MIT Student Insurance Office

MIT Graduate Student Dental Plan Policies
## Version Information

<table>
<thead>
<tr>
<th>Version:</th>
<th>2023-1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>December 1, 2023</td>
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<td>Brian Schuetz, Executive Director</td>
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</tbody>
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1.0 Students

1.1 Undergraduate Student Definition and Eligibility

Full-time undergraduate students and part-time undergraduate students are not eligible to enroll in the MIT Graduate Student Dental Plan.

1.2 Graduate Student Definition and Eligibility

Regular graduate students, including non-resident graduate students, will be eligible for voluntary enrollment in the MIT Graduate Student Dental Plan.

Graduate students who hold a teaching assistant appointment with a title of Teaching Assistant or Instructor-G, those who hold an appointment as a Research Assistant, and Graduate Resident Tutors are considered as graduate students for purposes of dental insurance requirements and eligibility.

Graduate students who are conducting thesis research in absentia and students who have been granted non-resident doctoral thesis research status are considered as graduate students for purposes of dental insurance requirements and eligibility.

1.3 Sloan Executive MBA and Sloan Visiting Fellows Definition and Eligibility

Sloan Executive MBA students are enrolled in the Executive Master’s in Business Administration program at the Sloan School. Sloan Visiting Fellows are participants in a non-degree course of study for students, professionals, and MIT alumni.

The determination that an individual is a Sloan Executive MBA students or Sloan Visiting Fellow for purposes of dental insurance eligibility will be handled by the MIT Registrar’s Office.

Sloan Executive MBA students will be eligible for voluntary enrollment in the MIT Graduate Student Dental Plan.

Sloan Visiting Fellows are not eligible to enroll in the MIT Graduate Student Dental Plan.

1.4 Exchange Students and Exchange Scholars Definition and Eligibility

Exchange students are students who are studying at MIT as part of an official exchange program between MIT and Cambridge University, the National University of Singapore, or the Nanyang Technological University. Exchange scholars are students who are enrolled in a doctoral program at a participating institution (Brown University, Columbia University, Cornell University, Harvard University, University of Pennsylvania, Princeton University, Stanford University, University of California – Berkeley, University of Chicago or Yale University) who are taking classes and/or doing research at MIT.

The determination that an individual is an exchange student for purposes of dental insurance eligibility will be handled by the MIT Registrar’s Office.
Exchange students will be eligible for voluntary enrollment in the MIT Graduate Student Dental Plan. Exchange scholars are not eligible to enroll in the MIT Graduate Student Dental Plan.

1.5 Summer Programs Definition and Eligibility

Participants in MIT-sponsored or MIT-hosted summer programs are not eligible to enroll in the MIT Graduate Student Dental Plan.

1.6 Joint Degree Programs Definition and Eligibility

Any individual who is enrolled in a joint degree-granting program with another institution or institutions will be considered an MIT student for dental insurance eligibility purposes only if they pay tuition to MIT. Individuals in such programs who pay tuition to another institution or institutions, in lieu of or in addition to MIT, will be subject to the insurance rules and requirements of the institution to which they pay the largest amount of tuition in dollars. This includes but is not limited to, students from Harvard University, Wellesley College, the Massachusetts College of Arts and Design, MassArt and Brandeis University who are cross registered at MIT.

Exceptions to this requirement may be made on a case-by-case basis for students enrolled at another institution where their faculty advisor has transferred to MIT and the student’s academic and/or research efforts are significantly or exclusively performed at MIT. These determinations will be made by the MIT Registrar’s Office or their designee.

1.7 Students Studying Abroad

The MIT Graduate Student Dental Plan does not provide coverage for services outside of the network area, including travel abroad.

1.8 Medical and Academic Leave

Graduate students on an approved medical leave or on a required academic leave remain eligible for coverage in the MIT Graduate Student Dental Plan for the remainder of the benefit year in which their leave begins.

A student who was enrolled at the time the approved medical leave or required academic leave begins remains eligible for the MIT Graduate Student Dental Plan. A student who was not enrolled in the MIT Graduate Student Dental Plan as of the start date of the approved medical leave or required academic leave may not enroll in coverage at any time during their leave.

Dependents of students on approved medical leave or required academic leave who were enrolled at the time the leave begins remain eligible for the MIT Graduate Student Dental Plan for the full period in which the student remains enrolled. Dependents of students on leave who were not enrolled in the MIT
Graduate Student Dental Plan at the time the leave begins may not enroll in the MIT Graduate Student Dental Plan at any time during the leave.

1.9 Other Leaves and Changes in Student Status

Students on a personal leave, graduate students who have received a denial of further registration, or permanent separation from the Institute remain eligible for coverage in the MIT Graduate Student Dental Plan for the remainder of the benefit year in which their leave begins.

A student who was enrolled at the time the leave begins remains enrolled in the MIT Graduate Student Dental Plan. A student who was not enrolled in the MIT Graduate Student Dental Plan as of the start date of the leave may not enroll in coverage at any time during their leave.

Dependents of students on leave who were enrolled at the time the leave begins remain eligible for the MIT Graduate Student Dental Plan for the full period in which the student remains enrolled. Dependents of students on leave who were not enrolled in the MIT Graduate Student Dental Plan at the time the leave begins may not enroll in the MIT Graduate Student Dental Plan at any time during the leave.

1.10 Exclusions

An individual who is not included in any of the student categories listed in Sections 1.1 through 1.9, without regard to the use of the terminology “student” by any department, laboratory or center, is ineligible for coverage in the MIT Graduate Student Dental Plan. In addition, the following individuals are not considered as students for dental insurance eligibility purposes:

1. Individuals participating in the Interphase, Minority Introduction to Engineering and Science (MITES), Research Science Institute (RSI) and Women’s Technology Program (WTP) summer programs;
2. Individuals participating in the Special Program for Urban and Regional Studies (SPURS);
3. Individuals participating in an Independent Activities Period (IAP) who are not registered as an MIT student;
4. Individuals participating in the Advance Study Program (ASP), based solely on their participation in the ASP Program;
5. Individuals participating in the Asia Business School program;
6. Individuals participating in the Lisbon MBA program;
7. Individuals participating in the Parthenope University of Naples program; and
8. Individuals participating in the Queensland University of Technology Business School program.

Any student who is eligible for dental insurance coverage provided by MIT as an employee, regardless of their enrollment status, is ineligible for coverage in either the MIT Graduate Student Dental Plan.
1.11 Notification in Change of Status

All notifications of a change in the status of a student which would affect their eligibility will be provided to the MIT Student Insurance Office by the MIT Registrar’s Office. No changes in status will be accepted directly by any students, their dependents or any department, laboratory or center.

1.12 Additional Requirements for J-1 and J-2 Visa Holders

Holding a J-1/J-2 visa, alone, does not make an individual an eligible student who can purchase the MIT Graduate Student Dental Plan.
2.0 Visiting Students

2.1 Definition

Visiting students are individuals pursuing an undergraduate or graduate degree at an institution of higher education other than MIT who have been invited to MIT by a department, laboratory or center to do research in their fields of study.

Visiting students have a defined registration period, not less than one (1) month and not to exceed one (1) year. Periods may not be consecutive.

2.2 Eligibility

Visiting students are not eligible to enroll in the MIT Graduate Student Dental Plan.
3.0 Other Eligible Individuals

3.1 Definition

The following appointment titles will be considered as Other Eligible Individuals for the MIT Graduate Student Dental Plan:

1. Postdoctoral Fellow;
2. Senior Postdoctoral Fellow;
3. Research Fellow;
4. Senior Research Fellow;
5. Visiting Assistant Professor;
6. Visiting Associate Professor;
7. Visiting Professor;
8. Visiting Lecturer;
9. Visiting Engineer;
10. Visiting Scientist; or
11. Visiting Scholar.

The determination of the title of an Other Eligible Individual is made by the department, laboratory or center by which the individual is appointed and must be reported to the MIT Student Insurance Office. A department, laboratory or center may use public-facing appointment or job title that is different than the title provided to the MIT Student Insurance Office for purposes of insurance eligibility. However, the title provided for purposes of insurance eligibility must be consistent with the work performed by the Other Eligible Individual. For example, an individual may have the public-facing job title of “William Barton Roger Fellow,” while the title submitted for insurance eligibility may be “Postdoctoral Fellow” as long as the work is constant with that of a Postdoctoral Fellow.

3.2 Eligibility

An Other Eligible Individual is not eligible to enroll in the MIT Graduate Student Dental Plan.
4.0 Spouses, Children and Dependents

4.1 Definitions

The following dependents of eligible students are eligible for enrollment in the MIT Graduate Student Dental Plan:

- Spouse;
- Domestic partner/spousal equivalent (see Section 4.2 below);
- Child through the last day of their 25th year;
- Adopted child through the last day of their 25th year;
- Step-child through the last day of their 25th year;
- Child through the last day of their 25th year for whom the student or affiliate is the Legal Guardian;
- Child recognized under a Qualified Medical Child Support Order through the last day of their 25th year;
- Child from any of the above categories with a mental or physical disability through the last day of their 25th year or older who is not able to earn his or her own living;
- Child through the last day of their 25th year of an enrolled dependent child; and
- Divorced spouse with a court ordered requirement to provide dental insurance.

4.2 Domestic Partner/Spousal Equivalent

The eligible student and domestic partner or spousal equivalent must attest to the following eligibility requirements in writing on the Affidavit of Spousal Equivalent Partnership:

1. Both parties are at least eighteen (18) years of age;
2. Neither party is married to someone other than the domestic partner/spousal equivalent;
3. Both parties are the other’s sole domestic partner and intend to remain so indefinitely;
4. Neither party is related by blood to a degree of closeness which would prohibit legal marriage in Massachusetts;
5. Both parties have occupied a shared residence for at least four (4) consecutive months and intend to do so indefinitely; and
6. Both parties consider themselves life partners, share joint responsibility for their common welfare and are financially interdependent.

Roommates, siblings and parents do not qualify as domestic partners or spousal equivalents.
4.3 Documentation

The student must provide appropriate documentation demonstrating the eligibility of any dependent prior to enrollment of that dependent into coverage.

<table>
<thead>
<tr>
<th>Dependent Type</th>
<th>Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>Marriage certificate or I-20 form (international students only)</td>
</tr>
<tr>
<td>Domestic partner/spousal equivalent</td>
<td>Affidavit of Spousal Equivalent Partnership</td>
</tr>
<tr>
<td>Birth child</td>
<td>Birth certificate</td>
</tr>
<tr>
<td>Adopted child</td>
<td>Adoption certificate</td>
</tr>
<tr>
<td>Step-child</td>
<td>Birth certificate or adoption certificate showing child’s name and birthdate, and the spouse’s/domestic partner’s/spousal-equivalent’s name</td>
</tr>
<tr>
<td>Child for whom the subscriber is the legal guardian</td>
<td>Proof of legal guardianship and birth certificate</td>
</tr>
<tr>
<td>Child recognized under a qualified medical child support order</td>
<td>Qualified medical child support order and birth certificate</td>
</tr>
<tr>
<td>Child of any age with a physical or mental disability that prevents the child from earning his or her own living</td>
<td>Appropriate documentation as listed above for dependent child and certification of disability</td>
</tr>
<tr>
<td>Child of an enrolled dependent child</td>
<td>Appropriate documentation as listed above for enrolled dependent child and birth certificate showing enrolled dependent child as parent</td>
</tr>
<tr>
<td>Divorced or legally separated spouse</td>
<td>Copy of final legal separation agreement or divorce decree, including:</td>
</tr>
<tr>
<td></td>
<td>• Cover page listing the parties involved;</td>
</tr>
<tr>
<td></td>
<td>• Page that indicates the date the divorce or legal separation became final</td>
</tr>
<tr>
<td></td>
<td>• Page(s) that refer to dental insurance; and</td>
</tr>
<tr>
<td></td>
<td>• Signature page</td>
</tr>
</tbody>
</table>
5.0 Benefit Year, Enrollment and Renewals

5.1 Benefit Year

The benefit year for the MIT Graduate Student Dental Plan runs from September 1 through August 31.

5.2 Initial Enrollment – Students

For enrolling students and their dependents starting in the fall academic term, the initial date of coverage in the MIT Graduate Student Dental Plan will be September 1. For students starting in the spring academic term, the initial date of coverage will be February 1.

Enrollment of students and their dependents always begins on the first calendar day of a month, with limited exceptions, subject to qualifying events rules defined in Section 7.2.

5.3 Renewals

Students who are enrolled in the MIT Graduate Student Dental Plan and who remain eligible for the MIT Graduate Student Dental Plan at the end of a benefit year must affirmatively reenroll in coverage for the subsequent benefit year, with coverage effective on September 1.

Dependents who are enrolled in the MIT Graduate Student Dental Plan and who remain eligible for the MIT Graduate Student Dental Plan at the end of a benefit year must affirmatively reenroll in coverage for the subsequent benefit year, with coverage effective on September 1.
6.0 Changes in Coverage

6.1 Open Enrollment Period

The MIT Graduate Student Dental Plan has one open enrollment period during the year in which eligible students and visiting students may enroll, cancel or make changes to their coverage without a qualifying event. The open enrollment period runs from July 15 through August 15, with changes effective September 1.

6.2 Qualifying events

Outside of the open enrollment period, new enrollment, changes to existing enrollment or cancelation of coverage in the MIT Graduate Student Dental Plan are only allowed if a “qualifying event” occurs. Certain types of qualifying events apply to individuals who are not enrolled, while other events only apply to those who are enrolled. Any changes made to enrollment must be directly related to the qualifying event.

All qualifying events must be reported to the MIT Student Insurance Office and/or its vendor within thirty (30) days of the event, or sixty (60) days in the event of loss of coverage from another source, and include any documentation required (see below). The MIT Student Insurance Office and/or its vendor may, at its sole discretion, accept reports of qualifying events after the published deadlines in circumstances it deems exceptional. Any enrollments, cancelations or coverage changes will be effective per rules noted below.

<table>
<thead>
<tr>
<th>Event</th>
<th>Allowable Coverage Changes</th>
<th>Required Documentation</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marriage</td>
<td>May add coverage for spouse and child(ren) of spouse</td>
<td>• Marriage certificate; or • I-20 form (international students only)</td>
<td>First day of the of month following the date of marriage</td>
</tr>
<tr>
<td>New domestic partner/spousal equivalent</td>
<td>May add coverage for domestic partner/spousal equivalent and child(ren) of domestic partner/spousal equivalent</td>
<td>Affidavit of Spousal Equivalent Partnership</td>
<td>First day of the of month following notification</td>
</tr>
<tr>
<td>Birth of a child(ren)</td>
<td>May add coverage for child(ren)</td>
<td>• Birth certificate; or • Birth announcement letter from hospital where child was born</td>
<td>Date of birth of child(ren)</td>
</tr>
<tr>
<td>Adoption, or placement for adoption or foster care, of a child(ren)</td>
<td>May add coverage for child(ren)</td>
<td>Adoption certificate or foster care order</td>
<td>Date of adoption or placement for adoption/foster care</td>
</tr>
<tr>
<td>Court-ordered care or legal guardianship of a child(ren)</td>
<td>May add coverage for child(ren)</td>
<td>Court order/proof of legal guardianship</td>
<td>Effective date of court or legal guardianship</td>
</tr>
<tr>
<td>Event</td>
<td>Action</td>
<td>Documentation Required</td>
<td>Date of Event</td>
</tr>
<tr>
<td>--------</td>
<td>--------</td>
<td>------------------------</td>
<td>---------------</td>
</tr>
<tr>
<td>Arrival of spouse and/or child(ren) from another country for the first time(^1)</td>
<td>May add coverage for spouse and child(ren)</td>
<td>Attestation of International Arrival/Departure</td>
<td>First day of the month following the date of arrival</td>
</tr>
</tbody>
</table>
| Divorce or legal separation | Termination of coverage for spouse | Copy of final legal separation agreement or divorce decree, including:  
  • Cover page listing the parties involved;  
  • Page that indicates the date the divorce or legal separation became final  
  • Page(s) that refer to dental insurance; and  
  • Signature page | Last day of the month in which the divorce is effective |
| Death of an enrolled subscriber | Termination of coverage for subscriber and all enrolled dependents | Death certificate | Date of death |
| Death of an enrolled dependent | Termination of coverage for the enrolled dependent | Death certificate | Date of death |

### 6.3 Voluntary Cancelation of Coverage

Voluntary cancelations of coverage, excluding those allowed by a qualifying event as defined in Section 6.2, including for any student and any enrolled dependents, may only occur during the Open Enrollment Period as described in Section 6.1.

### 6.4 Termination of Coverage for Loss of Eligibility – Students

In the event that an enrolled student or any of their enrolled dependents, ceases to be eligible for enrollment in the MIT Graduate Student Dental Plan, their coverage will end as of the last day of the plan year for which they have paid in full.

A student who is enrolled in the MIT Graduate Student Dental Plan who completes his/her degree program prior to the end date of the plan year due to early completion of thesis or graduation will continue to be covered enrolled through the remainder of the plan year.

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\(^1\) Only the first occurrence of arrival from another country by a spouse or dependent is considered a qualifying event. If the spouse or dependent leaves the United States and then returns, the arrival would not be considered a qualifying event and the spouse or dependent would only be allowed to enroll during the next open enrollment period.
7.0 Billing and Payment

7.1 MITPay Billing – Students

The cost for most students enrolled in the MIT Graduate Student Dental Plan, as well as the costs of the MIT Graduate Student Dental Plan for a student’s enrolled spouse and dependents, will be charged to the student’s MITPay with Student Financial Services (SFS). Charges will be assessed on a per academic term basis.

7.1.1 Proration for MITPay Billing

In cases where the effective date of coverage is not the first calendar day of a month, the following proration rules will apply:

- If the effective date of coverage is on or before the fifteenth (15\textsuperscript{th}) calendar day of the month, the enrollee will be charged the full premium for the month; or

- If the effective date of coverage is after the fifteenth (15\textsuperscript{th}) calendar day of the month, the enrollee will not be charged the premium for the month.

In cases where the termination date of coverage is not the last calendar day of a month, the enrollee will be charged the full premium for the month.