

This is a packaged offer along with the University's proposals on 8-17-26 on Compensation and Paid Leave.

ARTICLE XX
MEDICAL HEALTH BENEFITS

Black: Prior University language

Yellow: New University language

Red: Union language either accepted or rejected

Section A. Medical, Vision, and Dental Coverage

1. While the following provisions reflect current HealthBenefits, 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. Except as noted below, all Employees who meet the minimum threshold are eligible to participate in the Harvard University Faculty & Nonunion Staff Medical, Dental, and Vision Benefits Plans. under the same terms and conditions as Faculty and Nonunion Staff as set forth in Plan Year 2026, including, but not limited to, cost sharing and coverage.~~
3. Employee in Employment Class C are not eligible for this benefit or any others under this Article.
4. ~~Teaching Assistants are not eligible for dental benefits.~~ 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
5. 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.

6. 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.

Plan Year 2026 terms and conditions shall apply for the duration of the Agreement.

Section B. Reimbursement Programs

All employees are eligible to participate in ~~the Copayment Reimbursement Program (Union)~~ or the Reimbursement Program (Faculty and Nonunion Staff) under the same terms and conditions as other employees 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). That policy provides as follows: COBRA premiums for medical and dental plans include the full cost of coverage (both the employee and employer portions), plus a 2% administrative fee. COBRA provisions when Employees are laid off are covered in the Layoff Article.

Vision coverage is employee-paid in full during active employment. Accordingly, COBRA premiums for vision coverage shall equal 102% of the total premium cost and shall be the sole responsibility of the Employee, even if the employee leaves due to a layoff.

Employees terminated for cause or who are not laid off are not eligible for the COBRA subsidy.

and they may maintain their existing medical, vision, and/or dental coverage for the maximum amount of time legally allowed for the Employee, up to 36 months, at the Employee's contribution rate as specified in the Plans referenced in Section A of this Article.

~~Section D. Gender Affirming Care Navigator~~

~~The Corporation will ensure Employees and eligible dependents have access to a designated trans-competent health care navigator program to assist in accessing gender affirming procedures and avenues for coverage.~~

Section E. Compliance with Visa Requirements

~~The Corporation must provide visa-holding Employees with health plans that meet all requirements of their respective visa.~~

The University will make reasonable efforts to offer health plan options that meet visa requirements. However, each visa-holding participant is responsible for understanding their own requirements and selecting coverage that meets their individual visa requirements."

~~Section F. Cost Increase Capping~~

~~The Employee contribution to the Medical, Dental, and Vision Benefits premiums shall not increase year to year by more than 3% and shall not increase by more than the percent change in contribution by voting faculty.~~

Section G. Workers' Compensation

An Employee who becomes injured or ill while working shall be eligible for Workers' Compensation consistent with, and subject to, applicable state law.

Section H Summary of eligibility by employee classification

Empl Class	Empl Class Desc	Eligibility
A	Admin-Prof/Staff	Medical Dental Vision Reimbursement Program
I	Teaching Assistants	Medical Vision Reimbursement Program DENTAL
O	Other Academic (Lecturers, Preceptors, Research Associates, Research Scientists, Senior Research Scientists etc)	Medical Dental Vision Reimbursement Program
T and C	Temp Academics	Not eligible
Y	Internal Postdocs	Medical Dental Vision Reimbursement Program