University
package
11-17-26

ARTICLE XX
HEALTH BENEFITS

Section A. Medical, Vision, and Dental Coverage

1. While the following provisions reflect current Health Benefits, the University reserves the right to modify such benefits and any Plan Documents during the life of the Agreement provided it gives notice to the Union and negotiates the impact of any such changes.

   Plan Documents may contain additional information, eligibility, and other provisions that, while not listed here, also comprise part of these benefits.

   In cases where the language of this Article conflicts with Plan Documents, the latter will prevail.

2. Employees who meet the minimum threshold in Section A.54 are eligible to participate in the Harvard University Faculty & Nonunion Staff Medical, Dental, and Vision Benefits Plans.

3. Employee in Employment Class C are not eligible for this benefit or any others under this Article.

3. Teaching assistants eligible for University health benefits will be eligible to receive dental insurance effective upon ratification and also upon completion of a special open enrollment period in February 2027, with planned effective coverage in April 2027.

4. To be eligible for health and welfare benefits, the Employee must be employed in a benefits-eligible employee classification and regularly work at least 17.5 hours per week or have an annual base salary of at least $15,000.

5. Nothing in this Agreement shall limit the University's right, in its discretion, to modify the plan or plan design, adjust premium rates, or change insurance carriers or administrators. The Employees' percentage contributions toward medical plan premiums, however, will remain unchanged for the duration of this Agreement.

Section B. Reimbursement Programs

Employees are eligible to participate in the Reimbursement Program (Faculty and Nonunion Staff) under the same terms and conditions as other employees who are eligible for this program as of the date of this Agreement.

Section C. Continued Medical, Vision, and Dental Coverage

If an Employee or Employee's eligible dependent no longer qualifies for medical, vision, and dental coverage under Section A because of a qualifying event under 29 U.S.C. 1163 (including termination of appointment pursuant to Article XX, Discipline & Dismissal and Article XX, Layoff) they may elect to continue health benefits pursuant to the University's policy under the Consolidated Omnibus Budget Reconciliation Act (COBRA).

Employees terminated for cause are not eligible for the COBRA subsidy.

Section E. Compliance with Visa Requirements

Each visa-holding participant is responsible for understanding their own requirements and selecting coverage that meets their individual visa requirements. During the life of this Agreement, and assuming that there are no changes to the health insurance requirements for J-1 visa holders as those that exist as of the date of ratification, the University will guarantee that it will offer at least one J-1 compliant plan for the life of this Agreement.

Section F. Cost Increase Capping

The Employee percentage contribution to the Medical, Dental, and Vision Benefits premiums shall not increase year to year during the life of this Agreement. The amount an Employee may pay, however, for contributions to premium will vary from year to year depending on the overall cost of a given health plan.

Section G. Workers' Compensation

An Employee who experiences a work-related injury or illness shall be eligible for Workers' Compensation consistent with, and subject to, applicable state law.