



## Postdoctoral Fellows AT HARVARD UNIVERSITY



# BENEFITS SUMMARY

### *Mission-Driven*

As one of the world's leading academic institutions, Harvard University is committed to attracting and retaining top-quality Postdoctoral Fellows who will contribute to our mission of excellence in teaching and research, and who are interested in advancing new ideas and promoting enduring knowledge.

### *Culture and Community*

Harvard offers access to intellectual and cultural resources that are as unique as they are unrivaled.

At Harvard University, it is exciting to be part of our vibrant and diverse academic community, have the freedom to take initiative and work creatively, and to grow personally as well as professionally in our collegial work environment.

### *Benefits and Support*

The University offers a total compensation package that is competitive with the very best of our peer institutions. As a Postdoctoral Fellow at Harvard, you have an array of benefits, services, facilities, and discounts at your disposal to help keep you and your family healthy, assist you with housing and transportation, and support you in finding and financing child care.

Harvard provides resources to help you balance work and life. Your Harvard ID provides access to Harvard's world-class libraries and museums, athletic facilities, as well as discounts to recreational and cultural activities in the Cambridge/Boston area.

We appreciate your interest in the University, and invite you to take a look at the benefits of working at Harvard.

# OVERVIEW OF BENEFITS FOR POSTDOCTORAL FELLOWS

This overview has been designed to acquaint you with the wide range of benefits and services available to Postdoctoral Fellows who are benefits-eligible employees of Harvard University.

**This summary does not apply to Postdoctoral Fellows conducting non-Harvard research who are paid directly by another school, country, or organization, and who do not receive their compensation and/or stipend through Harvard University.**

Before reviewing the chart below, please see the descriptions for “Employee Postdocs” and “Stipendee Postdocs” at the top of the next page.

Upon hire, detailed information on benefits and eligibility is provided by the academic department or research unit. If eligible, you have 30 days from your date of hire to enroll in benefits.

	EMPLOYEE POSTDOCS	STIPENDEE POSTDOCS	COMMENTS
<b>Medical Coverage</b>	2 HMO Options 2 POS Options 1 PPO Option (out-of-state residents only)	2 HMO Options 2 POS Options 1 PPO Option (out-of-state residents only)	Affordable premiums and \$20 co-pays for most in-network visits
<b>Dental Coverage</b>	Delta Dental PPO Plus Premier	Delta Dental PPO Plus Premier	Affordable premiums and deductibles
<b>Short-Term Disability (STD)</b>	After a two-week waiting period, up to 6 months of paid leave for documented disabilities (at 75-100% of pay depending on years of service), including up to 8 weeks for maternity leave.	After a two-week waiting period, up to 6 months of paid leave for documented disabilities (at 75-100% of pay depending on years of service), including up to 8 weeks for maternity leave.	
<b>Long-Term Disability (LTD)</b>	Eligible to purchase optional LTD insurance providing 60% of pre-disability pay, tax free, if unable to work for longer than 6 months due to a disability.	Eligible to purchase optional LTD insurance providing 60% of pre-disability pay, tax free, if unable to work for longer than 6 months due to a disability.	LTD coverage includes continued eligibility for medical, dental, vision, and life insurance should you become disabled.
<b>Life Insurance</b>	Harvard pays the full cost of basic life insurance. Additional group coverage may be purchased up to 5x annual salary.	Harvard pays the full cost of basic life insurance. Additional group coverage may be purchased up to 5x annual salary.	Basic life insurance coverage equals one-half annual salary rounded to the nearest \$1,000.
<b>Long Term Care (LTC) Insurance</b>	Eligible to purchase optional LTC coverage for nursing home or at-home care due to a chronic illness or disability.	Eligible to purchase optional LTC coverage for nursing home or at-home care due to a chronic illness or disability.	
<b>Vision Care Coverage</b>	Eligible to purchase comprehensive coverage for vision exams and products.	Eligible to purchase comprehensive coverage for vision exams and products.	
<b>Tax-Deferred Account (TDA)</b>	Harvard offers an extensive choice of investment funds for tax-deferred, voluntary retirement savings.	Not eligible.	Only those with earned income paid through Harvard are eligible to participate in the University's TDA.
<b>Retirement Plan</b>	Not eligible.	Not eligible.	
<b>Health Flexible Spending Account (FSA)</b>	Eligible to set aside up to \$2,500 of salary per year on a pre-tax basis to pay for out-of-pocket medical, dental and vision care expenses.	Not eligible.	Those with earned income paid through Harvard are eligible to participate in the University's FSAs.
<b>Dependent Care Flexible Spending Account (FSA)</b>	Eligible to set aside up to \$5,000 of salary per year on a pre-tax basis to pay for eligible expenses for the care of a dependent child up to age 13 or a dependent adult.	Not eligible.	Those with earned income paid through Harvard are eligible to participate in the University's FSAs.
<b>Co-Payment Reimbursement</b>	Eligible for reimbursement for co-payments for in-network doctors' visits and prescriptions when the co-pay amounts exceed an annual threshold.	Eligible for reimbursement for co-payments for in-network doctors' visits and prescriptions when the co-pay amounts exceed an annual threshold.	Please see the HARVie website at <a href="http://harvie.harvard.edu">harvie.harvard.edu</a> for details. Keep all copayment receipts.
<b>Workers' Compensation</b>	Automatic coverage for work-related incidents causing injury.	Automatic coverage for work-related incidents causing injury.	
<b>Employee Assistance Program (EAP)</b>	Free and confidential services and crisis support available toll-free, 24 hours a day/7 days a week. Counseling is provided in over a dozen languages.	Free and confidential services and crisis support available toll-free, 24 hours a day/7 days a week. Counseling is provided in over a dozen languages.	Immediate family members and household members of eligible postdocs may use EAP services. EAP is at 1-877-EAP-HARV (877-327-4278).

Harvard has two types of benefits-eligible Postdocs: “Employee Postdocs” and “Stipendee Postdocs.”

**“Employee Postdocs”(or “Internal Postdocs”)**

These appointments include Postdocs who work under the direction of a Harvard principal investigator, receive payment in the form of employee wages, and are eligible for tax-advantaged benefits.

**“Stipendee Postdocs” (or “External Postdocs engaged in Harvard Research”)**

These appointments include Postdocs who may work under the direction of a Harvard principal investigator, but to whom payment is in the form of a stipend. These fellows are *not* considered to be employees and therefore are ineligible for certain benefits.

	EMPLOYEE POSTDOCS	STIPENDEE POSTDOCS	COMMENTS
<b>Child Care Scholarships</b>	Eligible for financial assistance for full- or part-time child care for children up to kindergarten age; and eligible after-school care, school vacation or summer camp for children of kindergarten age and older.	Eligible for financial assistance for full- or part-time child care for children up to kindergarten age; and eligible after-school care, school vacation or summer camp for children of kindergarten age and older.	Harvard has invested over \$10 million in child care infrastructure, and commits over \$4 million per year to ongoing dependent care programs and services.
<b>Emergency Back-Up Family Care</b>	Back-up services for child care and elder care at discounted rates when regular care is unavailable or when traveling for work.	Back-up services for child care and elder care at discounted rates when regular care is unavailable or when traveling for work.	Online WATCH portal lets members of the Harvard community find Harvard student babysitters, pet sitters and more.
<b>Maternal and Parental Leave</b>	This benefit is paid by the local department. New parents who are primary caregivers are eligible for four weeks of paid leave. Non-primary caregivers are eligible for one week paid leave. Leave pay equals 75% of full pay for those with less than seven years of Harvard service.	This benefit is paid by the local department. New parents who are primary caregivers are eligible for four weeks of paid leave. Non-primary caregivers are eligible for one week paid leave. Leave pay equals 75% of full pay for those with less than seven years of Harvard service.	Up to 13 weeks of paid parental leave may be taken by the birth mother, through a combination of STD (1st 8 weeks@ 75% salary/ stipend for those with <7 years of Harvard service), plus source of salary/stipend (next 5 weeks).
<b>Adoption Assistance</b>	Eligible for up to \$5,000 to cover expenses directly related to the legal adoption of a child, excluding the adoption of the child of an employee’s spouse or domestic partner. Financial need is not a factor.	Eligible for up to \$5,000 to cover expenses directly related to the legal adoption of a child, excluding the adoption of the child of an employee’s spouse or domestic partner. Financial need is not a factor.	
<b>Training and Career Development</b>	Eligible to take courses through the Center for Workplace Development.	Eligible to take courses through the Center for Workplace Development.	
<b>Tuition Assistance Plan (TAP)</b>	Eligible to take courses at most Harvard schools and to take job-related courses at other accredited institutions.	Eligible to take courses at most Harvard schools and to take job-related courses at other accredited institutions.	
<b>Transportation Assistance</b>	Significant discounts are offered on public transit passes, Zipcar membership, parking at Harvard, and auto insurance.	Significant discounts are offered on public transit passes, Zipcar membership, parking at Harvard, and auto insurance.	Those who commute by bicycle or foot are recognized with special events several times a year.
<b>Athletics and Recreation</b>	Convenient and affordable fitness and recreational opportunities including access to classes and state-of-the-art facilities.	Convenient and affordable fitness and recreational opportunities including access to classes and state-of-the-art facilities.	
<b>Cultural and Leisure Activities</b>	With a Harvard ID: • Free admission for you and one guest to Harvard’s museums • Access to discounts on a wide range of offerings including theatre, dance, travel, and personal services.	With a Harvard ID: • Free admission for you and one guest to Harvard’s museums • Access to discounts on a wide range of offerings including theatre, dance, travel, and personal services.	Discounts are available through <i>Outings &amp; Innings</i> , Harvard’s window to culture and recreation in the greater Boston area. 617-495-2828 outingsandinings.harvard.edu
<b>Harvard University Employees Credit Union</b>	Eligible for membership in the Harvard University Employees Credit Union, which offers financial services, accounts and mortgages.	Eligible for membership in the Harvard University Employees Credit Union, which offer financial services, accounts and mortgages.	
<b>FICA</b>	FICA taxes will be paid by the individual and the University and amounts paid will be reflected on pay advices.	No FICA taxes paid or deducted.	

*In addition to the benefits information highlighted on pages 2 and 3, you may find the resources listed below helpful.*

*More information can be found online at [Employment@Harvard](mailto:Employment@Harvard) ([employment.harvard.edu](http://employment.harvard.edu)), the Harvard home page ([www.harvard.edu](http://www.harvard.edu)), and the Harvard University Gazette ([www.news.harvard.edu/gazette](http://www.news.harvard.edu/gazette)). Once employed, you will have access to HARVie, the Harvard intranet for employees ([harvie.harvard.edu](http://harvie.harvard.edu)).*

## ADDITIONAL RESOURCES

### Harvard Human Resources Benefits

[benefits@harvard.edu](mailto:benefits@harvard.edu)  
617-496-4001  
HARVie ([harvie.harvard.edu](http://harvie.harvard.edu)) > Compensation & Benefits

### Offices for Postdoctoral Affairs

- **HMS/HSDM**  
<http://postdoc.hms.harvard.edu>
- **School of Public Health**  
617-432-1327  
<http://hsph.me/postdocs>
- **FAS Office for Postdoctoral Affairs**  
617-496-5517  
<http://www.postdoc.harvard.edu/>

### Office of Faculty Development & Diversity

Aids in the recruitment, hiring, development, promotion and retention of faculty.  
<http://faculty.harvard.edu>

### Child Care and Elder Care

**Office of Work/Life**  
617-495-4100  
**Harvard University Longwood Campus Work/Life Liaison**  
(Longwood Medical Area only)  
617-432-7448

Referrals to Harvard-affiliated child care centers, information on child care scholarships, and discounts on emergency day care for children and elders.  
<http://www.childcare.harvard.edu>

### Employee Assistance Program

Referrals to non-Harvard-affiliated child care centers and confidential referrals for Harvard employees for mental health, substance abuse, stress management and more.  
877-EAP-HARV (877-327-4278)

### Housing

**Harvard University Housing**  
Assistance in finding housing, apartments and roommates, as well as home buying services.  
617-496-7827 or 800-252-5020  
<http://www.huhousing.harvard.edu>

### Transportation and Parking

**Commuter Choice Program**  
Information on the discounted MBTA pass program, Zipcar membership, carpools, Harvard shuttles, parking and other commuting options.  
617-384-RIDE (7433)  
[commuterchoice@harvard.edu](mailto:commuterchoice@harvard.edu)  
<http://www.commuterchoice.harvard.edu>

### Harvard University Health Services

General care for members of HUGHP (Harvard University Group Health Plan), and emergency care for non-members.  
617-495-5711  
<http://huhs.harvard.edu>

### Dining Services

Overview of Harvard residential dining and campus restaurants including daily menus.  
<http://www.dining.harvard.edu>

### Recreation

**Harvard Athletics and Recreation**  
Exercise, yoga, dance, swimming, fitness and other recreational opportunities for free or at low cost with athletic facility membership.  
617-495-3454  
<http://www.gocrimson.com>

### Bodyscapes Wellness Benefit

For HMS/HSDM employees only  
617-738-9229

### Computers

**Technology Services**  
Discounted Dell and Macintosh products, software, and peripherals.  
617-495-5450  
[http://huit.harvard.edu/technology\\_sales](http://huit.harvard.edu/technology_sales)

### Libraries

Information on how to access Harvard's libraries.  
617-495-4166  
<http://lib.harvard.edu>

### Museums

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

### Harvard University Art Museums

617-495-9400  
<http://www.harvardartmuseums.org>

### Harvard University Museum of Natural History

617-495-3045  
<http://www.hmnh.harvard.edu>

### The Fogg Art Museum

617-495-9400  
<http://www.harvardartmuseums.org>

### The Semitic Museum

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

### The Arnold Arboretum

617-524-1718  
<http://www.arboretum.harvard.edu>

### Observatory Nights

Free monthly lectures and telescopic observing at the Harvard Observatory.  
617-495-7461  
<http://www.cfa.harvard.edu/events/mon.html>

*The information in this document is intended to highlight features of the Harvard University benefit plans. In all cases, the actual provisions of each benefit plan will govern if there is any inconsistency between this general summary and Harvard's formal plans or contracts. The University reserves the right to change or terminate the benefits described here in its sole discretion.*