

# WHAT HAPPENS to your benefits



HARVARD  
Human Resources

## WHEN you have a baby or adopt a child?

You have 30 days from the date of your child's birth/adoption to make allowable changes to your coverage. Change will be retroactive to the child's date of birth/adoption. Instructions for adding your new child to coverage are available on HARVie. Click an item below for more details on allowable changes.

### [Medical, Dental, and Vision Coverage](#)

#### [Life Insurance Coverage](#)

#### [Long Term Disability Coverage](#)

#### [Flexible Spending Accounts](#)

#### [Health Savings Account](#)

#### [Legal Plan](#)

#### [Identity Theft Protection](#)

#### [Retirement Benefits Beneficiaries](#)

#### [Next Steps](#)

#### [Reminders and Contact Information](#)

#### [Frequently Asked Question](#)

This summary of Harvard's benefit policies has been designed to acquaint you with features of the plans. Every attempt has been made to summarize these programs and policies accurately; however, this summary is not designed to serve as your reference for the details of these benefits. The benefit plan documents, copies of which are available through Harvard Benefits, contain more detailed information about the benefits described in this summary. The actual provisions of each benefit plan will govern if there is any inconsistency between this summary and Harvard University's formal policies or contracts. This summary does not constitute a contract for any benefit. Harvard University reserves the right to modify or terminate its benefit plans.

Revised 05/2022

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### Medical, Dental, and Vision Coverage

- You can enroll your newborn/newly adopted child and spouse/domestic partner\* within 30 days of the date of birth/adoption. If you are enrolled in individual coverage, you will be moved to a family coverage level retroactive to the date of birth/adoption.
- You can change your medical plan coverage option (HUGHP, BCBS, HMO, POS, etc.) if you are adding your new child.

\*Under federal tax rules, employees will be taxed on the amount Harvard pays towards the domestic partner's medical and dental coverage if the domestic partner doesn't qualify as a tax dependent for health insurance purposes. For more details visit [HARVie](#).

### Life Insurance Coverage – Supplemental and Dependent

- You can enroll in or increase your supplemental life insurance coverage without approval from MetLife if you do so within 30 days of the date of birth/adoption. You can enroll or increase at any other time with [approval from the carrier](#).
- If you are enrolled in supplemental life coverage, you can enroll in spouse/domestic partner coverage at any time with [approval from the carrier](#). If you enroll within 30 days of the date of birth/adoption, you can elect \$25k or \$50k without approval. You can elect \$75k or \$100k with approval.
- If you are enrolled in supplemental life coverage, you can elect \$5k or \$10k in child coverage at any time without approval from the carrier. One premium will cover all eligible children.
- You can [change your life insurance beneficiaries](#) online at any time by going to [mybenefits.metlife.com](#).

### Long Term Disability (LTD) Coverage

- You can enroll in LTD coverage at any time with approval from the carrier. If you enroll within 30 days of the date of birth/adoption, you will be automatically approved.
- You will be subject to a 12-month pre-existing condition exclusion for conditions existing prior to your enrollment date. Visit [HARVie](#) for more details.
- You can cancel your LTD coverage at any time by submitting a written request to benefits. If you cancel your coverage and reenroll later, approval from the carrier may be required.

### Flexible Spending Accounts (FSA)

#### Health and Limited Purpose FSA

- You can enroll in or increase your health or limited purpose FSA within 30 days of the date of birth/adoption. The increased amount can be used for expenses incurred on or after the date of birth/adoption.

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### Dependent Care FSA

- You can enroll in or increase your dependent care FSA within 30 days of birth/adoption if you meet the IRS-specified tests for claiming the credit for childcare expenses. See page 3 of [IRS Publication 503](#) for details. You can use the increased amount for expenses incurred on or after the date of birth/adoption.
- You can decrease or cancel your dependent care FSA within 30 days of the date of birth/adoption if you or your spouse/domestic partner are staying home to care for your new child. You cannot decrease below your year-to-date contributions.

FSA elections do not carry over to the next calendar year. If you wish to enroll for the next calendar year, you must do so during the annual Open Enrollment period which typically takes place in October/November with changes effective January 1 of the upcoming year.

### Health Savings Account (HSA)

- You can enroll in or make changes to your HSA election at any time by contacting Benefits. Changes will be effective the first of the month following the submission date of your new election.
- If you are enrolling or increasing, you can use the new account or increased amount for expenses incurred on or after the effective date of the change.
- If you are cancelling or decreasing your election, you cannot decrease below your year-to-date contributions.

### MetLife Legal Plans

- Changes to the legal plan can only be made during the Annual Open Enrollment period which typically takes place in October/November with changes effective January 1 of the upcoming year.

### Allstate Identity Theft Protection

- You cannot enroll in nor cancel the identity theft protection plan. However, you can change from individual to family coverage if you do so within 30 days of the date of birth/adoption.

### Retirement Plan Beneficiaries

- You can update your retirement plan beneficiaries at any time. Go to [HARVie](#) for details.

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### Next Steps

- Go to [PeopleSoft](#) Self Service to [add the event](#) and initiate the enrollment process.
- Make sure your child's pediatrician is in your [plan's provider network](#).
- Complete the enrollment process, including uploading the [supporting documentation](#), within 30 days of the date of birth/adoption.
- Contact your local leave specialist for details on your leave options.
- If you wish to file an MA PFML bonding leave (if eligible), contact Lincoln Financial Group at 1-844-600-3978 to speak to an intake specialist; or report your claim via [MyLincolnPortal](#) (first time users must register using Company Code **Harvard**).

### Reminders and Contact Information

- All supporting documentation must be uploaded, and changes submitted within 30 days of the date of birth/adoption.
- Most changes will be retroactive to the date of birth/adoption, and you will be charged retroactive premiums for medical, dental, and/or vision if enrolling for the first time or moving from individual to a family coverage level.
- Go to [HARVie](#) for information on available plans and rates.
- HUGHP's primary care provider network is limited to HUHS, Atrius Health Network, and Mount Auburn Pediatrics. Go to the [HUGHP website](#) for more information.
- If you have questions about What Happens When, contact Harvard University Benefits at 617-496-4001, or by email at [benefits@harvard.edu](mailto:benefits@harvard.edu). Representatives are available Mondays, Tuesdays, Thursdays, and Fridays from 9am to 5pm, and Wednesdays from 10am to 5pm.

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### Frequently Asked Questions

#### Q1. Can I change my medical plan?

If you are enrolling your new child, you can change your medical plan. The change will be effective as of your child's date of birth/adoption. To ensure claims are submitted to the correct plan, you must provide your new insurance information to your medical providers.

#### Q2. I am enrolled in individual coverage but will be changing to a family coverage level. What documentation do I need to provide?

You will need to complete the online enrollment via PeopleSoft self-service and submit the following within 30 days of the event:

- **Birth of a child** - a copy of your newborn's birth certificate or statement of birth from the hospital (please note, copies of hospital medical records or discharge papers will not be accepted and should not be submitted)
- **Adoption of a child** - a copy of the adoption/placement paperwork showing date of adoption/placement, and child's name and date of birth
- A copy of your marriage certificate if you are adding **your spouse** along with your new child. A completed Harvard Statement of Domestic Partnership (available on [HARVie](#)) if you are adding **your domestic partner** along with your child. Detailed information on the tax implications of enrolling a domestic partner can also be found under this same section
- You can add **other dependent children** only if they have lost coverage elsewhere. You will need to provide proof of loss of other coverage as well as a copy of their birth certificate. Coverage will be effective as of the date of loss of coverage. Contact Harvard Benefits to initiate their enrollment

**Note:** if you are changing from individual to one of the family coverage levels, the effective date for family coverage will be your new child's date of birth/adoption, and you will be charged retroactive premiums for medical, dental, and/or vision.

#### Q3. Do I need to select a Primary Care Physician (PCP)?

The HMO and the POS plans require that members have a PCP on file. If you have elected:

- Harvard University Group Health Plan (HUGHP), and you do not contact Member Services with the name of your PCP within 30 days, one will be assigned. Note the [HUGHP provider network](#) consists of HUHS, Atrius Health, and Mount Auburn Pediatrics
- Blue Cross Blue Shield of Massachusetts (BCBSMA), you will need to contact BCBSMA once you receive your ID cards to provide the name of your PCP, otherwise claims may be denied. Information on the Harvard-sponsored BCBSMA provider networks is available on [HARVie](#)

**Note:** Only newly enrolled members will need to select a PCP at this time. Those already enrolled do not need to take any action unless they wish to change their current PCP.

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### Q4. When will I receive my new ID Cards?

You will receive your ID cards within two to three weeks of submitting your elections. The insurance carrier (BCBSMA, HUGHP, Delta Dental, etc.) will send the ID cards to your home address. You will receive a separate card for prescription coverage from Express Scripts. If you need to access care before you receive your cards, you can contact the carrier for your ID number.

**Note:** Express Scripts, Delta Dental, and EyeMed Vision cards for all participants will be in the subscriber's name.

### Q5. Can I enroll in or make changes to my Health Flexible Spending Account (FSA)?

You can make the following changes to your Health FSA enrollment:

- You can enroll in or increase your Health FSA. The change will be for the current calendar year and can only be used for expenses incurred on or after your new child's date of birth/adoption. Deductions will be divided evenly over the paychecks remaining in the current calendar year
- You cannot decrease nor cancel your current election

**Note:** FSA elections *do not* carry over to the next calendar year. If you wish to enroll in an FSA for the next calendar year you will need to do so during the annual Open Enrollment period which typically takes place in October/November with changes effective the following January.

### Q6. Can I enroll in or make changes to my Dependent Care FSA?

You can make the following changes to your Dependent Care FSA:

- You can enroll in or increase your Dependent Care FSA. The change will be for the current calendar year and can only be used for expenses incurred on or after your new child's date of birth/adoption
- You can decrease your current election or cancel ongoing deductions if your spouse/partner is staying home to care for your child. You will need to submit a letter from your spouse/partner's employer stating they are no longer working or have reduced their hours and the effective date of the change

**Note:** FSA elections *do not* carry over to the next calendar year. If you wish to enroll in an FSA for the next calendar year you will need to do so during the annual Open Enrollment period which typically takes place in October/November with changes effective the following January.

### Q7. Should I enroll my new child in dental and/or vision coverage?

If you are currently enrolled in the family coverage level, there will be no additional cost so we recommend you enroll your child in your coverage at this time. Otherwise, you will need to remember to add your child to your coverage during a future Open Enrollment period, or within 30 days of an IRS-defined status change which allows enrollment in dental and/or vision coverage.

### Q8. Can I enroll in or increase my supplemental life insurance?

- If you make your election within 30 days of the date of your new child's birth/adoption, you can enroll in or increase your Supplemental Life Insurance with automatic approval up to the highest multiple of your salary that does not exceed \$1,500,000 (coverage above that amount will [require approval from MetLife](#))
- You can enroll in or increase your coverage at any other time by submitting a [Statement of Health form](#), available on HARVie under Policies, Forms & Contracts > Forms & Documents, to MetLife for approval

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- If you wish to update your beneficiaries, refer to the [Designating/Updating Beneficiaries Instruction Sheet](#) available on HARVie under Policies, Forms & Contracts > Forms & Documents

### Q9. Can I enroll in or cancel dependent life Insurance?

You must be enrolled in supplemental life insurance coverage to enroll in dependent life coverage.

- **Dependent child life insurance:** you can elect \$5,000 or \$10,000 of coverage for your dependent children at any time without approval from MetLife. One monthly premium covers all eligible children
- **Spouse/Domestic partner life insurance:** You can elect \$25,000, \$50,000, \$75,000 or \$100,000 of coverage for your spouse/domestic partner at any time by submitting a completed [Statement of Health form](#), available on HARVie under Policies, Forms & Contracts > Forms & Documents, to MetLife for approval. If you enroll within 30 days of your child's date of birth/adoption, approval is only required for \$75,000 or \$100,000 of coverage
- You can enroll at any time by submitting a completed [Statement of Health form](#), available on HARVie under Policies, Forms & Contracts > Forms & Documents, to MetLife for approval
- You can cancel your dependent life insurance coverage at any time by sending a written request to the Benefits office. If you wish to reenroll later, approval from the vendor may be required

### Q10. Can I elect Long Term Disability (LTD) insurance at this time?

You can enroll within 30 days of your child's date of birth/adoption with automatic approval. You can enroll at any other time by submitting a completed [Evidence of Insurability form](#), available on HARVie under Policies, Forms & Contracts > Forms & Documents, to Lincoln Financial for approval. You will be subject to a 12-month pre-existing condition exclusion, but only for conditions existing before your enrollment date.

### Q11. What if I have additional Questions?

You can email us at [benefits@harvard.edu](mailto:benefits@harvard.edu); or call us at 617-496-4001. Representatives are available Mondays, Tuesdays, Thursdays, and Fridays from 9am to 5pm and Wednesdays from 10am to 5pm.