Top 5 things you need to know

2. Rates

3. Your medical benefits

4. How do I enroll or waive coverage?

5. Commonly used terms

6. Contact information
The MIT Student Medical Plan provides coverage for basic care provided on campus at MIT Medical. It’s included with tuition and you get:

- Primary care
- Care from most specialists
- Urgent Care
- Mental health and counseling
- Basic x-ray and laboratory testing
- And much more...

Be aware: your home HMO coverage might not work in Cambridge.

- Do you know how to find a participating provider?
- Does your current insurer require you to use “in-network” hospitals and specialists?
- Can you receive a referral or other authorization to receive out-of-area care?

Nearly 70 percent of MIT students choose the Extended Insurance Plan.

- No worries about coordinating coverage from different plans.
- No need to return home to get necessary medical care such as physical therapy.
- Avoid cumbersome medical paperwork.

Relax. You’re already covered!

- You are automatically enrolled in the Extended Insurance Plan.
- If you want the Extended Insurance Plan, you don’t have to do a thing.

All students who waive the Extended Insurance Plan must provide proof of comparable insurance coverage as required by Massachusetts law. Still sure you don’t need the Extended Insurance Plan? Visit medweb.mit.edu/waive by September 15, 2013, to waive coverage.
Here's what MIT offers:

**MIT Student Medical Plan**
All students are automatically enrolled in this plan. The cost is included in your tuition and covers most services provided at MIT Medical, our multi-specialty, on-campus health center. You can enroll family members in the MIT Student Medical Plan for an additional charge (see table below). Please note: This plan does not provide complete coverage as required by Massachusetts law. Students must carry additional insurance to meet Massachusetts requirements.

**MIT Student Medical Plan**

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Student (automatic enrollment)</td>
<td>No cost (included with tuition)</td>
<td>No cost (included with tuition)</td>
<td>No cost (included with tuition)</td>
</tr>
<tr>
<td>Student and partner</td>
<td>$1,272</td>
<td>$530</td>
<td>$742</td>
</tr>
<tr>
<td>Student and dependent(s)</td>
<td>$636</td>
<td>$265</td>
<td>$371</td>
</tr>
<tr>
<td>Family (student, partner, and dependents)</td>
<td>$1,908</td>
<td>$795</td>
<td>$1,113</td>
</tr>
</tbody>
</table>

**MIT Student Extended Insurance Plan**
This plan, specifically designed to meet the needs of MIT students, complements the coverage provided by the MIT Student Medical Plan and meets state requirements for comprehensive coverage. Picking up where the Student Medical Plan leaves off, the Extended Insurance Plan includes prescription coverage and covers off-campus services such as emergency room visits, surgical procedures, and hospital stays (including childbirth and inpatient mental health/substance abuse care). Rates are listed below.

**MIT Student Extended Insurance Plan (SEIP)**

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Student (automatic enrollment)</td>
<td>$2,088</td>
<td>$870</td>
<td>$1,218</td>
</tr>
<tr>
<td>Student and partner</td>
<td>$3,192</td>
<td>$1,330</td>
<td>$1,862</td>
</tr>
<tr>
<td>Student and dependent(s)</td>
<td>$2,256</td>
<td>$940</td>
<td>$1,316</td>
</tr>
<tr>
<td>Family (student, partner, and dependents)</td>
<td>$3,360</td>
<td>$1,400</td>
<td>$1,960</td>
</tr>
</tbody>
</table>

Example: Jane is a student who wants to enroll herself and family members in both plans for the full year. She would pay $4,464 to cover herself and her partner, or $2,892 for herself and her dependent(s), or $5,268 for herself, her partner and her dependent(s).

In order to enroll in the Student Extended Insurance Plan, family members must also enroll in the Student Medical Plan.
## Your medical benefits (effective September 1, 2013)

### covered services

<table>
<thead>
<tr>
<th>Service Description</th>
<th>MIT Medical Coverage</th>
<th>Out-of-Network Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency room visits</td>
<td>Not available at MIT Medical</td>
<td>$50 copay per visit (waived if admitted)</td>
</tr>
<tr>
<td>Well-child visits</td>
<td>Covered in full</td>
<td>Limited coverage for children under age 5 only</td>
</tr>
<tr>
<td>Routine adult physical exams, including related tests (pre-matriculation exams and shots are not covered)</td>
<td>Covered in full; available only at MIT Medical</td>
<td>Not covered</td>
</tr>
<tr>
<td>Allergy testing and serums</td>
<td>Covered in full (serums covered only if you are also enrolled in SEIP)</td>
<td>Not covered</td>
</tr>
<tr>
<td>Routine immunizations, including flu shots</td>
<td>Covered in full (Gardasil is covered only if you are also enrolled in SEIP)</td>
<td>Not covered</td>
</tr>
<tr>
<td>Travel vaccines</td>
<td>$25 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Routine gynecological exams, including related lab tests (one per calendar year)</td>
<td>Covered in full; available only at MIT Medical</td>
<td>Not covered</td>
</tr>
<tr>
<td>Maternity care</td>
<td>Covered in full, if you are also enrolled in SEIP</td>
<td>Covered in full; 20% coinsurance</td>
</tr>
<tr>
<td>Family planning services—office visits</td>
<td>Covered in full</td>
<td>Not covered</td>
</tr>
<tr>
<td>Family planning services—purchase and insertion of IUD</td>
<td>Covered in full if you are also enrolled in SEIP</td>
<td>Not covered</td>
</tr>
<tr>
<td>Infertility services (maximum $5,000 benefit limit per member per calendar year)</td>
<td>No charge (though only limited services available)</td>
<td>$20 copay, up to the benefit limit; then you pay all costs 20% coinsurance, up to the benefit limit; then you pay all costs</td>
</tr>
<tr>
<td>Office visits (up to 12 visits outside MIT Medical per year) Note: Routine/preventive services covered at MIT Medical only.</td>
<td>Covered in full (visit limit does not apply)</td>
<td>$20 copay per office visit, up to the benefit limit; then you pay all costs 20% coinsurance, up to the benefit limit; then you pay all costs</td>
</tr>
<tr>
<td>Chiropractor office visits (maximum benefit of $1,500/year per member)</td>
<td>Not available at MIT Medical</td>
<td>$20 copay per visit, up to the benefit limit; then you pay all costs 20% coinsurance, up to the benefit limit; then you pay all costs</td>
</tr>
<tr>
<td>Routine vision exam (one every 12 months)</td>
<td>Covered in full, if you are also enrolled in SEIP, available only at MIT Medical</td>
<td>Limited coverage for children under age 5 only Not covered</td>
</tr>
<tr>
<td>Short-term rehabilitation therapy—physical, occupational, and speech (up to 56 visits per calendar year)</td>
<td>Not available at MIT Medical</td>
<td>$20 copay per visit, up to the benefit limit; then you pay all costs 20% coinsurance, up to the benefit limit; then you pay all costs</td>
</tr>
<tr>
<td>Mental health and substance abuse treatment</td>
<td>Covered in full</td>
<td>$20 copay, up to the benefit limit; then you pay all costs Deductible waived: 20% coinsurance, up to the benefit limit; then you pay all costs</td>
</tr>
<tr>
<td>Psychopharmacology (up to 8 visits per year)</td>
<td>Covered in full</td>
<td>$20 copay, up to the benefit limit; then you pay all costs Deductible waived: 20% coinsurance, up to the benefit limit; then you pay all costs</td>
</tr>
</tbody>
</table>

### Note:
- Routine/preventive services covered at MIT Medical only.
- Your cost for services at MIT Medical (services are covered under the MIT Student Medical Plan unless otherwise indicated)
- Your cost for services outside MIT Medical (covered only if you are also enrolled in the MIT Student Extended Insurance Plan)
- Your cost for benefits using the Blue Cross PPO Network (in-network provider – see definition on page 7)
- Your cost for out-of-network provider benefits (see definition on page 7 for more information)

### Your cost for services at MIT Medical

- Emergency room visits: Not available at MIT Medical
- Well-child visits: Covered in full
- Routine adult physical exams, including related tests (pre-matriculation exams and shots are not covered): Covered in full; available only at MIT Medical
- Allergy testing and serums: Covered in full (serums covered only if you are also enrolled in SEIP)
- Routine immunizations, including flu shots: Covered in full (Gardasil is covered only if you are also enrolled in SEIP)
- Travel vaccines: $25 copay
- Routine gynecological exams, including related lab tests (one per calendar year): Covered in full; available only at MIT Medical
- Maternity care: Covered in full, if you are also enrolled in SEIP; available only at MIT Medical
- Family planning services—office visits: Covered in full
- Family planning services—purchase and insertion of IUD: Covered in full if you are also enrolled in SEIP; available only at MIT Medical
- infertility services (maximum $5,000 benefit limit per member per calendar year): No charge (though only limited services available)
- Office visits (up to 12 visits outside MIT Medical per year): Covered in full (visit limit does not apply)
- Chiropractor office visits (maximum benefit of $1,500/year per member): Not available at MIT Medical
- Routine vision exam (one every 12 months): Covered in full, if you are also enrolled in SEIP, available only at MIT Medical
- Short-term rehabilitation therapy—physical, occupational, and speech (up to 56 visits per calendar year): Not available at MIT Medical
- Mental health and substance abuse treatment: Covered in full
- Psychopharmacology (up to 8 visits per year): Covered in full
- Oxygen and equipment for its administration: Covered in full

### Your cost for services outside MIT Medical (covered only if you are also enrolled in the MIT Student Extended Insurance Plan)

- Deductible waived; $50 copay per visit (waived if admitted)
- Limited coverage for children under age 5 only
- Not covered
- Covered in full
- Limited coverage for children under age 5 only
- Not covered
- Covered in full 20% coinsurance
- Covered in full
- Limited coverage for children under age 5 only
- Not covered
- Covered in full
- Limited coverage for children under age 5 only
- Not covered
- Covered in full
- Limited coverage for children under age 5 only
- Not covered
- Covered in full
- Limited coverage for children under age 5 only
- Not covered
- Covered in full
- Limited coverage for children under age 5 only
- Not covered
- Covered in full
- Limited coverage for children under age 5 only
- Not covered
### covered services

<table>
<thead>
<tr>
<th>OUTPATIENT CARE (continued)</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic X-rays, lab tests, and other tests</td>
<td>Covered in full</td>
<td>$50 copay on CT scans, MRIs, PET scans, and nuclear imaging; other services covered in full</td>
</tr>
<tr>
<td>Surgery and related anesthesia—office setting, ambulatory surgical facility, hospital or surgical day care unit</td>
<td>Covered in full, but limited services available at MIT Medical</td>
<td>20% coinsurance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INPATIENT CARE (including maternity care) (combined maximum of 120 days per calendar year)</th>
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</tr>
</thead>
<tbody>
<tr>
<td>General or chronic disease hospital care</td>
<td>Not available at MIT Medical</td>
<td>$100 copay per admission</td>
</tr>
<tr>
<td>Mental hospital or substance abuse facility care (all admissions must be authorized in advance by MIT Mental Health and Counseling, except emergency admissions)</td>
<td>Not available at MIT Medical</td>
<td>$100 copay per admission</td>
</tr>
<tr>
<td>Rehabilitation hospital care</td>
<td>Not available at MIT Medical</td>
<td>$100 copay per admission</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OTHER SERVICES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance services (up to a maximum of $10,000 per illness for air ambulance)</td>
<td>Not available at MIT Medical</td>
<td>No charge (up to the benefit limit)</td>
</tr>
<tr>
<td>Prescription drugs (up to a 30-day supply for each prescription)</td>
<td>At the MIT Pharmacy—only if you are also covered under the MIT SEIP:  • $0 for Tier 1 contraceptives  • $5 for Tier 1 medications  • $15 for Tier 2 medications  • $25 for Tier 3 medications Maximum benefit: $100,000 per calendar year</td>
<td>At a participating Express Scripts pharmacy:  • $0 for Tier 1 contraceptives  • $5 for Tier 1 medications  • $15 for Tier 2 medications  • $25 for Tier 3 medications Maximum benefit: $10,000 per calendar year</td>
</tr>
<tr>
<td>Durable medical equipment including wheelchairs, hospital beds, crutches, etc. (up to $5,000 per calendar year)</td>
<td>Not available at MIT Medical</td>
<td>Covered in full, up to the benefit limit; then you pay all costs</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OUT-OF-COUNTRY COVERAGE</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Services outside the United States</td>
<td>Not covered</td>
<td>Same coverage as within U.S.; all covered services are considered to be out-of-network. Many facilities require that you pay at time of care and then file a claim with Blue Cross Blue Shield of Massachusetts. You must contact BCBS worldwide network (800-880-2583, or 804-673-1177 for collect calls) for inpatient admissions. See <a href="http://www.BCBS.com/blueribbonworldwide">www.BCBS.com/blueribbonworldwide</a></td>
</tr>
</tbody>
</table>

MIT is required under Federal Health Care Reform to provide you with a summary of this plan’s benefits, exclusions, and cost-sharing requirements. The document and a glossary of terms are available at http://medweb.mit.edu/healthplans/student/
Students

If you’re registered for at least 12 units per term, you are automatically enrolled in the Student Medical Plan (the cost is included with tuition). If you are registered for 27 units or more per term, you will be automatically enrolled in the Student Extended Insurance Plan as well, and charges for this coverage will be billed to your student account.

If you want the Extended Insurance Plan, you don’t need to do anything. However, if you have other coverage that meets the Massachusetts requirements and you wish to waive your Extended Insurance Plan coverage, you must complete the online waiver form at medweb.mit.edu/waive by September 15 for the fall term, February 15 for the spring term, or June 15 for the summer term. Before waiving, read the online FAQs and be prepared to provide proof of comparable insurance coverage.

Please note: the Extended Insurance Plan covers benefits not included in the Student Health Plan but required by Massachusetts law. All students who waive the Extended Insurance Plan must provide proof of comparable insurance coverage. You will be responsible for paying for the Extended Insurance Plan if you do not waive by the deadline.

Visiting students and students taking fewer than 12 units per term are eligible to enroll in the Extended Insurance Plan, but enrollment is not automatic. To enroll, you must come to the Health Plans office in Room E23-308.

Family members of students

Students may enroll partners (spouses or spousal equivalents) and dependents (children up to 26 years old) in the Student Medical Plan and the Student Extended Insurance Plan. Family members must enroll in the Student Medical Plan to be eligible for the Student Extended Insurance Plan. To enroll family members, come to the Health Plans office in Room E23-308 and bring proof of your family members’ eligibility for coverage.

Proof of eligibility includes:
- A marriage certificate for you and your spouse.
- A Domestic Partner/Spousal Equivalent Affidavit of Domestic Partnership form for you and your spousal equivalent and proof that you are living together (get a copy of the form and examples of acceptable documentation at the Health Plans office or download a copy from our website at http://medweb.mit.edu/pdf/spousal.pdf).
- A birth certificate for your dependent child(ren) that shows the name of the child and the name of the parent or a passport that shows the parent/child relationship.

Family members enrolled in the Student Medical and Extended Plans must enroll again each academic year in the fall. Terms are billed separately. You can enroll family members for health insurance coverage at the same time you enroll or at the beginning of an academic semester (September 1 or February 1). If your family members arrive in the United States from another country after you, you must enroll them for health insurance coverage within 30 days of their arrival. You will need to provide proof of the date they arrived, such as a stamped passport, visa, or airline ticket.
Blue Cross Blue Shield ID card
A card issued to members of the MIT Student Extended Insurance Plan by Blue Cross Blue Shield of Massachusetts (BCBS). In early October, BCBS will mail ID cards for new enrollees in the Student Extended Insurance Plan to the addresses we have on file at MIT Medical. To ensure that you receive your card, please update your address in both MIT WebSIS and at MIT Medical once you have finalized your residence. If you haven’t received your ID card and you need your insurance number, visit the MIT Health Plans Office in Room E23-308, call 617-253-4371, or email us at stuplan@med.mit.edu.

Coinsurance
The portion of eligible expenses you are responsible for paying, most often after the deductible is met. Coinsurance is usually determined as the percentage of the total provider’s actual charge or the amount approved by BCBS for the service.

Copayment
The specified dollar amount you need to pay when receiving certain treatments, services, or supplies. Also called a copay.

Deductible
The dollar amount you must pay for covered out-of-network health care services before your health plan will cover additional services that year. The deductible for the MIT Student Medical Plan is $250 per individual per calendar year.

Dependent
Your child, up to 26 years old.

In-network provider
Any health care provider (physician, hospital, etc.) that belongs to a health plan’s network. Using an in-network provider will usually cost you less in copayments or coinsurance.

Out-of-network provider
Any health care provider that does not belong to a Blue Cross Blue Shield PPO provider network. You can use your benefits for out-of-network expenses, but your out-of-pocket expenses will be greater. Out-of-network providers can bill you the difference between the amount approved by BCBS for the service and their actual charge, and this amount is not included in your out-of-pocket maximum.

Out-of-pocket maximum
The maximum dollar amount (deductible plus coinsurance) you will pay in a calendar year for certain covered services. When the amounts you’ve paid in a calendar year add up to the out-of-pocket maximum, full benefits will be provided based on the allowed charge if the member continues to receive those covered services during the rest of the calendar year. However, you’ll still be responsible for any related copayments and the difference between the approved amount and the actual charge, if applicable. The out-of-pocket maximum under the MIT Student Medical Plan is $2,000 per individual or $4,000 per family per calendar year.

Waiver
A form that officially documents voluntary cancellation of membership in the MIT Student Extended Insurance Plan. Waivers are accepted only when students can show they have other health insurance that meets Massachusetts requirements. Waivers must be submitted each academic year. The deadline for fall-term waivers is September 15. Spring-term waivers are due by February 15. Summer waivers are due by June 15.

Limitations and exclusions
- Both the MIT Student Health Plan and the MIT Student Extended Insurance Plan cover medically necessary services only as defined in the Blue Cross Preferred Provider Benefit Description.
- Certain services are not covered under either plan, including, but not limited to, custodial care, most educational testing and evaluation, most neuropsychological and psychological testing, most experimental treatments, hearing aids and hearing aid evaluations, eyeglasses, contact lenses, over-the-counter medicines and products, diet drugs, cosmetic surgery, orthotics, psychoanalysis, dental care, and prescription vitamins.
- All benefits are effective September 1, 2013. This is a quick overview. If there is a conflict between this overview and the Benefit Description, including the addendum (available at medweb.mit.edu/healthplans/student), the Benefit Description and/or addendum govern.
- If you have questions, please contact Claims and Member Services at 617-253-5979 or services@med.mit.edu.
Choose a primary care provider (PCP): Your PCP will coordinate all your care, including necessary referrals to specialists at MIT Medical (usually covered by the Student Medical Plan) or elsewhere (covered by the Extended Insurance Plan or, possibly, your other insurance plan). Visit medweb.mit.edu/choose to see names and photos of PCPs who are accepting new patients, get more information about individual providers, and fill out the online form to make your choice.

Make an appointment: If you need to be seen by a clinician, you can call your primary care provider’s office directly, or call the triage nurse at 617-253-4481. If you’re sick and need to be seen the same day, let us know.

Urgent Care: MIT Medical’s Urgent Care Service is open from 7 a.m. to 11 p.m., seven days a week, 365 days a year. Even when Urgent Care is closed, you can speak to a clinician by calling our 24-hour help line at 617-253-4481.

Mental Health and Counseling Service: On-campus clinicians provide consultation, crisis intervention, and ongoing treatment, including individual and group counseling and psychopharmacology. Services are available to all MIT students at no extra charge. Walk-in hours are available on the third floor of MIT Medical Monday through Friday from 2–4 p.m. Call 617-253-2916 to make an appointment or to talk to a clinician in urgent situations. Overnight or on weekends, you can reach a mental health clinician by calling MIT Medical’s 24-hour number, 617-253-4481. For more information see medweb.mit.edu/mentalhealth.

Community Wellness at MIT Medical: Explore resources and programs that can help you make healthy choices to get the most out of your time at MIT. Stop by E23-205, or learn more at medweb.mit.edu/wellness.