Welcome to MIT Medical

From primary care, to mental health, to COVID-19 testing, MIT Medical is here to help you stay healthy, safe, and well during your time at MIT. As an MIT student, you can use most of the services at MIT Medical with no out-of-pocket cost — it’s included with tuition. This guide will help you navigate MIT Medical during COVID-19, but you’ll also learn about accessing urgent and routine care, services we offer, insurance, and much more.

The information in this guide is correct as of the “last updated” date on the cover, but, due to COVID-19, policies and procedures are likely to change throughout the year. For the latest information, consult our website at medical.mit.edu.
COVID-19: Where to go for what you need to know

MIT is continuously monitoring and responding to the COVID-19 virus, so information and policies may change rapidly. When these changes happen, you’ll get an email update — but you can also always get the latest information about COVID-19 policies via the links below.

COVID-19 policies at MIT Now

MIT Now has the most up-to-date information on all Institute policies related to COVID-19, including information specific to undergraduate and graduate students.

Campus access, COVID-19 testing and attestation with Covid Pass

When you’re on campus, you’ll need to be tested regularly for COVID-19, and you’ll need to verify that you don’t have COVID-19 symptoms by completing an online attestation form on Covid Pass. How often you are tested may change as MIT monitors the prevalence of virus in the area — but, don’t worry — Covid Pass will send you a notification when it’s time for your next test.

Covid Apps for FAQs on COVID-19 vaccination, resources, and more

MIT requires that all students accessing campus are fully vaccinated against COVID-19, unless they have submitted an approved exemption. Visit Covid Apps for more information about the vaccine requirement, as well as other campus resources.

COVID-19 virus information from MIT Medical

MIT Medical keeps a regularly updated blog of public health articles about COVID-19, including the background and history of the virus, prevention strategies, vaccination, and much more. medical.mit.edu/covid-19-updates

ℹ Did you know?

You can access Covid Pass on your iOS or Android device with the MIT Atlas app. Visit the App Store or Google Play to download.

Visiting MIT Medical during COVID-19

We have put protocols in place to keep you safe and to minimize the spread of COVID-19. If you plan to have an in-person visit at MIT Medical, here’s what you need to know and do.

• **Arrive ten minutes early.**
  To allow time for check-in, please arrive ten minutes early for your appointment. **Please note: If you can’t make it to your appointment on time, we may have to reschedule your appointment for a different time or day.**

• **It’s best to come alone.**
  If you need to bring someone to your appointment, please limit yourself to one companion.

• **Bring a mask.**
  During your visit, please keep your mask on at all times, unless otherwise instructed. Massachusetts requires masks in all healthcare settings, including MIT Medical.

• **You may be screened when you enter the building.**
  When you arrive, a staff member may greet you at the entrance to do a brief COVID-19 screening and temperature check. After that, you will be directed to the appropriate check-in point.

  • **Once you’re checked in, you’ll be taken directly to an exam room.**
    You’ll wait for your clinician in the exam room, and when your appointment is over, someone will come to the exam room to check you out. If you need lab work or follow-up appointments, we’ll schedule those appointments at that time.

  • **Watch your inbox for the MIT Medical Patient Newsletter and check our website for updates.**
    We may need to periodically make changes to this process as the situation around the virus changes. We will announce these changes on our website and in our regular patient newsletter.

  • **Sign up for HealthELife, our patient portal.**
    With a HealthELife account, you can make in-person and telehealth appointments, have a video visit with a clinician, and view your test results and medical records.
Urgent Care

It’s an emergency!
Is this a life-threatening emergency? If you’re on campus, dial 617-253-1212. This connects you to the MIT Police, who will get you help immediately. In fact, stop reading for a second, grab your phone, and add 617-253-1212 to your contacts right now. Calling 911 also works — and that’s what you should do if you’re off campus — but only when you’re off campus. Since there are emergency services available on MIT’s campus 24 hours a day, dialing 617-253-1212 will likely get you the help you need faster if you’re on campus.

I feel sick. I need to see someone today.
First, call us at 617-253-4481, and tell us exactly what’s going on, with as much detail as possible, so we can make sure you get the care you need. We’ll let you know what to do next. We may have a same-day appointment or telehealth appointments available for people who are sick, or we might advise you to visit our walk-in Urgent Care Service on the first floor of MIT Medical. You don’t need an appointment, but you can go to medical.mit.edu to reserve a place in line at Urgent Care. Urgent Care is located on the first floor of E23, and is open for walk-in visits every day of the week.

Who can I talk to if MIT Medical isn’t open?
A nurse is available by phone, at all times, 24 hours a day. Just dial 617-253-4481 and tell us what’s wrong. We’ll tell you what to do next.
If you’re an undergraduate student, you can also seek support and advice from a member of our MedLinks program, specially trained peer health advocates living in MIT dorms, fraternities, sororities, and independent living groups. For more information or to find your nearest MedLink, visit medlinks.mit.edu.

Urgent Care hours:
Weekdays, 8 a.m.–8 p.m.
Weekends, 10 a.m. – 4 p.m.
(Holiday hours may vary; see medical.mit.edu for more information.)

Getting routine care

Getting healthcare is easier when you have a campus care provider.
If you choose a campus care provider at MIT Medical, you’ll have a clinician who will get to know you and will work with you to keep you healthy while you are studying on campus or in the Cambridge area. A campus care provider will provide continuity of care while you are at MIT. Our campus care providers will work directly with your primary care provider (PCP) back at home, if you have one, whenever necessary.

You can choose either a physician or a nurse practitioner as your campus care provider. A nurse practitioner is a registered nurse who has advanced training to diagnose illnesses and prescribe medications.

Visit medical.mit.edu/choose to see a list of campus care providers who are accepting new patients.

How do I make an appointment for routine care at MIT Medical?
Maybe you need a checkup or a shot? Perhaps you need to get a prescription, or you have a health concern you want to discuss? It’s easy to make an appointment. If you’ve already chosen a campus care provider at MIT Medical, call their office directly; if not, dial 617-258-9355. Tell us as much as you can about why you are making the appointment. That helps us to determine whether your visit should be in person, via telehealth, or some combination of the two.

Telehealth for routine care
When you call to schedule your appointment with an MIT Medical clinician, we may recommend that you have a telehealth visit using the HealthELife patient portal. Telehealth allows you to visit with your clinician without coming into MIT Medical. During your telehealth visit, the clinician can discuss your symptoms with you and evaluate visible conditions like rashes or minor injuries. They can also prescribe medications, or order blood work or tests. In some cases, you may follow up with a clinician later in person for a physical examination.

Well Connection: Another telehealth option for Student Extended Insurance Plan members
Extended Plan members have cost-free access to the Well Connection telehealth service, offered through Blue Cross Blue Shield of Massachusetts. Well Connection provides video visits with licensed medical and behavioral
health practitioners on your computer or mobile device. Well Connection providers can offer advice, diagnose symptoms, and send prescriptions to your local pharmacy.

Did you know?
If you need to be excused from a class or exam because of illness, the process starts with Student Support Services (S3; 617-253-4861). You can give S3 permission to speak with MIT Medical about your illness, and an S3 dean will contact professors on your behalf.

Getting the most out of your appointment
Here are a few tips to make your in-person or telehealth appointment go smoothly:

- If your appointment has to do with a specific health concern, it may help to keep a record of your symptoms, and bring it with you to the appointment. If you have a telehealth appointment, you may be asked to upload photos, or a video.
- Prepare a list of questions ahead of time, so you can remember everything you want to ask.
- Talk about your most important concerns first.
- Make sure you understand any plans for treatment or follow-up.

Did you know?
If you need an interpreter at any time during any visit, let your provider know.

Student Mental Health & Counseling Services at MIT

Life at MIT can be fast-paced and demanding, and many students find that it helps to talk with someone about relationship problems, feeling overwhelmed by school, issues at home, loneliness, anxiety, depression, or other concerns. MIT Medical’s Student Mental Health & Counseling Services can help. Choose to talk privately with a clinician or, if appropriate, sign up for one of our workshops.

Other MIT Medical Services

MIT Pharmacy
Located on the first floor of E23, the MIT Pharmacy is available for over-the-counter medications and prescriptions. For many drugs, you’ll pay less than you would at a retail drug store such as Walgreens or CVS. We can also fill prescriptions you get from an MIT Medical clinician, but we only accept the Student Insurance Extended Plan for prescription coverage. If you have outside insurance, you can fill a prescription here by paying full price and submitting it to your insurance company for reimbursement.

Dental Service
MIT Medical’s Dental Service can handle everything from cleanings to crowns. Dental care isn’t included in MIT student health plan coverage, but if you have outside dental insurance (through your parents, for example), you might be able to use that insurance here. Graduate students who have purchased MIT Graduate Student Dental Plan coverage can also use that coverage at the Dental Service. To find out if you can use your insurance at the Dental Service or to schedule an appointment, call 617-253-1501.

Foreign language interpreter services and sign language interpreters are available for in-person and telehealth appointments. If you need an interpreter, just tell us when you schedule your appointment. If you’re scheduling the appointment over the phone, tell the representative that you need an interpreter, and specify the language you need. Or, if you’re scheduling an appointment online, include your request in the Why is this appointment needed? box. Also, if you need an interpreter at any time during any visit, let your provider know.

Did you know?
If you have questions or concerns about your care at MIT Medical, you can contact MIT Medical’s patient relations coordinator. Just dial 617-253-4976, or send an email to advocate@med.mit.edu. The patient relations coordinator will help you explore possible courses of action to resolve the issue.
Eye Service

All students can be seen for eye injuries and urgent eye issues. If you are on the MIT Student Extended Insurance Plan, you’re also covered for one annual eye exam at MIT Medical’s Eye Service. Call the Eye Service at 617-253-9768 to make an appointment. Students who have waived the Extended Plan are not covered for routine eye exams or the contact lens service.

Did you know?

You can get discounts on new glasses — even prescription safety glasses — at the optical shop right on the first floor of MIT Medical! Visit medical.mit.edu/services/optical to learn more.

Sexual health

MIT Medical provides a full range of health services, information, supplies, diagnostic tests, and counseling to address your concerns about sex and sexuality.

Our services include:

• Check-ups and other medical services, including the HPV vaccine and prescriptions for contraceptives.

Self-care at MIT

Community Wellness at MIT Medical provides resources, classes, and programs to help you make healthy choices and get the most out of your time at MIT:

• Virtual wellness classes and video recordings for your mind and body: Yoga, Roll+Restore, Qigong Meditation, Mindfulness, and more
• Health and wellness coaching groups and resources
• getfit: Join a team, exercise, and win prizes in MIT’s annual fitness challenge
• Step Your Way to 10,000 a Day: An individual fitness challenge held during the fall semester
• MedLinks: peer health volunteers offering listening and support to students
• MIT Sleep and Relaxation Line: 617-253-CALM (2256)

• Downloadable audio files for sleep and relaxation: medical.mit.edu/sleep
• Classes and support for new and expecting parents
• MIT Spouses & Partners Connect: a dedicated network for the significant others of MIT students, postdocs, staff and faculty who have relocated to the Boston area
• Language Conversation Exchange: connect with people across the Institute for conversation, cultural exchange, and friendship

And much, much more! We can help you eat healthfully, stay fit, improve your sleep, reduce stress, and improve your overall wellness. For more information send us an email at wellness@med.mit.edu, or visit us online at medical.mit.edu/community.

Violence Prevention and Response

Are you or someone you care about being impacted by sexual violence, relationship abuse, unhealthy relationships, stalking, or sexual or gender-based harassment? VPR offers confidential advocacy services for support, identifying options and resources, navigating campus systems, and more. To set up an appointment, email vpradvocate@mit.edu or call 617-253-2300. If you are unable to speak safely in your current situation, you can schedule an appointment to communicate with a VPR counselor by text or chat. For more information about VPR, visit studentlife.mit.edu/vpr.
**Privacy**

**What if I want my parents involved in my healthcare? What if I don’t?**

Your visits to MIT Medical and the information you share with our providers are confidential. That means that every part of every visit is kept private. Unless you give us permission, we won’t share any of your health information with your parents, professors, or friends. The only exceptions would happen in rare life-threatening situations.

If you do want your parents involved in your care at some point, just tell us. Speak with your provider directly, and give them permission to speak with your parents about that specific episode of care. You can only give permission for a specific episode of care — it’s not blanket permission to discuss any of your other visits or medical issues. This permission expires when the specific episode of care is resolved or in six months if the episode of care is ongoing. If you want your parents involved in another, future medical issue, you’ll need to provide permission again.

I’m on my parent’s insurance plan. Does this affect the confidentiality of my care?

It might. We don’t send information to your parents about most office visits at MIT Medical or prescriptions filled at the MIT Pharmacy. But if you use your parent’s insurance plan for services outside MIT Medical, like filling prescriptions or seeing outside specialists, your parents might get a bill. Even if an outside visit is fully covered by your parents’ insurance, and there is no bill, your parents might still be notified, because the insurance plan might send notices or claim summaries to your home address.

Sometimes MIT Medical needs to send private information to you. This will be addressed to you and will go to the address you have on file with us. Unless you have given MIT Medical your campus mailing address, it will go to your home address. If you need to make any changes, be sure to update your address with MIT Medical as soon as possible. Just call us at 617-253-4481.

**Do I have access to my health records?**

Yes. If you ever need a copy of your medical record, let us know. You can make an appointment to view your health records by calling 617-253-4906. We can also provide copies of certain parts of your record — just your immunization record, for example — if you need it for international travel. To get a copy of your whole medical record or just specific information from your record, you’ll need to fill out and sign an authorization form. You’ll need to fill out a different form to have your medical record sent from another provider to MIT. All of these forms are available for download at medical.mit.edu/medicalrecord.

**Using insurance at MIT Medical**

**What does my insurance cover when I’m studying on campus?**

The MIT Student Medical Plan is included with tuition. That allows you to use the following services at MIT Medical with no out-of-pocket cost:

- **Primary care**
- **Specialty care**
- **Urgent care**
- **Student Mental Health and Counseling Services**
- **Basic X-rays and certain laboratory tests**

We can care for many of your medical needs on campus, and visits to most specialists at MIT Medical are also covered by the MIT Student Medical Plan.

You can enroll family members in the Student Medical Plan for an additional charge, as long as they have other, comprehensive coverage.

**What if I need to see a specialist outside of MIT Medical?**

If you need care outside MIT Medical or if your MIT Medical clinician recommends an outside specialist or facility, that visit will be billed to your comprehensive insurance plan.

If you’ve purchased comprehensive coverage through the MIT Student Extended Insurance Plan, you’re covered for specialist and other medical visits outside MIT Medical, as well as prescriptions. If you have comprehensive insurance through another insurance company, it will be up to you to find out if the specialist you want to see is part of your insurance company’s network. And you’ll need to make sure your insurance will cover the visit. Check to see if you need a referral from your doctor at home or are required to get authorization from the insurance company before your visit.

Keep your insurance ID card with you at all times. If you’re on the Extended Plan, you can download your insurance card to your smartphone.
How does the MIT Student Extended Insurance Plan work?

The MIT Student Extended Insurance Plan (also called the Extended Plan) complements the coverage provided by the Student Medical Plan and meets Massachusetts requirements for comprehensive coverage. It adds coverage for prescription drugs and off-campus services such as emergency room visits, surgical procedures, ambulance rides, and inpatient hospital stays. The Extended Plan also covers you when you're studying or traveling outside of the Cambridge area.

If you have Student Extended Insurance Plan coverage, you may also enroll your family members in the Extended Plan.

Making changes to Extended Plan coverage

There are times you might want to modify your coverage. These times are called “qualifying life events,” and they include:

• Turning 26 and becoming ineligible for your parent’s plan.
• The involuntary loss of other health insurance coverage.
• Marriage or qualified same-sex partnership.
• The birth of a child, legal adoption, or legal guardianship.

For more information, see medical.mit.edu/qualifying-events.
Your medical benefits (Summary of Benefits and Coverage)

The Patient Protection and Affordable Care Act (ACA) requires all insurance plans to provide you with a Summary of Benefits and Coverage (SBC) document. This document lists many, but not all, of the benefits that come with your health insurance plan. For example, some services at MIT Medical — like routine eye exams, prescriptions, allergy serum, Gardasil, Human Papillomavirus (HPV) vaccine, and obstetrics — are not covered under the Student Medical Plan but are covered under the Student Extended Insurance Plan. These services may also be covered under other plans, so even if you waive the Extended Plan, your other insurance may pay for you to receive some of these services at MIT Medical. You will be responsible for any charges that your other insurance does not pay.

Selected information from the Student Extended Insurance Plan SBC is on the following pages. To view the entire SBC, and to download the Benefit Description, the comprehensive list of all your benefits, visit medical.mit.edu/forms-documents/students.

**Important Questions**

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<td>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.</td>
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<td>Are there services covered before you meet your deductible?</td>
<td>Yes. In-network preventive and prenatal care, prescription drugs, diagnostic tests and imaging, inpatient admissions, mental health services, home health care, hospice services, durable medical equipment, emergency room, emergency transportation.</td>
<td>This plan covers some items and services even if you haven’t yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a>.</td>
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<td>Are there other deductibles for specific services?</td>
<td>Yes. For pediatric essential dental, $50 per member (no more than $150 for three or more eligible members per family). There are no other specific deductibles.</td>
<td>You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.</td>
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<td>What is the out-of-pocket limit for this plan?</td>
<td>For medical benefits, $4,000 member / $8,000 family in-network; $4,000 member / $8,000 family out-of-network; for prescription drug benefits, $2,000 member / $4,000 family; and for pediatric essential dental, $350 member (no more than $700 for two or more eligible members per family).</td>
<td>The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.</td>
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<td>What is not included in the out-of-pocket limit?</td>
<td>Premiums, balance-billing charges, and health care this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the out-of-pocket limit.</td>
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<td>Will you pay less if you use a network provider?</td>
<td>Yes. See bluecrossma.com/findadoctor or call the Member Service number on your ID card for a list of network providers.</td>
<td>This plan uses a provider network. You will pay less if you use a provider in the plan’s network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider’s charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.</td>
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<td>No.</td>
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**Deductible**

A **deductible** is the total amount of your own money that you must pay for certain covered services each plan year (September 1–August 31) before your health plan begins paying for these services. The Student Extended Insurance Plan has two different deductibles:

1. **For in-network services**: $100 per individual per calendar year for outpatient services received outside of MIT Medical (other than mental health care).
2. **For out-of-network services**: $500 per individual per calendar year for all services except emergency care.
The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, see medical.mit.edu/student. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary.

You can view the Glossary at bluecrossma.com/sbcglossary or call 1-800-782-3675 to request a copy.

### Important Questions

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### Out-of-pocket limit

The **out-of-pocket limit** is the maximum amount of money you will have to pay for your covered healthcare costs during the year of insurance coverage, not counting your plan’s premiums. When you have spent that amount of your own money, the insurance plan will cover additional healthcare services in full for the rest of that year of coverage. But remember that if you use out-of-network services, you may still need to pay the difference between the amount of money your insurance company agreed to pay for a service and the actual charge.

The Student Extended Insurance Plan has **two different out-of-pocket limits**:

1. For **medical services**: $4,000 per individual per calendar year.
2. For **prescriptions**: $2,000 per individual per calendar year.
In-network provider

An in-network provider is any healthcare provider (physician, hospital, urgent care, or other facility) that belongs to your Blue Cross Blue Shield (BCBS) of Massachusetts PPO (preferred provider organization) network. Your network is called the “Blue Cross PPO/EPO” network. You will almost always pay less if you use an in-network provider. You can find in-network providers on the Blue Cross Blue Shield of Massachusetts website at bluecrossma.com or by calling 1-800-810-BLUE (2583).

Out-of-network provider

An out-of-network provider is any healthcare provider that does not belong to your Blue Cross Blue Shield (BCBS) of Massachusetts PPO (preferred provider organization) network. You can use out-of-network providers, but if you do, you will almost always have to pay more. If an out-of-network provider charges more for a service than BCBS agrees to pay, you will need to pay the difference, and that payment will not count toward your out-of-pocket limit.

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<td><strong>Primary care visit to treat an injury or illness</strong></td>
<td>$25 / visit</td>
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<td>If you visit a health care provider’s office or clinic</td>
<td>Specialist visit</td>
<td>$25 / visit</td>
<td>20% coinsurance</td>
<td>Deductible applies first except for in-network acupuncture services and services at MIT Medical; limited to 12 visits per calendar year (combined with certain outpatient medical care services); limited to 20 visits per calendar year for acupuncture services.</td>
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<td>Preventive care/screening/immunization</td>
<td>No charge</td>
<td>Not covered</td>
<td>Limited to age-based schedule and/or frequency; in-network cost share waived for flu shots at a limited services clinic; routine physical exams for members age 6 or older covered at MIT Medical only; no coverage for most out-of-network services. You may have to pay for services that aren’t preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.</td>
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Primary care visit

Primary care is what most people think of when they talk about “going to the doctor.” Primary care includes routine checkups or seeing a doctor when you feel sick. You’d also visit a primary care provider for routine, ongoing care for a chronic condition like asthma or high blood pressure or if you need routine health screens, like lab tests, or preventive care, like vaccines.

Specialist visit

Specialists are not primary care providers. They are clinicians who deal with a specific type of medical care. There are many different kinds of specialists. For example, a dermatologist is a specialist who treats skin problems. An orthopedist is a specialist who treats patients with bone injuries or diseases. If you see a specialist at MIT Medical, you will probably not have a copay or other out-of-pocket cost. You will likely have to pay part of the cost for visits to specialists outside of MIT Medical, and your insurance may only cover a certain number of visits per year for some specialists, like chiropractors.

Preventive services

The Affordable Care Act requires that some services be available at no cost to patients. These services are commonly referred to as preventive services. Some contraceptives are also required to be available at no cost to patients.
**Copay or Copayment**

A **copay** or **copayment** is a fixed dollar amount you must pay for a covered healthcare service, usually when you receive the service. Copayments do not count toward your annual deductible.

**Coinsurance**

**Coinsurance** is a percentage of the bill for a specific service that you must pay with your own money. The insurance company sets the price they will pay for any service, and your coinsurance percentage is based on this price. If you go to an out-of-network provider who charges more than the price your insurance company has agreed to pay for that service, you may have to pay the coinsurance PLUS the price difference.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you have a test</td>
<td>Diagnostic test (x-ray, blood work) and Imaging (CT/PET scans, MRIs)</td>
<td>In-Network (You will pay the least)</td>
<td>Deductible applies first for out-of-network; pre-authorization may be required.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Out-of-Network (You will pay the most)</td>
<td>Deductible applies first for out-of-network; copayment applies per category of test / day; pre-authorization may be required</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No charge</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$50</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>If you need drugs to treat your illness or condition</td>
<td>Generic drugs (x-ray, blood work) and Imaging (CT/PET scans, MRIs)</td>
<td>No charge</td>
<td>Deductible applies first for out-of-network; pre-authorization may be required.</td>
</tr>
<tr>
<td>More information about prescription drug coverage is available at bluecrossama.com medications</td>
<td>Preferred brand drugs</td>
<td>$20, except $10 at MIT Medical pharmacy (30-day supply); $30 at MIT Medical pharmacy (90-day supply)</td>
<td>Up to 30-day retail supply or 90-day retail supply at MIT Medical pharmacy; cost share may be waived for certain covered drugs and supplies; limited to $20,000 per member per calendar year at a non-MIT pharmacy (excludes certain specialty drugs); pre-authorization required for certain drugs.</td>
</tr>
<tr>
<td></td>
<td>Non-preferred brand drugs</td>
<td>$20, except $10 at MIT Medical pharmacy (30-day supply); $30 at MIT Medical pharmacy (90-day supply)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Specialty drugs</td>
<td>$40, except $30 at MIT Medical pharmacy (30-day supply); $90 at MIT Medical pharmacy (90-day supply)</td>
<td></td>
</tr>
<tr>
<td>若你有 outpatient surgery</td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>$20, except $10 at MIT Medical pharmacy (30-day supply); $30 at MIT Medical pharmacy (90-day supply)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>$20, except $10 at MIT Medical pharmacy (30-day supply); $30 at MIT Medical pharmacy (90-day supply)</td>
<td></td>
</tr>
</tbody>
</table>

**Drugs**

Different kinds of drugs cost different amounts. Generic drugs (tier 1) tend to cost much less than preferred name-brand drugs (tier 2). However, regardless of the kind of drug, you will pay a lower copay for prescriptions at MIT Medical than at outside pharmacies, as long as it is a medicine that the MIT Pharmacy usually has in stock. If the MIT Pharmacy needs to special-order your prescription, your copay will be higher.
### Common Medical Event Services You May Need

<table>
<thead>
<tr>
<th>Medical Event</th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network (You will pay the least)</td>
<td>Out-of-Network (You will pay the most)</td>
<td></td>
</tr>
<tr>
<td>If you need immediate medical attention</td>
<td>Emergency room care</td>
<td>$100 / visit; deductible does not apply</td>
<td>$100 / visit; deductible does not apply</td>
</tr>
<tr>
<td></td>
<td>Emergency medical transportation</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td>$0 / MIT Medical Urgent Care Center visit; $50 / visit other urgent care centers</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Facility fee (e.g., hospital room)</td>
<td>$100 / admission; 10% coinsurance for infertility technologies</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>No charge; 10% coinsurance for infertility technologies</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Outpatient services</td>
<td>No charge / visits 1–52, then $5 / visit</td>
<td>No charge / visits 1–52, then 20% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Inpatient services</td>
<td>$100 / admission</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>If you need mental health, behavioral health, or substance abuse services</td>
<td>Office visits</td>
<td>No charge</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>No charge</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Childbirth/delivery facility services</td>
<td>$100 / admission</td>
<td>20% coinsurance</td>
</tr>
</tbody>
</table>

### Hospital stays
You will have to pay $100 of your own money as a copay any time you need to stay in the hospital.

### Urgent care
You will have no copays or other out-of-pocket costs for visits to MIT Medical’s Urgent Care Service.

### Emergency room/Ambulance
Emergency room (ER) visits cost $100 per visit. But you don’t need to pay that fee if you are admitted to the hospital after being seen in the ER. Emergency medical transportation (ambulance, emergency air transport, etc.) is fully covered.

### Mental health
You will have no copays or other out-of-pocket costs for visits to MIT Medical’s Student Mental Health & Counseling Services. You may have out-of-pocket costs for mental health services that you receive outside of MIT Medical.

### Pregnancy
If you get your care at MIT Medical during your pregnancy and have your baby at an in-network hospital, your entire cost may be as low as $100 (for the hospitalization) — plus any medications.
Useful FAQs

**COVID-19 FAQ**
This extensive FAQ covers everything from technical information about the virus, to symptoms, social distancing, masks, and more.

**COVID-19 Vaccine FAQ**
Information about the vaccine, its side effects, and the process of getting vaccinated at MIT.

**COVID-19 Testing FAQ**
Learn more about what kinds of tests are available for COVID-19, how they work, and how accurate they are.

**Medical Report Form FAQs**
Everything you need to know about completing the required Medical Report Form.

**Using the MIT Student Extended Insurance Plan off-campus during COVID-19**
If you’ve purchased the Extended Plan, this FAQ will explain how your coverage works if you’ve moved out of the Cambridge area to study remotely.

**Mental Health FAQs**
Learn about topics such as antidepressants, coping with traumatic events, and taking medical leave.

Useful phone numbers

**24-hour numbers**
*(including weekends and holidays)*

- Campus Police: [617-253-1212](tel:617-253-1212) *(or dial 100 from campus phones)*
- Ambulance: [617-253-1212](tel:617-253-1212) *(or dial 100 from campus phones)*
- Medical advice at any time (24 hours a day): [617-253-4481](tel:617-253-4481)
- Student Mental Health & Counseling Services: [617-253-2916](tel:617-253-2916)
- Violence Prevention & Response hotline: [617-253-2300](tel:617-253-2300)

**Urgent Care**

**Weekdays, 8 a.m.–8 p.m, Weekends 10 a.m.–4 p.m**
*(Holiday hours may vary; see medical.mit.edu for more information.)*

- Urgent Care Service: [617-253-1311](tel:617-253-1311)

**MIT Medical services**

*For current hours, check [medical.mit.edu/services](http://medical.mit.edu/services)*

- Appointments: [617-258-9355](tel:617-258-9355)
- Health Plans: [617-253-1322](tel:617-253-1322)
- Member Services: [617-253-5979](tel:617-253-5979)
- Billing Office: [617-258-5336](tel:617-258-5336)
- Pharmacy: [617-253-1324](tel:617-253-1324)
- Community Wellness: [617-253-1316](tel:617-253-1316)
- Dental Service: [617-253-1501](tel:617-253-1501)
- Eye Service (optometry/ophthalmology): [617-253-9768](tel:617-253-9768)
- Patient Relations Coordinator: [617-253-4976](tel:617-253-4976)