medical, dental, and vision care plans as part of family care (the employee must be enrolled in the same plan): spouse or registered national partner; eligible children up to the age of 26, including children by birth, adoption, foster care, marriage/partnership or legal custody; children of all ages who are unable to support themselves due to disability (they must become disabled before the age of 26 and are permanently covered by insurance). For information on special eligibility situations, including national partners, COBRA and others, please see our Eligibility Review . Special Situations. Note: The benefits described here are a summary and every attempt has been made to ensure accuracy. The actual provisions of the benefit plan will govern whether there is any inconsistency between the information on this website and the formal documents of the Harvard plan. As you explore this site and explore Harvard, you'll find many additional benefits, and services that will make your experience work like no other place! Training – Classroom and online training on professional, professional and computer skills, social media, Harvard's financial and HR tools, free Lynda.com membership and more to make lifelong learning a reality. Tuition Assistance Program/Tuition Reimbursement Program – Very discounted courses at participating Harvard schools, including \$40 for most courses at Harvard Extension School. Get a bachelor's or graduate degree here! Refunds for eligible courses at other institutions. Work/Life – Extensive solutions to problems and advice on personal and family issues, including free legal consultations and crisis support. Guidelines for flexible working arrangements, childcare options and the elderly. Consultation with managers and teams about difficult problems and changes in the workplace. Athletics – Discount membership at Harvard Athletic facilities, with gym, movement classes, swimming pools, tennis/handball and more. Additional financial support for sports facilities/exercise memberships through Harvard health plans and some schools. Tours & Innings - Discounts on film and museum tickets, access to sporting, theatrical, musical and cultural events, shopping discounts and much more! Credit Union - Mortgages, credit cards, savings and other financial services through this non-profit organization, based on the institution's membership with more than 75 years of service to the Harvard community. Wellness - Yoga, meditation, massage, acupuncture and other treatments and programs to keep you and your family healthy and provide you with a balanced approach to life. Harvard offers comprehensive pension schemes to provide financial security, along with educational and planning resources to help you maximize this benefit. Note: Changes to the pension scheme have completed Harvard's changes to the investment and management options available through pension plans have been completed since September 22, 2020, including a new simplified investment composition that targets all plan contributions, and a single tiaa-managed platform in TIAA.org/harvard for administering retirement accounts and enrolling. All participants now have a TIAA account, and existing balances of funds in Fidelity and Vanguard have been transferred to those accounts. Learn more about changes. Harvard-Funded Retirement Plans These Plans are fully funded by Harvard to help you save for the future. Depending on your role, you may be eligible for the following University-funded retirement plans: the 2001 Staff Program, the 1995 Retirement Program, or the Faculty Plan All Plans allow you to choose an investment for all or some of Harvard's contributions. There are default funds for those who do not take choices. Eligible lecturers and staff will be automatically enrolled in a pension scheme for their type of employment after a reasonable waiting period of six months to one year (depending on the plan) and will receive an information package two months before registration. Deferred tax savings by employees You can start saving for retirement while saving money on taxes – now or in the future – through two voluntary and optional deferred tax-funded retirement plans: A Deferred Tax Account (TDA) saves you with pre-tax dollars through the traditional premium or after-tax option with the Roth option, which allows tax-free retirement withdrawals. You decide how much to save, the top limits of your plan, and how to invest your contributions among Harvard's choices. Some new faculty and staff will be automatically saved after 60 days of work (traditional option). (457 b) The deferred remuneration plan allows certain high-earning teachers and staff to set aside the deferred part of their deferred tax remuneration in addition to the TDA deductions. Harvard Investment and Retirement Education Investment Options offers a range of investment options, including mutual funds and brokerage accounts. Your choices will depend on your personal goals, risk tolerance and investment knowledge. Retirement Education & Planning Access to a range of resources — online, by phone and in person — designed to help you determine how much you need to save and what investments to choose. Preparing for retirementSee information and steps for people approaching retirement Retiree Health Harvard provides optional medical and dental insurance to retirees who meet eligibility requirements, along with spouses/national partners (at the time of retirement) and their eligible eligible Learn more. My Harvard Total Rewards My Harvard Total Rewards is a secure, frequently updated tool where you can see a personalized view of the value of your reward package, including salaries, health, insurance, and retirement benefits. Benefits.

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