Proposed Rules for All Funds (summary table)

Allocation of additional funds to existing pools

	Total for FY22	Additional for FY23	Total for FY23	Additional for FY24	Total for FY24
Dental (SW Dental Health Plan Support, Art 21, Sec 4)	$250,000	$125,000	$375,000	$220,000	$595,000
Healthcare (SW Support Fund - Out of Pocket Healthcare Costs, Art 21, Sec 5)	$250,000	$125,000	$375,000	$155,000	$530,000*
Child Care (SWS Childcare Fund, Art 22)	$550,000	$155,000	$705,000	$125,000	$830,000
Dependent Insurance (SW Health Insurance Premium Support Fund, Art 21, Sec 3)	$350,000	$25,000	$375,000	$100,000	$475,000

Emergency (Emergency Grant Fund, Art 30)	$50,000	$100,000	$150,000	$0	$150,000
ISWA (International Student Worker Assistance Fund, Art 13, Sec 2)	$30,000	$70,000	$100,000	$0	$100,000
Unallocated	$100,000	$0	$100,000	$0	$100,000
Totals	$1,580,000	$600,000	$2,180,000	$600,000	$2,780,000

- * Plus $7,899.51 rolled over from FY2022-2023, as outlined in settlement email of 8/2/2023.Total amount in fund is $537,899.51.
- The funds described as "unallocated" would be held until the end of May 2024, at which time they would be used to cover any overruns across the other 6 funds. Distribution of the "unallocated" funds would be made in accordance with a set of rules approved by HGSU membership and the University. Previous examples are available from FY2022 (here) and FY2023 (here).
- The rules and allocation would be subject to a vote (and possible amendment) at an HGSU General Membership Meeting, following the same process as the individual fund rules.

Summary of application timelines for all funds

By...	**...HGSU will submit materials to OLER for applications to...**	**...to be paid out to student workers in**
July 7th	*Emergency*	August
August 7th	*Emergency*	September
September 7th	*Emergency*	October
October 7th	*Emergency*	November
November 7th	Child Care, Dependent Insurance	December
December 7th	Healthcare, Dental, ISWA	Late December or January
January 7th	*Emergency*	February
February 7th	*Emergency*	March
March 7th	*Emergency*	April
April 7th	Child Care, Dependent Insurance	May

May 7th	*Emergency*	June
May 30th	Healthcare, Dental, ISWA, Child Care (*graduating SWs only*)	July

DEPENDENT HEALTH INSURANCE FUND RULES AND PROCEDURES

Scope

The collective bargaining agreement between Harvard University and Harvard Graduate Student Union-UAW Local 5118 ("HGSU") maintains a "SW Health Insurance Premium Support Fund," which will help defray the cost of premiums for spousal and/or dependent coverage under the Harvard University Student Health Insurance Plan ("SHIP") through reimbursements. As per the Side Letter regarding Benefit Pools, HGSU has allocated **$475,000** to the SW Health Insurance Premium Support Fund. The Fund is available through June 30, 2024, and any unexpended funds will not roll over to any subsequent fund. These Rules and Procedures govern disbursements from the Fund, go into effect once approved by the membership of HGSU and by Harvard University, and remain effective through June 30, 2024.

Eligibility

To be eligible to receive funds from the Fund, a person must:

1. be a student enrolled in a Harvard University degree program;
2. be actively employed as a Research Assistant (but not an undergraduate Research Assistant), Teaching Fellow, Instructional Fellow, Pedagogical Fellow, or Course Assistant in at least 1 academic term in the contract year;
3. receive pay on a salaried basis; OR receive pay on an hourly basis and have worked at least 280 hours either between January 1 and June 30, 2023, or between July 1 and December 31, 2023; and
4. have a married spouse and/or at least 1 dependent child under the age of 26 enrolled in Harvard SHIP as a dependent.

Fund Structure and Application Timeline

The fund will be divided in two, with $260,000 available for applications submitted from July 1 through December 31, 2023 ("fall semester") and $215,000 available for applications submitted from January 1 through June 30, 2024 ("spring semester"). Any amounts left over in the fall semester fund will roll over into the spring semester fund, but no amount may be transferred from the spring semester fund into the fall semester fund. If sufficient funds are available, expenses incurred in the fall semester may also be considered for reimbursement in spring semester applications. The same eligibility rules will apply.

This fund has two application deadlines across the year. For 2023–24, fall semester funds will be disbursed in December, based on applications received on or before October 13, 2023. Spring semester funds will be disbursed in May 2024, based on applications received on or before March 14, 2024.

Salaried workers with spring 2023 prorated premiums (effective coverage starting on or after March 15, 2023) should apply at the Fall 2023 deadline. No premiums for the academic year 2022–23 will be covered for salaried workers at the Spring 2024 deadline. For the academic year 2023–24 premiums, we plan to reimburse only the fall premiums at the Fall 2023 deadline and only the spring premiums at the Spring 2024 deadline. Salaried workers who are not eligible until after the fall deadline may apply at the spring deadline with fall and spring semester premiums (2023–24 plan year only).

Hourly workers who worked a qualifying number of hours from January 1 to June 30, 2023 can apply for support of premiums for the academic year 2022–23 at the Fall 2023 deadline. For hourly workers who worked a qualifying number of hours from July 1 to December 31, 2023, expenses incurred after July 1, 2023 are eligible for reimbursement at the Spring 2024 deadline. Salaried positions always supersede hourly positions when determining eligibility.

Late applications may be accepted if funds remain available.

Benefit Structure
The Fund aims to cover a portion of dependent premium costs, with the exact amount determined by the overall number of applicants.

Before June 1, 2024, the Committee may vote to allocate funds from the Unallocated pool to increase the amount in the spring semester fund pool.

Determination of Benefit Amounts
The Committee shall use the following procedure to determine the amount of funds to be disbursed to each eligible applicant:

1. Calculate covered expenses for each applicant. Covered expenses (per semester) are the sum of
   1.1. $4,346 if the applicant's spouse is enrolled in SHIP; and
   1.2. $2,309 if the applicant has a dependent child under the age of 26 enrolled in SHIP; and
   1.3. $1,162 if the applicant has a second dependent child under the age of 26 enrolled in SHIP.
   1.4. No charges are incurred for additional dependent children after two are enrolled.

Covered expenses should be prorated based on the duration of coverage for applicants who enrolled after the open enrollment deadline.

Calculate reimbursable expenses for each applicant. If fund-limited, applicants will be reimbursed for a fraction of this amount. Reimbursable expenses are the applicant's covered expenses multiplied by a number determined by the applicant's per capita household income (the "income grade"), minus $0 (the "minimum expense"), and multiplied by a number determined by the available funds (the "baseline benefit"). If covered expenses do not exceed available funds, applicants will be reimbursed to their maximum eligible reimbursement amount. The applicant's per capita household income will be calculated as the self-reported household income, less money sent to or spent on people outside the household, divided by the number of people (children and adults) financially supported by the household income.
   1.5. if covered expenses exceed available funds:
      1.5.1. 1, if the per capita household income is $50,000 or below;
      1.5.2. 1.5 minus the quotient of the per capita household income and $100,000, if the per capita household income is greater than $50,000 but less than $100,000; and
      1.5.3. 0.5, if the per capita household income is $100,000 or greater;

Calculate the reimbursement fraction by dividing the amount in the relevant semester fund, including any rolled-over amounts, by the sum of all reimbursable expenses calculated using Step 2. If this amount is less than 1, continue to Step 4. Otherwise, set the reimbursement fraction to 1 and reimburse all applicants for their documented expenses.

Apply the income grade, using Step 2.1 to determine reimbursable expenses. If the reimbursement fraction for this amount is still less than 1, continue to Step 5. Otherwise, reimburse all applicants for their income-graded documented expenses.

2. Apply a minimum expense to the income-graded reimbursable expenses, increasing the minimum expense as necessary until the reimbursement fraction is either equal to 1, or the minimum expense is $100, whichever comes first. If the reimbursement fraction for this amount is still less than 1, continue to Step 6. If the reimbursement fraction equals 1 when the minimum expense is $100 or less, reimburse all applicants for their income-graded documented expenses minus the minimum expense.

3. Apply the baseline benefit by dividing the remaining eligible expenses by the available funds. Reimburse all applicants for their income-graded documented expenses, minus the minimum expense, and multiplied by the baseline benefit, rounded down to the nearest cent.

Each applicant shall then be reimbursed in full for their documented premium costs, up to the calculated reimbursement amount.

Applications
Applications for reimbursement from the Fund shall be made by submitting a form developed by the Committee. The Committee shall confidentially review and process applications received in accordance with these Rules and Procedures, and shall notify the applicant of the amount of funds that will be provided to them within eight weeks of the application deadline. The Committee shall notify Harvard University of all approved Fund disbursements and shall ensure that such disbursements are made as soon as practicable.

January Review
Before January 31, 2024, the Committee may vote to change the income thresholds and relative payout rates as a result of the usage up to that date.

Fund Governance
The Fund is administered by the Committee, which is authorized to adjust the scope and amount of disbursements to the extent permitted by the above Rules and Procedures. Disbursement of funds shall be made by Harvard University to applicants in accordance with the determination made by the Committee. Should an applicant disagree with the decision of the Committee, or believe that the Committee did not properly follow these Rules and Procedures, they may submit an appeal in writing to the HGSU Governance and Participation Committee, which shall promptly hear the appeal and issue a written decision.

Amendments to these Rules and Procedures may be made by majority vote of the membership of HGSU, subject to approval by Harvard University.

CHILD CARE FUND RULES AND PROCEDURES

Scope
The collective bargaining agreement between Harvard University and Harvard Graduate Student Union-UAW Local 5118 ("HGSU") establishes a "Child Care Fund" for reimbursing bargaining unit members for child care expenses at licensed child care facilities or for in-home providers with a Social Security or Tax I.D. number. As per the Side Letter regarding Benefit Pools, HGSU has allocated **$830,000** to the Child Care Fund. The Fund is available through June 30, 2024, and any unexpended funds will not roll over to any subsequent fund. These Rules and Procedures govern disbursements from the Fund, go into effect once approved by the membership of HGSU and by Harvard University, and remain effective through June 30, 2024.

HGSU has limited this fund to cover only child care expenses from covered child care providers (including in-home providers) for children aged 12 and under.

Eligibility
To be eligible to receive funds from the Fund, a person must:
1. be a student enrolled in a Harvard University degree program at the time expenses are incurred;
2. be actively employed as a Research Assistant (but not an undergraduate Research Assistant), Teaching Fellow, Instructional Fellow, Pedagogical Fellow, or Course Assistant anytime either between July 1 and December 31, 2023, or between January 1 and June 30, 2024;
3. receive pay on a salaried basis; OR receive pay on an hourly basis and have worked at least 280 hours either between January 1 and June 30, 2023, or between July 1 and December 31, 2023, OR, for graduating hourly workers, between January 1 and May 1, 2024; and
4. be the parent/legal guardian of a child who is aged 12 and under as of October 1, 2023 (or born after October 1, 2023).

Fund Structure and Application Timeline
The fund will be divided in three, with $335,000 available for applications submitted from July 1 through October 31, 2023 ("fall semester"), $335,000 available for applications submitted from November 1, 2023 through March 31, 2024 ("spring semester"), and $160,000 available for applications submitted from April 1 through June 30, 2024 ("end of year"). Any amounts left over in the fall semester fund will roll over into the spring semester fund, and any amounts left over in the spring semester fund will roll over into the end of year fund, but no amount may be transferred from the end of year fund into the spring semester fund, or from the spring semester fund into the fall semester fund. If sufficient funds are available, expenses incurred in the fall semester or during the summer may also be considered for reimbursement in spring semester applications. The same eligibility rules will apply.

This fund has two application deadlines across the year. A third deadline will take place at the end of the spring semester for graduating student workers only.

- October 13, 2023: focused on fall childcare grants and summer and fall 2023 childcare expenses (incurred between April 13 and October 13, 2023)
    - Hourly workers who worked a qualifying number of hours from January 1 to June 30, 2023 can receive Fall 2023 semester grants and/or reimbursement for childcare expenses incurred between April 13 and October 13, 2023 at this deadline.
    - Due to this shift in the eligibility timeline, any hourly workers who worked a qualifying number of hours from January 1 to June 30, 2023 and never received a Spring 2023 grant will also be eligible for a one-time grant supplement of $3,000 per child aged 0–4 and $750 per child aged 5–12. Applicants will not be eligible for this one-time supplement for any children born on or after July 1, 2023. The supplement will not count towards the

maximum payout for this deadline, and the supplement will not be available at future deadlines within this contract year.

- March 14, 2024: focused on spring childcare grants and winter 2023 and spring 2024 childcare expenses (incurred between September 14, 2023 and March 14, 2024)
    - Hourly workers who worked a qualifying number of hours from July 1 to December 31, 2023 can receive Spring 2024 semester grants and/or reimbursement for childcare expenses incurred between September 14, 2023 and March 14, 2024 at this deadline.
- May 2, 2024: focused on childcare expenses incurred between November 2, 2023 and May 2, 2024 (graduating student workers only)
    - Graduating hourly workers who worked a qualifying number of hours from January 1 to May 1, 2024 can receive Spring 2024 semester grants and/or reimbursement for childcare expenses incurred between November 2, 2023 and May 2, 2024 at this deadline.

At every deadline, all applicants will report the number of children they have, their ages, and their household income *in addition to* providing documentation to support receipt of a grant for each of their children. Examples of suitable documentation include, but are not limited to, a birth certificate, confirmation of pediatrician appointment, immunization record, or registration for childcare. Any documentation of additional expenses will satisfy the requirement for grant documentation for each child covered by the documentation of additional expenses.

The first round of funds will be disbursed in December 2023. The second round of funds will be disbursed in May 2024. The third round of funds will be disbursed in July 2024.

Salaried positions always supersede hourly positions when determining eligibility.

Benefit Structure
The Fund aims to provide a fixed amount per child to assist with child care costs, with the exact amount determined by the number and age of the children, the per capita household income, and the overall number of applicants.

As stipulated in our contract, a portion of these funds will be provided as a “grant” to applicants, unless said applicant applies for an amount greater than that grant. The maximum benefit will be awarded to households with annual per capita household income below $50,000. For applicants with a per capita household income of $100,000 or greater, 50% benefit will be provided; for applicants with a per capita household income between $50,000 and $100,000, the benefit will be proportional to the position of their income within the range of $50,000 to $100,000.

Before June 1, 2024, the Committee may vote to allocate funds from the Unallocated pool to increase the amount in the Spring Semester fund pool.

Covered Expenses
This Fund reimburses applicants for child care expenses for infant, toddler, preschool, or after-school care provided by a covered child care provider. Covered providers include:

- a licensed child care center
- a licensed family child care provider
- a licensed after school program
- a daytime summer camp program
- an in-home provider with a Social Security or Tax I.D. number.

Licensed care means that the State of Massachusetts' Office of Early Education & Care (or comparable state office for providers in other states) has provided a license to your provider to operate. The state publishes a list of licensed providers. Please check with your provider if they are not on this list, as some are exempt under the EEC guidelines. A separate form is required to certify that an in-home provider is in possession of a Social Security or Tax I.D. number; the applicant does not disclose the provider's Social Security or Tax I.D. number at any point when applying to the fund.

Determination of Benefit Amounts
The Committee shall use the following procedure to determine the amount of funds to be disbursed to each eligible applicant:

For applicants seeking grants only:
1. Calculate the grant amount to be awarded to each applicant as $3,500.
2. Calculate the coverage level for each applicant as the sum of
   2.1. 1 for each dependent child under five years of age on October 1, 2023 (or born after October 1, 2023); and
   2.2. 0.25 for each dependent child five years of age or older on October 1, 2023 (but no older than thirteen years of age on October 1, 2023).
3. Calculate the reimbursement level for each applicant as the coverage level multiplied by the applicant's grant amount, multiplied by a number determined by the applicant's per capita household income. The applicant's per capita household income will be calculated as the self-reported household income, less money sent to or spent on people outside the household, divided by the number of people (children and adults) financially supported by the household income:
   3.1. 1, if the per capita household income is $50,000 or below;
   3.2. 1.5 minus the quotient of the per capita household income and $100,000, if the per capita household income is greater than $50,000 but less than $100,000; and
   3.3. 0.5, if the per capita household income is $100,000 or greater;
4. Calculate the baseline benefit by dividing the amount in the relevant semester fund, including any rolled-over amounts, by the sum of all reimbursement levels. If the baseline benefit is greater than 1, set to 1.
5. Calculate the final grant amount for each applicant as the baseline benefit multiplied by the applicant's reimbursement level, rounded down to the nearest cent.

For applicants seeking reimbursement of documented expenses, in addition to grant amounts:
1. Calculate total covered expenses as described in "Covered Expenses." If the applicant did not receive a grant for the six month period for which they are eligible and are currently applying, the covered expenses is the greater value of the amount shown on receipts and the total grant amounts for all children in the application.
2. Calculate the coverage level for each applicant as the sum of
   2.1. 1 for each dependent child under five years of age on October 1, 2023 (or born after October 1, 2023); and
   2.2. 0.25 for each dependent child five years of age or older on October 1, 2023 (but no older than thirteen years of age on October 1, 2023).
3. Calculate the reimbursement level for each applicant as the coverage level multiplied by the applicant's covered expenses, multiplied by a number determined by the applicant's per capita household income. The applicant's per capita household income will be calculated as the self-reported household income, less money sent to or spent on people outside the household, divided by the number of people (children and adults) financially supported by the household income:
   3.1. 1, if the per capita household income is $50,000 or below;
   3.2. 1.5 minus the quotient of the per capita household income and $100,000, if the per capita household income is greater than $50,000 but less than $100,000; and

    3.3. 0.5, if the per capita household income is $100,000 or greater;
4. Calculate the baseline benefit by dividing the amount in the relevant semester fund, including any rolled-over amounts, by the sum of all reimbursement levels. If the baseline benefit is greater than 1, set to 1.
5. Calculate the reimbursement amount for each applicant as the baseline benefit multiplied by the applicant's reimbursement level, less any previous reimbursements or other adjustments from the grants section above, rounded down to the nearest cent. At each of the fall and spring semester deadlines, total reimbursement may not exceed $7,500 per child age 0–4 ($1,875 per child age 5–12). At the end of year deadline, total reimbursement may not exceed $2,500 per child age 0–4 ($625 per child age 5–12).

Each applicant shall then be reimbursed in full for their documented and covered child care expenses up to the calculated reimbursement amount.

Expense Documentation
For grant applications, applicants must submit documentation to support receipt of the grant for each child. Examples of suitable documentation include, but are not limited to, a birth certificate, confirmation of pediatrician appointment, immunization record, or registration for childcare. In the case the applicant must further submit additional childcare expenses (e.g. the grant given is insufficient to cover childcare expenses for the six month period in consideration), further covered child care expenses must be documented. Documentation must be a receipt or other document which establishes the date, type, and amount of the expense, and proof of payment. Any documentation of additional expenses will satisfy the requirement for grant documentation for each child covered by the documentation of additional expenses.

Applications
Applications for reimbursement from the Fund shall be made by submitting a form developed by the Committee. The Committee shall confidentially review and process applications received in accordance with these Rules and Procedures, and shall notify the applicant of the amount of funds that will be provided to them within eight weeks of the application deadline. The Committee shall notify Harvard University of all approved Fund disbursements and shall ensure that such disbursements are made as soon as practicable.

Quarterly Review
Within the three weeks following each application deadline, the Committee may vote to change the income thresholds and relative payout rates as a result of the usage up to that date.

Fund Governance
The Fund is administered by the Committee, which is authorized to adjust the scope and amount of disbursements to the extent permitted by the above Rules and Procedures. Disbursement of funds shall be made by Harvard University to applicants in accordance with the determination made by the Committee. Should an applicant disagree with the decision of the Committee, or believe that the Committee did not properly follow these Rules and Procedures, they may submit an appeal in writing to the HGSU Governance and Transparency Committee, which shall promptly hear the appeal and issue a written decision.

Amendments to these Rules and Procedures may be made by majority vote of the membership of HGSU, subject to approval by Harvard University.

HEALTH REIMBURSEMENT FUND RULES AND PROCEDURES

Scope
The collective bargaining agreement between Harvard University and Harvard Graduate Student Union-UAW Local 5118 ("HGSU") establishes a "SW Support Fund" for reimbursement of any copays and other out-of-pocket medical expenses (as defined by Internal Revenue Service regulations) that salaried student workers had to incur under the Harvard University Student Health Insurance Plan ("SHIP"). As per the Side Letter regarding Benefit Pools, HGSU has allocated **$530,000** to the SW Support Fund. The Fund is available through June 30, 2024, and any unexpended funds will not roll over to any subsequent fund. These Rules and Procedures govern disbursements from the Fund, go into effect once approved by the membership of HGSU and by Harvard University, and remain effective through June 30, 2024.

Eligibility
To be eligible to receive funds from the Fund, a person must:
1. be a student enrolled in a Harvard University degree program;
2. be employed as a Research Assistant (but not an undergraduate Research Assistant), Teaching Fellow, Instructional Fellow, Pedagogical Fellow, or Course Assistant in at least 1 academic term in the contract year;
3. receive pay on a salaried basis; OR receive pay on an hourly basis and have worked at least 280 hours either between January 1 and June 30, 2023, or between July 1 and December 31, 2023, OR, for graduating hourly workers, between January 1 and May 1, 2024; and
4. be enrolled in SHIP; and
5. not be enrolled in another health insurance plan.

Fund Structure and Application Timeline
The fund will be divided in 2, with $265,000 available for applications submitted from July 1 through December 31, 2023 ("fall semester") and $265,000 available for applications submitted from January 1 through June 30, 2024 ("spring semester"). Any amounts left over in the fall semester fund will roll over into the spring semester fund, but no amount may be transferred from the spring semester fund into the fall semester fund.

This fund has two application deadlines across the year. Please apply as early as possible with the appropriate expenses.

- November 9, 2023 - for reimbursements toward covered expenses incurred from April 15, 2023 to date. (Expenses prior to April 15, 2023 were eligible at our last deadline and are therefore ineligible now, unless approved by a vote of the Finance and Benefits Committee. Such approvals may be granted on the basis of financial hardship or because applicants were unable to apply for coverage under the previous year's Fund through no fault of their own.)
    - For hourly workers who worked a qualifying number of hours from January 1 to June 30, 2023, expenses incurred at any point between July 1, 2022 and June 30, 2023 are eligible for reimbursement at this deadline.
    - For salaried workers who had a Spring 2023 position that ended on or before June 30, 2023 and do not have a salaried position that started on or after July 1, 2023, expenses incurred on or after July 1, 2023 are ineligible at this deadline.
- May 2, 2024 - for reimbursements toward covered expenses incurred from July 1, 2023 to date. (Expenses prior to July 1, 2023 were eligible at our last deadline and are therefore ineligible now, unless approved by a vote of the Finance and Benefits Committee.)
    - For hourly workers who worked a qualifying number of hours from July 1 to December 31, 2023, expenses incurred on or after July 1, 2023 are eligible at this deadline.

- For graduating hourly workers who worked a qualifying number of hours from January 1 to May 1, 2024, expenses incurred on or after July 1, 2023 are eligible for reimbursement at this deadline.

Fall term funds will be disbursed in January 2024. Remaining funds will be disbursed in July 2024.

Salaried positions always supersede hourly positions when determining eligibility.

Benefit Structure
The Fund aims to cover copays incurred under SHIP, as well as a portion of the costs of medical expenses not covered by SHIP, with the exact amount determined by household income and the overall number of applicants.

Before June 1, 2024, the Committee may vote to allocate funds from the Unallocated pool to increase the amount in the Spring semester fund pool.

Determination of Benefit Amounts
The Committee shall use the following procedure to determine the amount of funds to be disbursed to each eligible applicant:

1. Calculate covered expenses for each applicant. Covered expenses are the sum of
    - 1.1. covered expenses for mental health visits, where “mental health visit” means an outpatient visit (in or out of network) for mental health therapy and/or psychopharmacology:
        - 1.1.1. $35 for each of the ninth through fifty-second mental health visits which were in-network; and
        - 1.1.2. either $60 or the amount paid by the applicant, whichever is smaller, for each out-of-network mental health visit up to and including the fifty-second visit; and
        - 1.1.3. either $200 or the amount paid by the applicant, whichever is smaller, for each mental health visit beyond 52; and
        - 1.1.4. up to $50 per month in subscription fees for a mental healthcare subscription service;
    - 1.2. covered expenses for specialist visits, where “specialist visit” means a visit for specialty care at an in-network provider other than Harvard University Health Services, and where “specialty care” is defined as in the Harvard University Student Health Program Handbook for Academic Year 2023–24:
        - 1.2.1. $35 for each of the first through twelfth specialist visits which were in-network; and
        - 1.2.2. either $90 or the amount paid by the applicant, whichever is smaller, for each of the first through twelfth specialist visits which were out-of-network; and
        - 1.2.3. either $300 or the amount paid by the applicant, whichever is smaller, for each specialist visit beyond 12;
    - 1.3. covered expenses for physical and occupational therapy visits:
        - 1.3.1. $35 for each physical therapy visit at an in-network provider other than Harvard University Health Services; and
        - 1.3.2. $35 for each occupational therapy visit at an in-network provider; and
        - 1.3.3. $60 for each occupational therapy or physical therapy visit at an out-of-network provider; and
        - 1.3.4. either $200 or the amount paid by the applicant, whichever is smaller, for each physical or occupational therapy visit beyond 60 (combined over both kinds of visit);
    - 1.4. covered expenses for speech therapy visits:
        - 1.4.1. $35 for each speech therapy visit at an in-network provider; and
        - 1.4.2. $60 for each speech therapy visit at an out-of-network provider;
    - 1.5. covered expenses for medical procedures and hospital visits:

1.5.1. either $150 or the amount paid by the applicant, whichever is smaller, for any medical procedure or hospital visit, emergency or routine (note that procedures for wisdom teeth removal will be covered out of the Dental Fund, not the Health Reimbursement Fund); including

1.5.2. acupuncture, up to $150 per visit—note that the first 12 visits should be submitted to BCBS first for reimbursement of the total cost less a $35 copay per visit; and

1.5.3. vision correction surgery, up to $1,000; and

1.5.4. any medically recommended procedures and treatments that are not covered by Harvard SHIP/BCBS ("uncovered"), up to $150 (per occurrence), for up to $1,000 per application cycle;

1.6. covered expenses for diagnostic procedures:

1.6.1. either $150 or the amount paid by the applicant, whichever is smaller, for any prescribed diagnostic procedure such as, but not limited to, MRIs and CT scans;

1.7. covered expenses for prescription vision eyewear incurred while under SHIP (eligible applicants may be reimbursed for either 1.7.1 or 1.7.2, but they cannot be reimbursed for both within a contract year):

1.7.1. 100% of the cost for a single set of lenses for prescription eyeglasses and a maximum of $125 towards an associated set of frames OR

1.7.2. 100% of the cost of prescription contact lenses, up to a 12-month supply;

1.8. any prescription drug copays incurred under SHIP;

1.9. the full cost for prescribed medications purchased over-the-counter, including when such expenses are not covered under SHIP, subject to a doctor's note;

1.10. covered expenses for medical appliances and medical equipment, up to a cap of $1,500 per application cycle:

1.10.1. medical appliances and medical equipment when purchased following a medical provider's documented order, including when such expenses are not covered under SHIP;

1.10.2. face masks (e.g. to prevent the spread of Covid), up to $50 per application cycle, no medical provider's order required;

1.11. any SHIP copay not described above, subject to caps by committee discretion;

1.12. less any amounts for visits which are covered by the Harvard University Health Service Medical Hardship Fund, the Carpenter and Matz Fund, or the HGSU Emergency Fund.

Calculate reimbursable expenses for each applicant. If fund-limited, applicants will be reimbursed for a fraction of this amount. Reimbursable expenses are the applicant's covered expenses multiplied by a number determined by the applicant's per capita household income (the "income grade"), minus $0 (the "minimum expense"), and multiplied by a number determined by the available funds (the "baseline benefit"). If covered expenses do not exceed available funds, applicants will be reimbursed to their maximum eligible reimbursement amount. The applicant's per capita household income will be calculated as the self-reported household income, less money sent to or spent on people outside the household, divided by the number of people (children and adults) financially supported by the household income.

1.13. if covered expenses exceed available funds:

1.13.1. 1, if the per capita household income is $50,000 or below;

1.13.2. 1.5 minus the quotient of the per capita household income and $100,000, if the per capita household income is greater than $50,000 but less than $100,000; and

1.13.3. 0.5, if the per capita household income is $100,000 or greater;

If the reimbursable expense is negative for any applicant, set it to zero.

Calculate the reimbursement fraction by dividing the amount in the relevant semester fund, including any rolled-over amounts, by the sum of all reimbursable expenses calculated using Step 2. If this amount is less than 1, continue to Step 4. Otherwise, set the reimbursement fraction to 1 and reimburse all applicants for their documented expenses.

Apply the income grade, using Step 2.1 to determine reimbursable expenses. If the reimbursement fraction for this amount is still less than 1, continue to Step 5. Otherwise, reimburse all applicants for their income-graded documented expenses.

2. Apply a minimum expense to the income-graded reimbursable expenses, increasing the minimum expense as necessary until the reimbursement fraction is either equal to 1, or the minimum expense is $100, whichever comes first. If the reimbursement fraction for this amount is still less than 1, continue to Step 6. If the reimbursement fraction equals 1 when the minimum expense is $100 or less, reimburse all applicants for their income-graded documented expenses minus the minimum expense.
3. Apply the baseline benefit by dividing the remaining eligible expenses by the available funds. Reimburse all applicants for their income-graded documented expenses, minus the minimum expense, and multiplied by the baseline benefit, rounded down to the nearest cent; or $10,000; whichever is smaller.

Each applicant shall then be reimbursed in full for documented covered expenses which occurred before the date of reimbursement and while the applicant met the eligibility criteria above, up to the calculated reimbursement amount.

Expense Documentation

Visits included in the covered expenses must be documented. For visits which have occurred by the time of application, documentation must be a receipt or other document which establishes that the visit occurred and the amount of copay, coinsurance, fee, or other out-of-pocket expense the applicant incurred for the visit. For visits which will occur after the time of application but before the end of the SHIP plan year, documentation must establish a regular schedule of visits and an amount of copay, coinsurance, fee, or other out-of-pocket expense per visit, and must be signed by a medical provider or their office. Costs for prescriptions, appliances, and medical equipment can be documented via receipt or documentation from SHIP. Prescribed medications purchased over-the-counter must also include documentation of the order or prescription. Furthermore, eyeglasses and contacts expense documentation must include both a receipt of purchase and a prescription.

Applications

Applications for reimbursement from the Fund shall be made by submitting a form developed by the Committee. The Committee shall confidentially review and process applications received in accordance with these Rules and Procedures, and shall notify the applicant of the amount of funds that will be provided to them within eight weeks of the application deadline. The Committee shall notify Harvard University of all approved Fund disbursements and shall ensure that such disbursements are made as soon as practicable.

January Review

Before January 31, 2024, the Committee may vote to change the definition of covered expenses, the income thresholds, the minimum expense level, and the maximum reimbursement amount as a result of the usage up to that date.

Fund Governance

The Fund is administered by the Committee, which is authorized to adjust the scope and amount of disbursements to the extent permitted by the above Rules and Procedures. Disbursement of funds shall be made by Harvard University to applicants in accordance with the determination made by the Committee. Should an applicant disagree with the decision of the Committee, or believe that the Committee did not properly follow these Rules and Procedures, they may submit an appeal in writing to the HGSU

Governance and Transparency Committee, which shall promptly hear the appeal and issue a written decision.

Amendments to these Rules and Procedures may be made by majority vote of the membership of HGSU, subject to approval by Harvard University.

DENTAL FUND RULES AND PROCEDURES

Scope

The collective bargaining agreement between Harvard University and Harvard Graduate Student Union-UAW Local 5118 (“HGSU”) establishes a “Dental Health Plan Support Fund”, which will help defray the cost of premiums and copays under the Harvard University student dental insurance plans (“Plans”), and dental expenses in general. As per the Side Letter regarding Benefit Pools, HGSU has allocated **$595,000** to the Dental Health Plan Support Fund. The Fund is available through June 30, 2024, and any unexpended funds will not roll over to any subsequent fund. These Rules and Procedures govern disbursements from the Fund, go into effect once approved by the membership of HGSU and by Harvard University, and remain effective through June 30, 2024.

Eligibility

To be eligible to receive funds from the Fund, a person must:

1. be a student enrolled in a Harvard University degree program;
2. be employed as a Research Assistant (but not an undergraduate Research Assistant), Teaching Fellow, Instructional Fellow, Pedagogical Fellow, or Course Assistant in at least 1 academic term in the contract year;
3. receive pay on a salaried basis OR receive pay on an hourly basis and have worked at least 280 hours either between January 1 and June 30, 2023, or between July 1 and December 31, 2023, OR, for graduating hourly workers, between January 1 and May 1, 2024; and
4. have no dental insurance, or be enrolled only in the Plan and not in any other dental insurance plan, or be enrolled as a dependent on a spouse, partner, or parent’s dental insurance plan and not in any other dental insurance plan.

Fund Structure and Application Timeline

The fund will be divided in 2, with $355,000 available for applications submitted from July 1 through December 31, 2023 (“fall semester”) and $240,000 available for applications submitted from January 1 through June 30, 2024 (“spring semester”). Any amounts left over in the fall semester fund will roll over into the spring semester fund, but no amount may be transferred from the spring semester fund into the fall semester fund.

This fund has two application deadlines across the year. Please apply as early as possible with the appropriate expenses.

- November 9, 2023 - for reimbursements toward the 2023–24 Harvard Student Dental Plan Premium and other covered expenses incurred from April 15, 2023 to date. (Expenses incurred prior to April 15, 2023 were eligible at our last deadline and are therefore ineligible now, unless approved by a vote of the Finance and Benefits Committee. Such approvals may be granted on the basis of financial hardship or because applicants were unable to apply for coverage under the previous year’s Fund through no fault of their own.)
    - For hourly workers who worked a qualifying number of hours from January 1 to June 30, 2023, expenses incurred at any point between July 1, 2022 and June 30, 2023 are eligible for reimbursement at this deadline.
    - For salaried workers who had a Spring 2023 position that ended on or before June 30, 2023 and do not have a salaried position that started on or after July 1, 2023, expenses incurred on or after July 1, 2023 are ineligible at this deadline.
    - Salaried workers with 2022–23 prorated premiums for Dental Blue (effective coverage starting on or after April 15, 2023) should apply at this deadline. No premiums for the academic year 2022–23 will be covered for salaried workers at the Spring 2024 deadline.

- May 2, 2024 - for reimbursements toward the 2023–24 Harvard Student Dental Plan Premium and other covered expenses incurred from July 1, 2023 to date. (Expenses prior to July 1, 2023 were eligible at our last deadline and are therefore ineligible now, unless approved by a vote of the Finance and Benefits Committee.)
    - For hourly workers who worked a qualifying number of hours from July 1 to December 31, 2023, expenses incurred on or after July 1, 2023 are eligible at this deadline.
    - 2023–24 Harvard Student Dental Plan Premium expenses incurred by student workers after the previous deadline or by student workers not eligible at the previous deadline will be prioritized. Premium expenses incurred by student workers before the previous deadline who were eligible at that earlier deadline will be covered after out-of-pocket documented expenses from all applicants are reimbursed.
    - For graduating hourly workers who worked a qualifying number of hours from January 1 to May 1, 2024, expenses incurred on or after July 1, 2023 are eligible for reimbursement at this deadline.

Fall term funds will be disbursed in January 2024. Remaining funds will be disbursed in July 2024.

Salaried positions always supersede hourly positions when determining eligibility.

Benefit Structure
The Fund aims to cover a portion of semesterly dental expenses, which can include the cost of the Harvard University student dental insurance plan premium and certain out of pocket costs under this plan, as well as a fraction of costs for student workers who do not have dental insurance or are enrolled as dependents on other plans, with the exact amount determined by the type of expenses, household income, and the overall number of applicants.

Before June 1, 2024, the Committee may vote to allocate funds from the Unallocated pool to increase the amount in the Spring term fund pool.

Determination of Benefit Amounts
The Committee shall use the following procedure to determine the amount of funds to be disbursed to each eligible applicant:

1. Calculate covered expenses for each applicant. Covered expenses are the sum of
    1.1. covered Plan expenses for applicants insured under the <u>Comprehensive</u> Plan:
        1.1.1. $316 for the 2023–24 Plan premium if the applicant receives the premium subsidy (see below); and
            1.1.1.1. Note that the Comprehensive Plan costs $538 per year, but in accordance with our contract, Harvard is preemptively subsidizing the first $222 of the plan for PhD students with a financial aid commitment for tuition and health fees from the university.
            1.1.1.2. If the applicant does not receive the subsidy (i.e., they are not a PhD student with a financial aid commitment for tuition and health fees), $538 total for the full-year premium will be covered.
        1.1.2. $500 for additional cost of 2023–24 Plan premium if applicant has 1 dependent enrolled in Dental Blue, OR $1,064 for additional cost of 2023–24 Plan premium if applicant has 2+ dependents enrolled in Dental Blue; and
        1.1.3. any out-of-pocket expenses incurred under the Plan for either the applicant or their enrolled dependents, including up to $50 in individual deductible costs OR $150 in family deductible costs; and

1.1.4. any expenses incurred for procedures and visits generally covered under the Plan for either the applicant or their enrolled dependents, but in excess of the $1,500 plan year benefit maximum;

1.2. covered Plan expenses for applicants insured under the Preventive Plan:

1.2.1. $74 for the 2023–24 Plan premium if the applicant receives the premium subsidy (see below); and

1.2.1.1. Note that the Preventive Plan costs $296 per year, but in accordance with our contract, Harvard is preemptively subsidizing the first $222 of the plan for PhD students with a financial aid commitment for tuition and health fees from the university.

1.2.1.2. If the applicant does not receive the subsidy (i.e., they are not a PhD student with a financial aid commitment for tuition and health fees), $296 total for the full-year premium will be covered.

1.2.2. $275 for additional cost of 2023–24 Plan premium if applicant has 1 dependent enrolled in Dental Blue, OR $585 for additional cost of 2023–24 Plan premium if applicant has 2+ dependents enrolled in Dental Blue; and

1.2.3. any expenses incurred for procedures and visits generally covered under the Comprehensive Plan's Preventive Benefit Group, but in excess of the $500 plan year benefit maximum; and

1.2.4. 60% of any out-of-pocket expenses incurred for either the applicant or their enrolled dependents for procedures and visits generally covered under the Comprehensive Plan's Basic Benefit Group or Major Benefit Group; and

1.3. covered out-of-pocket expenses for uninsured applicants:

1.3.1. any expenses incurred for procedures and visits generally covered under the Comprehensive Plan's Preventive Benefit Group; and

1.3.2. 40% of out-of-pocket expenses incurred for procedures and visits generally covered under the Comprehensive Plan's Basic Benefit Group or Major Benefit Group; and

1.3.3. any other out-of-pocket expenses incurred, as individually approved by the Committee on the basis of extenuating circumstances or significant hardship;

1.4. covered out-of-pocket expenses for applicants enrolled as dependents on another plan:

1.4.1. any expenses incurred for procedures and visits generally covered under the Comprehensive Plan's Preventive Benefit Group which were not covered under the applicant's insurance; and

1.4.2. out-of-pocket expenses incurred for procedures and visits generally covered under the Comprehensive Plan's Basic Benefit Group or Major Benefit Group, up to a maximum of 40% of the original cost for the procedure/visit or the equivalent out-of-pocket cost under the Plan, whichever is less;

1.5. covered medical devices:

1.5.1. Nightguards (prescribed for bruxism; mouthguards purchased for athletics are not covered); and

1.5.2. Dental splints when coverage is denied by non-dental health insurance; and

1.5.3. Orthodontic treatment, when medically necessary as demonstrated by a note from a medical provider, up to $1,000 per contract year;

1.6. wisdom teeth removal when coverage is denied by non-dental health insurance (subject to the same proportional coverage for non-preventative expenses as stipulated according to applicant's dental insurance enrollment status).

Covered expenses for insurance premiums should be prorated based on the duration of coverage for applicants who enrolled after the open enrollment deadline.

Calculate reimbursable expenses for each applicant. If fund-limited, applicants will be reimbursed for a fraction of this amount. Reimbursable expenses are the applicant's covered expenses multiplied by a number determined by the applicant's per capita household income (the "income grade"), minus $0 (the "minimum expense"), and multiplied by a number determined by the available funds (the "baseline benefit"). If covered expenses do not exceed available funds, applicants will be reimbursed to their maximum eligible reimbursement amount. The applicant's per capita household income will be calculated as the self-reported household income, less money sent to or spent on people outside the household, divided by the number of people (children and adults) financially supported by the household income.

1.7. if covered expenses exceed available funds:
    1.7.1. 1, if the per capita household income is $50,000 or below;
    1.7.2. 1.5 minus the quotient of the per capita household income and $100,000, if the per capita household income is greater than $50,000 but less than $100,000; and
    1.7.3. 0.5, if the per capita household income is $100,000 or greater;

If the reimbursable expense is negative for any applicant, set it to zero.

Calculate the reimbursement fraction by dividing the amount in the relevant semester fund, including any rolled-over amounts, by the sum of all reimbursable expenses calculated using Step 2. If this amount is less than 1, continue to Step 4. Otherwise, set the reimbursement fraction to 1 and reimburse all applicants for their documented expenses.

Apply the income grade, using Step 2.1 to determine reimbursable expenses. If the reimbursement fraction for this amount is still less than 1, continue to Step 5. Otherwise, reimburse all applicants for their income-graded documented expenses.

2. Apply a minimum expense to the income-graded reimbursable expenses, increasing the minimum expense as necessary until the reimbursement fraction is either equal to 1, or the minimum expense is $100, whichever comes first. If the reimbursement fraction for this amount is still less than 1, continue to Step 6. If the reimbursement fraction equals 1 when the minimum expense is $100 or less, reimburse all applicants for their income-graded documented expenses minus the minimum expense.
3. Apply the baseline benefit by dividing the remaining eligible expenses by the available funds. Reimburse all applicants for their income-graded documented expenses, minus the minimum expense, and multiplied by the baseline benefit, rounded down to the nearest cent; or $3,500; whichever is smaller.

Each applicant shall then be reimbursed in full for documented expenses which were incurred before the date of reimbursement and while the applicant met the eligibility criteria above, up to the calculated reimbursement amount.

Expense Documentation

Covered expenses must be documented. For expenses which have been incurred by the time of application, documentation must be a receipt or other document which establishes that the visit occurred and the amount of copay, coinsurance, fee, or other out-of-pocket expense the applicant incurred. For expenses which will occur after the time of application but before July 31, 2024, documentation must establish a medically necessary dental expense and an amount of copay, coinsurance, fee, or other out-of-pocket expense per visit, and must be signed by a medical provider or their office.

Applications

Applications for reimbursement from the Fund shall be made by submitting a form developed by the Committee. The Committee shall confidentially review and process applications received in accordance with these Rules and Procedures, and shall notify the applicant of the amount of funds that will be provided to them within eight weeks of the application deadline. The Committee shall notify Harvard

University of all approved Fund disbursements and shall ensure that such disbursements are made as soon as practicable.

January Review

Before January 31, 2024, the Committee may vote to change the definition of covered expenses, the income thresholds, the minimum expense level and the maximum disbursement level as a result of the usage of the fall semester fund.

Fund Governance

The Fund is administered by the Committee, which is authorized to adjust the scope and amount of disbursements to the extent permitted by the above Rules and Procedures. Disbursement of funds shall be made by Harvard University to applicants in accordance with the determination made by the Committee. Should an applicant disagree with the decision of the Committee, or believe that the Committee did not properly follow these Rules and Procedures, they may submit an appeal in writing to the HGSU Governance and Transparency Committee, which shall promptly hear the appeal and issue a written decision.

Amendments to these Rules and Procedures may be made by majority vote of the membership of HGSU, subject to approval by Harvard University.

EMERGENCY GRANT FUND RULES AND PROCEDURES

Scope
The collective bargaining agreement between Harvard University and Harvard Graduate Student Union-UAW Local 5118 (“HGSU”) establishes an “Emergency Grant Fund,” which shall provide student workers with funds to meet temporary hardship due to a significant emergency event. As per the Side Letter regarding Benefit Pools, HGSU has allocated **$150,000** to the Emergency Grant Fund. The Fund is available through June 30, 2024, and any unexpended funds will not roll over to any subsequent fund. These Rules and Procedures govern disbursements from the Fund, go into effect once approved by the membership of HGSU and by Harvard University, and remain effective through June 30, 2024.

The Emergency Grant Fund supplements the HGSU Health Reimbursement Fund, the HGSU Dental Fund, and any emergency funds created by the individual schools of Harvard University. As described below, applicants are encouraged to apply for funding through these other sources.

Eligibility
To be eligible to receive funds from the Fund, a person must:

1. be a student enrolled in a Harvard University degree program;
2. be employed as a Research Assistant (but not an undergraduate Research Assistant), Teaching Fellow, Instructional Fellow, Pedagogical Fellow, or Course Assistant in at least 1 academic term in the contract year; and
3. not be eligible to receive compensation for the expense from the Health Reimbursement Fund, the Dental Fund, or the International Student Worker Assistance Fund.

Students who are employed but on leave are eligible.

To clarify criteria #2 in Eligibility:

- Working at any point in the contract year in which the expense took place is sufficient for eligibility.
    - If the contract year in which the expense was incurred is the same as when the application is submitted, there is no other time-based requirement.
    - If the contract year in which the expense was incurred precedes when the application is submitted, the application will be processed as long as no more than 6 months has elapsed between the worker’s most recent appearance (either before or after the expense) on a worker list and the date that the expense was incurred.

Fund Structure and Application Timeline
Funds will be disbursed on a rolling basis as applications are received. It is the intention of the HGSU Finance and Benefits Committee (“Committee”) that applications will be processed within three days and funds will be disbursed within 30 days of application.

Benefit Structure
HGSU foresees funding student workers’ needs in the following areas: emergency health and dental costs not covered by those respective funds, emergency travel costs, and emergency housing costs. The list above is not meant to be exhaustive.

The Fund is limited in size. HGSU has targeted it towards those with the most need, for whom the emergency will impose a significant hardship. The Committee expects that applicants will have made a good faith effort to exhaust all personal and financial resources prior to applying. Any applicant with a question about this policy is encouraged to contact a member of the Committee. Additionally, as this is the only fund for which all hourly workers in the bargaining unit are eligible, and as most hourly workers do not have access to a school-provided emergency fund, hourly workers are especially encouraged to apply.

The Committee shall endeavor to fund requests for similar types of expenditures at the same level, subject to the availability of funds. Demographic data such as race and gender may be collected, but shall not be used except for informational purposes. No applicant may receive more than $1,500 in total from the Fund.

Before June 1, 2024, the Committee may vote to allocate funds from the Unallocated pool to increase the amount in the Spring semester fund pool.

Expense Documentation
All expenses for which applicants seek funds must be documented. Documentation must be a receipt or other document which establishes the date, type, and amount of the expense, and proof of payment. For expenses not yet incurred, documentation can include evidence of the expense amount. In that event, receipts or comparable documentation are required to be submitted to the Committee after the expense is incurred.

Applications
Applications for disbursements from the Fund shall be made by submitting the form incorporated here as an appendix, or an equivalent online form, to the HGSU Benefits Committee ("Committee"). The Committee shall confidentially review and process applications received in accordance with these Rules and Procedures, and shall notify the applicant of the amount of funds that will be provided to them within seventy-two hours. The Committee shall notify Harvard University of all approved Fund disbursements and shall ensure that such disbursements are made as soon as practicable. In some cases, funds may be contingent on, and disbursement of funds may be delayed by, the decision of the relevant school emergency fund.

January Review
Before January 31, 2024, the Committee may vote to change the criteria for granting emergency funds and the maximum disbursement allowed.

Fund Governance
The Fund is administered by the Committee, which is authorized to adjust the scope and amount of disbursements to the extent permitted by the above Rules and Procedures. Disbursement of funds shall be made by Harvard University to applicants in accordance with the determination made by the Committee. Should an applicant disagree with the decision of the Committee, or believe that the Committee did not properly follow these Rules and Procedures, they may submit an appeal in writing to HGSU Governance and Transparency Committee, which shall promptly hear the appeal and issue a written decision.

Amendments to these Rules and Procedures may be made by majority vote of the membership of HGSU, subject to approval by Harvard University.

INTERNATIONAL STUDENT WORKER ASSISTANCE FUND RULES AND PROCEDURES

Scope

The collective bargaining agreement between Harvard University and Harvard Graduate Student Union-UAW Local 5118 ("HGSU") maintains an "International Student Worker Assistance Fund," which will help defray the costs associated with immigration and maintenance of legal working status within the United States through reimbursements. As per the Side Letter regarding Benefit Pools, HGSU has allocated **$100,000** to the International Student Worker Assistance Fund. The Fund is available through June 30, 2024, and any unexpended funds will not roll over to any subsequent fund. These Rules and Procedures govern disbursements from the Fund, go into effect once approved by the membership of HGSU and by Harvard University, and remain effective through June 30, 2024.

Eligibility

To be eligible to receive funds from the Fund, a person must:

1. be a student enrolled in a Harvard University degree program;
2. be actively employed as a Research Assistant (but not an undergraduate Research Assistant), Teaching Fellow, Instructional Fellow, Pedagogical Fellow, or Course Assistant in at least 1 academic term in the contract year; and
3. receive pay on a salaried basis; OR receive pay on an hourly basis and have worked at least 280 hours either between January 1 and June 30, 2023, or between July 1 and December 31, 2023, OR, for graduating hourly workers, between January 1 and May 1, 2024.

For expenses incurred during the summer, applicants are eligible if they were employed as described above during the preceding spring semester or the following fall semester. Determination of eligibility for expenses incurred during the summer is subject to the discretion of the Finance and Benefits Committee.

Fund Structure and Application Timeline

The fund will be divided in two, with $60,000 available for applications submitted from July 1 through December 31, 2023 ("fall semester") and $40,000 available for applications submitted from January 1 through June 30, 2024 ("spring semester"). Any amounts left over in the fall semester fund will roll over into the spring semester fund, but no amount may be transferred from the spring semester fund into the fall semester fund. If sufficient funds are available, expenses incurred in the fall semester may also be considered for reimbursement in spring semester applications. The same eligibility rules will apply.

This fund has two application deadlines across the year. Please apply as early as possible with the appropriate expenses.

- November 9, 2023 - for reimbursements of covered expenses incurred from March 1, 2023 to date. (Expenses incurred prior to March 1, 2023 were eligible at our last deadline and are therefore ineligible now, unless approved by a vote of the Finance and Benefits Committee. Such approvals may be granted on the basis of financial hardship or because applicants were unable to apply for coverage under the previous year's Fund through no fault of their own.)
    - For hourly workers who worked a qualifying number of hours from January 1 to June 30, 2023, expenses incurred at any point between June 1, 2022 and August 31, 2023 are eligible for reimbursement at this deadline.
    - For salaried workers who had a Spring 2023 position that ended on or before June 30, 2023 and do not have a salaried position that started on or after July 1, 2023, expenses incurred after August 31, 2023 are ineligible at this deadline.

- May 2, 2024 - for reimbursements of covered expenses incurred from June 1, 2023 to date. (Expenses prior to June 1, 2023 were eligible at our last deadline and are therefore ineligible now, unless approved by a vote of the Finance and Benefits Committee.)
    - For hourly workers who worked a qualifying number of hours from July 1 to December 31, 2023, expenses incurred on or after June 1, 2023 are eligible at this deadline.
    - For graduating hourly workers who worked a qualifying number of hours from January 1 to May 1, 2024, expenses incurred on or after June 1, 2023 are eligible for reimbursement at this deadline.

Fall semester funds will be disbursed in January. Spring semester funds will be disbursed in July.

Salaried positions always supersede hourly positions when determining eligibility.

Late applications may be accepted if funds remain available.

Benefit Structure
The Fund aims to cover a portion of costs associated with immigration and maintenance of legal working status, with the exact amount determined by the overall number of applicants.

Before June 1, 2024, the Committee may vote to allocate funds from our Unallocated pool to increase the amount in the spring semester fund pool.

Determination of Benefit Amounts
The Committee shall use the following procedure to determine the amount of funds to be disbursed to each eligible applicant:

1. Calculate covered expenses for each applicant. Covered expenses are the sum of
    1.1. administrative fees, including OPT fees; and
    1.2. legal fees; and
    1.3. travel and accommodation expenses, only when necessary for obtaining or maintaining the appropriate immigration and/or legal working status; and
    1.4. any other legitimate expenses related to immigration processes that are necessary for an applicant to successfully conduct their work, subject to the discretion of the Finance and Benefits Committee.

    Calculate reimbursable expenses for each applicant. If fund-limited, applicants will be reimbursed for a fraction of this amount. Reimbursable expenses are the applicant's covered expenses multiplied by a number determined by the applicant's per capita household income (the "income grade"), minus $0 (the "minimum expense"), and multiplied by a number determined by the available funds (the "baseline benefit"). If covered expenses do not exceed available funds, applicants will be reimbursed to their maximum eligible reimbursement amount. The applicant's per capita household income will be calculated as the self-reported household income, less money sent to or spent on people outside the household, divided by the number of people (children and adults) financially supported by the household income.
    1.5. if covered expenses exceed available funds:
        1.5.1. 1, if the per capita household income is $50,000 or below;
        1.5.2. 1.5 minus the quotient of the per capita household income and $100,000, if the per capita household income is greater than $50,000 but less than $100,000; and
        1.5.3. 0.5, if the per capita household income is $100,000 or greater;

If the reimbursable expense is negative for any applicant, set it to zero.

Calculate the reimbursement fraction by dividing the amount in the relevant semester fund, including any rolled-over amounts, by the sum of all reimbursable expenses calculated using Step 2. If this amount is less than 1, continue to Step 4. Otherwise, set the reimbursement fraction to 1 and reimburse all applicants for their documented expenses.

Apply the income grade, using Step 2.1 to determine reimbursable expenses. If the reimbursement fraction for this amount is still less than 1, continue to Step 5. Otherwise, reimburse all applicants for their income-graded documented expenses.

2. Apply a minimum expense to the income-graded reimbursable expenses, increasing the minimum expense as necessary until the reimbursement fraction is either equal to 1, or the minimum expense is $100, whichever comes first. If the reimbursement fraction for this amount is still less than 1, continue to Step 6. If the reimbursement fraction equals 1 when the minimum expense is $100 or less, reimburse all applicants for their income-graded documented expenses minus the minimum expense.
3. Apply the baseline benefit by dividing the remaining eligible expenses by the available funds. Reimburse all applicants for their income-graded documented expenses, minus the minimum expense, and multiplied by the baseline benefit, rounded down to the nearest cent; or $1,750; whichever is smaller.

Each applicant shall then be reimbursed in full for documented expenses which were incurred before the date of reimbursement and while the applicant met the eligibility criteria above, up to the calculated reimbursement amount.

Applications
Applications for reimbursement from the Fund shall be made by submitting a form developed by the Committee. The Committee shall confidentially review and process applications received in accordance with these Rules and Procedures, and shall notify the applicant of the amount of funds that will be provided to them within eight weeks of the application deadline. The Committee shall notify Harvard University of all approved Fund disbursements and shall ensure that such disbursements are made as soon as practicable.

January Review
Before January 31, 2024, the Committee may vote to change the income thresholds and relative payout rates as a result of the usage up to that date.

Fund Governance
The Fund is administered by the Committee, which is authorized to adjust the scope and amount of disbursements to the extent permitted by the above Rules and Procedures. Disbursement of funds shall be made by Harvard University to applicants in accordance with the determination made by the Committee. Should an applicant disagree with the decision of the Committee, or believe that the Committee did not properly follow these Rules and Procedures, they may submit an appeal in writing to the HGSU Governance and Participation Committee, which shall promptly hear the appeal and issue a written decision.

Amendments to these Rules and Procedures may be made by majority vote of the membership of HGSU, subject to approval by Harvard University.

PLAIN ENGLISH

Note: the following language is to be used for presentation and comprehension of the official fund rules and are not included in the actual fund rules language to be voted upon.

<table>
<tr><th colspan="2">Section</th><th>Dependent Insurance</th><th>Child Care</th><th>Health Reimbursement</th></tr>
<tr><td colspan="2">Scope</td><td>Premiums paid for spouse and/or dependent children through Harvard SHIP</td><td>In-home and on-site care provided for children through age 12</td><td>Copays and out-of-pocket expenses for student worker’s healthcare</td></tr>
<tr><td colspan="2">Eligibility</td><td>Appointed to an eligible position in the bargaining unit <u>at one point in the contract year</u> covered by application</td><td>Appointed to an eligible position in the bargaining unit <u>in the semester</u> covered by application</td><td>Appointed to an eligible position in the bargaining unit <u>at one point in the contract year</u> covered by application; enrolled in SHIP and no other plan with benefits within the US</td></tr>
<tr><td colspan="2">Application Timeline</td><td>Salaried workers: fall expenses at October deadline; spring expenses at March deadline

Hourly workers who became eligible in the previous spring semester can get the previous year’s expenses covered at the October deadline</td><td>Salaried workers: summer expenses and fall grants in October; additional fall expenses and spring grants in March; and additional spring expenses in May (graduating student workers only)

Hourly workers who became eligible in the previous spring semester can get the previous semester’s expenses covered at the October deadline</td><td>Salaried workers: summer and fall expenses at November deadline, expenses from July 1 to date at May deadline

Hourly workers who became eligible in the previous spring semester can get the previous year’s expenses covered at the November deadline</td></tr>
<tr><td colspan="2">Benefit Structure</td><td colspan="3">Pool</td></tr>
<tr><td>Determination</td><td>Are there</td><td>Yes—cost of</td><td>Yes—grant (based</td><td>No</td></tr>
</table>

of Benefit Amounts	*fixed costs/grants?*	premium for spouse and each dependent child are preset by Harvard SHIP	on each child's age as of October 1 or birth date, if later)	
	Are there variable costs?	No	Yes—expenses beyond grant amount, e.g. in-home nanny or licensed daycare center	Yes—some services have a standard rate (e.g. in-network mental health visit); some have variable costs capped within a subsection of covered expenses (e.g. medical appliances); some expenses have no subsection cap (e.g. prescription drugs)
	When does household income affect reimbursement?	When eligible expenses exceed available fund amount	Always	When eligible expenses exceed available fund amount
	Maximum annual payout	None (subject to fund availability)	$7,500 per child through age 4; $1,875 per child ages 5–12 (by deadline, not annual)	$10,000
	Typical documentation	Screenshot of enrollment	Receipts, additional form for in-home providers	BCBS MyClaims summary, additional receipts
Applications		SmarterSelect, open from 6 weeks before next deadline	SmarterSelect, open from 6 weeks before next deadline	SmarterSelect, open from 6 weeks before next deadline
January Review (Quarterly for CC); Fund Governance		Minor changes made by vote of FBC; major changes are subject to HGSU membership vote		

<table>
<tr><th colspan="2">Section</th><th>Dental</th><th>Emergency</th><th>ISWA</th></tr>
<tr><td colspan="2">Scope</td><td>Dental care premiums (Harvard SHIP only), copays, and out-of-pocket expenses for student worker and eligible dependents</td><td>Costs resulting from unexpected events that pose a financial burden to the student worker</td><td>Administrative fees and travel expenses required to maintain legal working status in the US</td></tr>
<tr><td colspan="2">Eligibility</td><td>Appointed to an eligible position in the bargaining unit <u>at one point in the contract year</u> covered by application; can be enrolled in Harvard SHIP, another insurance, or no insurance</td><td>Appointed to an eligible position in the bargaining unit <u>in the semester</u> covered by application—all salaried and hourly workers eligible</td><td>Appointed to an eligible position in the bargaining unit <u>at one point in the contract year</u> covered by application (flexibility for summer expenses)</td></tr>
<tr><td colspan="2">Application Timeline</td><td>Salaried workers: summer and fall expenses at November deadline, expenses from July 1 to date at May deadline

Hourly workers who became eligible in the previous spring semester can get the previous year's expenses covered at the November deadline</td><td>Rolling deadline; committee seeks to provide a decision within 72 hours of submission (subject to further inquiries)</td><td>Salaried workers: summer and fall expenses at November deadline, expenses from June 1 to date at May deadline

Hourly workers who became eligible in the previous spring semester can get the previous year's expenses covered at the November deadline</td></tr>
<tr><td colspan="2">Benefit Structure</td><td colspan="3">Pool</td></tr>
<tr><td rowspan="2">Determination of Benefit Amounts</td><td>Are there fixed costs/grants?</td><td>Yes—SHIP premium</td><td>No</td><td>No</td></tr>
<tr><td>Are there variable costs?</td><td>Yes—reimbursable proportion of covered expenses depends on insurance status</td><td>Yes—some of the most common expenses include (but are not limited to) last-minute</td><td>Yes—administrative, legal, and travel expenses directly connected to visa applications,</td></tr>
</table>

		and whether care is preventive (e.g. cleaning) or non-preventive (e.g. fillings)	travel, medical care (that is not eligible in other funds), and administrative fees brought about by personal emergencies	renewals, and comparable processes
	When does household income affect reimbursement?	When eligible expenses exceed available fund amount	N/A	When eligible expenses exceed available fund amount
	Maximum annual payout	$3,500	$1,500	$1,750
	Typical documentation	Screenshot of enrollment (SHIP premium only), receipts (all other expenses)	Receipts	Receipts, consulate appointment confirmation (necessary for travel expenses)
Applications		SmarterSelect, open from 6 weeks before next deadline	SmarterSelect, always open	SmarterSelect, open from 6 weeks before next deadline
January Review; Fund Governance		Minor changes made by vote of FBC; major changes are subject to HGSU membership vote		