

# MIT Traditional Health Plan

## 2019 BENEFITS OVERVIEW



This health plan meets minimum creditable coverage standards for Massachusetts residents as specified by the Massachusetts health care reform law. The MIT Traditional Health Plan is administered by Blue Cross Blue Shield of Massachusetts. Blue Cross Blue Shield of Massachusetts is an independent licensee of the Blue Cross Blue Shield Association.

## YOUR CARE

### MIT MEDICAL IN CAMBRIDGE AND LEXINGTON

MIT Medical has been serving members of the MIT community and their families for more than 100 years. We offer a single centralized source for all your health care needs, including comprehensive health insurance, care and treatment at our own medical centers, and an extensive roster of health and wellness programs. The MIT Traditional Health Plan provides convenient, personalized care at our on-campus and Lexington locations. At MIT Medical, you can see clinicians in more than 20 specialties; our clinicians are affiliated with many of the best hospitals in the area. When necessary, our clinicians will coordinate your care with specialists and hospitals in the local community, including post-hospitalization and home care.

**When you join the MIT Traditional Health Plan, you must choose a primary care physician (PCP) at MIT Medical.** If you do not select a PCP, you may incur additional charges for services. Each member of your family may choose a different PCP. To select a PCP, go to [medical.mit.edu/choose](https://medical.mit.edu/choose), or contact Member Services at 617-253-5979 or [msservices@med.mit.edu](mailto:msservices@med.mit.edu).

### REFERRALS

Your PCP is the first person to call when you need routine care or when you are ill. If your PCP determines that you need medical services that are not available at MIT Medical, he or she will refer you to a provider in the HMO Blue network who is appropriate for treating your specific condition. HMO Blue is part of Blue Cross Blue Shield of Massachusetts (BCBSMA). Referrals are limited to participating HMO Blue providers in Massachusetts. MIT Medical providers may also work with BCBSMA to help you take advantage of BCBSMA's case-management and disease-management programs.

### URGENT CARE AND EMERGENCY CARE

Call MIT Medical's Urgent Care Service at 617-253-1311 for illnesses or injuries that need prompt attention but aren't life-threatening. The service is open for walk-in visits from 8 a.m. to 8 p.m., seven days a week. At other times, your call will be answered by a triage nurse who will evaluate your problem and advise you on what you

should do immediately at home or, if appropriate, direct you to the nearest emergency room. If your child is sick or injured, you should always call Pediatrics or Urgent Care before coming in, as Urgent Care does not always have a pediatric care provider on duty.

**In an emergency** (for example, a suspected heart attack, stroke, poisoning, or serious injury), you should go directly to the nearest emergency room or call 911. There is a \$100 copayment per visit for emergency room services. This copayment is waived if your visit results in you being admitted for inpatient care.

**Outside of Massachusetts:** You are covered for emergency medical care and urgent care, plus one follow-up visit for either, while you are outside of Massachusetts (i.e., the HMO Blue service area). If you receive urgent care while out of state, you must call BCBSMA Member Service at +1-800-882-1093 within 48 hours. Likewise, if you go to an emergency room while out of state, and you are admitted for inpatient emergency care, transferred to another inpatient facility, or told to come back for a follow-up visit, you must call BCBSMA Member Service within 48 hours. Any additional follow-up care must be arranged by your PCP, and it must occur at MIT Medical unless approved in advance by BCBSMA.

**Overseas:** If you need information about international providers, call Blue Cross Global Core at +1-800-810-BLUE (2583). From outside the U.S., call +1-804-673-1177 collect. If you need assistance while in a foreign country, you may also call International SOS collect at +1-215-954-8226 (MIT employees and family members only).

### BENEFITS FOR FAMILY AND DOMESTIC PARTNERS

The subscriber may enroll an eligible spouse or domestic partner/spousal equivalent and/or dependents for coverage under his or her health plan membership. The MIT Traditional Health Plan covers your dependent children until the end of the calendar month in which they turn 26. Contact the benefits office at your work location for more information about eligibility requirements and enrollment dates. MIT Health Plans enrollment staff are also available to help you with general eligibility questions.

## CONTACT INFORMATION

### MEMBER SERVICES

- 📞 617-253-5979
- 📍 E23, first floor
- 🕒 9 a.m. - 5 p.m. M - F
- ✉️ [msservices@med.mit.edu](mailto:msservices@med.mit.edu)

### MIT HEALTH PLANS

- 📞 617-253-1616
- 📍 E23, third floor
- 🕒 8:30 a.m. - 4:30 p.m. M - F
- 🌐 [medical.mit.edu/healthplans](https://medical.mit.edu/healthplans)

### BLUE CROSS BLUE SHIELD OF MASSACHUSETTS

- 📞 BCBSMA Member Service: 800-882-1093
- 🌐 [bluecrossma.com](https://bluecrossma.com)

### URGENT CARE

- 📞 617-253-1311
- 🕒 8 a.m. - 8 p.m. every day (holiday hours may vary)
- 🌐 [medical.mit.edu/urgentcare](https://medical.mit.edu/urgentcare)

### ▲ In life-threatening situations, call:

- **100** from any **landline** phone on the MIT Cambridge campus
- **3333** from the **Lincoln Laboratory** campus in Lexington
- **911** from **off-campus** or mobile phones

## YOUR MEDICAL BENEFITS

The MIT Traditional Health Plan provides coverage for a full range of services. Some services, such as routine preventive care, are only covered when provided by an MIT Medical provider. These services are noted below. Other services are covered at MIT Medical or at an HMO Blue facility or office with the appropriate referral from your PCP at MIT Medical. For a complete list of covered services and limitations and exclusions, refer to the Traditional Health Plan Benefit Description.

Outpatient care	Your cost
Allergy serums and injections	No cost
Chiropractic care	\$10 per visit
CT scans, MRIs and PET scans	\$50 per category per date of service (waived for services at Shields MRI)
Diagnostic X-rays, lab tests and other tests (excluding CT scans, MRIs and PET scans)	No cost
Emergency room visits	\$100 per visit (waived if admitted)
Family planning office visits (MIT Medical only)	No cost
Office visits at MIT Medical or with referral to HMO Blue network provider	\$10 per visit
Routine adult physical exams, including related tests (MIT Medical only)	No cost
Routine vaccines and immunizations, including Gardasil (MIT Medical only)	No cost
Routine vision exams (MIT Medical only; ages 6 and over)	\$10 per visit
Short-term physical and occupational rehabilitation therapy (up to a combined total of 60 visits per calendar year)*	\$10 per visit
Travel and special vaccines (MIT Medical only)	\$25 per injection
Well-child care visits (MIT Medical only)	No cost
Inpatient care (including maternity care)	
General hospital care (as many days as medically necessary, prior authorization required)	No cost
Rehabilitation hospital care (up to 60 days per calendar year, prior authorization required)	No cost
Skilled nursing facility care (up to 100 days per calendar year, prior authorization required)	No cost
Other services	
Ambulance services	No cost
One hearing aid (up to \$2,500 per calendar year for members age 19 or under. No benefits are provided for the replacement of lost or broken hearing aids, replacement parts, or hearing aid repairs)	No cost (this includes dispensing fees and acquisition costs)
Home health care, including hospice services	No cost
Durable medical equipment and repairs (wheelchairs, hospital beds, crutches, etc.)	10% coinsurance (waived for insulin pumps and breast pumps)
Prosthetic devices and repairs	No cost
Prescription drugs	
At MIT Pharmacy (up to a 30-day formulary supply for each prescription or refill)	\$0 for Tier 1 contraceptives
	\$5 for Tier 1 medications
	\$15 for Tier 2 medications
	\$40 for Tier 3 medications
At a designated Express Scripts pharmacy other than the MIT Pharmacy (up to a 30-day formulary supply for each prescription or refill)	\$0 for Tier 1 contraceptives
	\$8 for Tier 1 medications
	\$25 for Tier 2 medications
	\$40 for Tier 3 medications
Mail order through Express Scripts (up to a 90-day supply for some prescriptions or refills)	\$0 for Tier 1 contraceptives
	\$16 for Tier 1 medications
	\$50 for Tier 2 medications \$80 for Tier 3 medications

\* No visit limit applies when short-term rehabilitation therapy is provided as part of covered home health care.

Mental health and substance abuse treatment	Your cost
Inpatient admissions to a general hospital or mental hospital (as many days as medically necessary, prior authorization required)	No cost
Inpatient admissions in a substance abuse treatment facility (as many days as medically necessary, prior authorization required)	No cost
Outpatient visits to a network mental health provider (no referral required)	\$10 per visit
Outpatient visits to a non-network mental health provider (no referral required)	All charges beyond the first \$60 per visit

## ♥ OTHER BENEFITS

Blue Cross Blue Shield of Massachusetts offers a group of programs, discounts, and other resources to help you get the most out of your health care plan. Please go to [bluecrossma.com](http://bluecrossma.com) for details on these and other programs:

Other wellness benefits and discounts	Your cost
Living Healthy Babies program ( <a href="http://livinghealthybabies.com">livinghealthybabies.com</a> )	No cost
Fitness benefit toward membership at MIT's Department of Athletics, Physical Education, and Recreation, or other qualifying health club*	\$150 per year, per individual or family
Discount on eyeglass lenses and frames at MIT Optical	25%
Discount on classes offered by Community Wellness at MIT Medical	Discounts vary
Weight loss benefit (Weight Watchers traditional or at-work program)	\$150 per year, per individual or family
Living Healthy Vision program (discounts on eyeglass frames, lenses, and supplies, plus laser vision correction surgery)	Discount varies
Blue Care Line to answer your health care questions 24 hours a day at 888-247-BLUE (2583)	No cost
Living Healthy Naturally program (discounts on various complementary and alternative medicine services such as acupuncture, massage therapy, nutritional counseling, personal training, Pilates, qigong, and yoga)	Up to a 30% discount
A Healthy Me (website with information on family health and fitness — <a href="http://ahealthyme.com">ahealthyme.com</a> )	No cost

\* See details at [medical.mit.edu/employee/wellness-benefits](http://medical.mit.edu/employee/wellness-benefits).

## 🖥️ ONLINE ACCESS

MIT Medical's **HealthELife** gives patients a private and secure way to request appointments, refill prescriptions, review certain parts of their health history, and ask questions of participating clinicians online. To learn more, visit [medical.mit.edu/faqs/healthelife](http://medical.mit.edu/faqs/healthelife) or log on (after registering) at [medical.mit.edu/healthelife](http://medical.mit.edu/healthelife).

## ❓ QUESTIONS?

Call MIT Health Plans Member Services at 617-253-5979 or email [mervices@med.mit.edu](mailto:mervices@med.mit.edu).

For details and links to documents, including a benefit description, go to [medical.mit.edu/tradplan](http://medical.mit.edu/tradplan).

For questions about claims or for information about Blue Cross Blue Shield of Massachusetts, call 800-882-1093 or go to [bluecrossma.com](http://bluecrossma.com).

Limitations and Exclusions. These pages summarize the benefits of your health care plan. This plan covers medically necessary services only. Certain services are not covered under the plan, including custodial care, most educational testing and evaluation, most neuropsychological and psychological testing, most experimental treatment, adult hearing aids and hearing aid evaluations, eyeglasses, contact lenses, over-the-counter medicines and products, diet drugs, cosmetic surgery, orthotics, psychoanalysis, and over-the-counter and prescription vitamins. For a complete list of covered services, and limitations and exclusions, refer to the Traditional Health Plan Benefit Description. Please note: Blue Cross Blue Shield of Massachusetts administers claims payment only and does not assume financial risk for claims.