

# MIT Employee Benefits 2025



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# Working *together* to build a better world.

MIT is committed to ensuring that all employees are healthy and secure, and enjoy a fulfilling work-life balance.

MIT's exceptional roster of benefits helps to make this possible.

Staff and faculty have multiple options for best-in-class health and welfare plans, as well as pension and 401(k) plans. Employees also have access to MBTA discounts, tuition and career development assistance, and a wide range of parenting and wellbeing benefits – as well as world-class athletic facilities, the MIT Museum, and more.

The information in this brochure is for benefits-eligible MIT staff and faculty.

For details regarding eligibility visit: [hr.mit.edu/eligibility](https://hr.mit.edu/eligibility) →

## Making Changes to Your Benefits

All benefits-eligible employees can enroll or change health, dental, vision, and Flexible Spending Account (FSA) benefits during the annual Benefits Open Enrollment period. If you are a new employee, visit Atlas to enroll within 31 days of your date of hire/appointment, or within 31 days of the date you receive your official Welcome Letter – whichever is later. Employees may also make changes within 31 days of the date of a qualifying life event.

Learn more: [hr.mit.edu/life-events](https://hr.mit.edu/life-events) →

*MIT is committed to providing an environment that is accessible to individuals with disabilities. If you cannot access content in this document due to a disability, please contact [benefits@mit.edu](mailto:benefits@mit.edu).*

# Health and Welfare Benefits: What's New for 2025

## Health Plan Premiums and Plan Enhancements

As you may know, MIT shares the cost of health plan premiums with you. Each year prior to Open Enrollment, MIT identifies the projected rate increases and changes to our health plans. For the 2025 calendar year, the Blue Cross Blue Shield (BCBS) health plan premiums will increase on average by 6.3%, lower than the medical cost trend of 7.7% or more.

For those in the BCBS High Deductible Health Plan, deductibles will increase from \$1,600 individual/\$3,200 family to \$1,650 individual/\$3,300 family, as mandated by the IRS.

The MIT health plans will now provide 24 acupuncture visits (an increase from 20), as well as adult hearing aid coverage. In addition, we will be offering two new programs, outlined below:

### NEW! 2nd.MD

Connect with board-certified, leading doctors across the country for expert second opinions via video or phone – simply and quickly.

Learn more on page 9 →

### NEW! Hinge Health

Work with dedicated physical therapists and coaches to create a personalized care plan to overcome joint and muscle pain.

Learn more on page 9 →

Learn more about employee benefits: [hr.mit.edu/oe](https://hr.mit.edu/oe) →

## Dental Plan Premiums and Plan Enhancements

- There will be no changes to the Basic Dental Plan, and premiums will remain the same.
- Comprehensive Dental Plan premiums will increase by 3.6%. Enhancements to plan coverage include an increase to the annual plan maximum (from \$1,750 to \$2,500), and the addition of adult orthodontia coverage with a \$2,000 lifetime maximum.

Learn more on page 11 →

## Flexible Spending Accounts

The 2025 Flexible Spending Account (FSA) maximums are \$3,300 for the Health Care FSA and \$5,000 for the Dependent Care FSA unless otherwise noted by the IRS. If you wish to remain in the Health Care or Dependent Care Flexible Spending Account(s) for calendar year 2025, you **MUST** re-enroll in coverage.

## Open Enrollment Period: October 15 – November 1, 2024

*MIT expects to continue offering the employee benefits plans noted in this document, but it reserves the right to amend, cancel, or terminate the plans at any time. If there is a discrepancy between this document and the official Plan Document(s), the official Plan Document(s) will govern.*

*Note: If your employment with MIT is governed by a collective bargaining agreement, the availability of these benefits and the extent of your participation in these plans will be governed by the terms of your collective bargaining agreement.*

The Blue Cross Blue Shield (BCBS) PPO+ Plan offers providers and services at MIT Health, across New England, and nationally.

You will receive the most cost-effective level of benefits if you choose MIT Health or BCBS PPO+ in-network providers. With this plan, you do not need to designate a Primary Care Provider (PCP), although it is always encouraged; additionally, provider referrals are no longer required. This plan also offers out-of-network benefits for those who choose to seek care outside of the BCBS PPO+ network.

For more information on the BCBS PPO+ Plan, visit:  
[hr.mit.edu/benefits/health/ppo](https://hr.mit.edu/benefits/health/ppo) →

## This is an example of a family enrolled in the BCBS PPO+ Plan

| MIT Employee                  |            |
|-------------------------------|------------|
| PCP at MIT Health             | \$0 copay  |
| Spouse/Domestic Partner       |            |
| PCP in BCBS PPO+ Plan Network | \$15 copay |
| College Student in New York   |            |
| PCP in BCBS PPO+ Plan Network | \$15 copay |

## What to Know

- You may enroll a spouse, domestic partner, and/or dependents in coverage. Dependent children are covered up to age 26; no age limit applies for dependent(s) with disabilities that have been approved by BCBS and enrolled before age 26.
- You (and those you cover) may have a copay for office visits based on the location of your provider. There is a:
  - \$0 copay for office visits at MIT Health;
  - \$10 copay for MIT Health specialist office visits;
  - \$15 copay for office visits and a \$30 copay for specialist office visits with providers in the BCBS PPO+ network; and
- In-network deductibles will apply (\$150 employee only; \$300 employee + spouse/domestic partner, employee + child(ren), and family) to higher-cost services such as inpatient hospitalization, outpatient surgery, emergency room, diagnostic testing, non-preventive lab work, and imaging.
- For services rendered by an out-of-network provider, a deductible and co-insurance will apply.

The BCBS High Deductible Health Plan (HDHP) offers qualified medical services, including covering preventive services in full – and you don't need to select a PCP.

Learn more about the HDHP:  
[hr.mit.edu/benefits/health/hdhp](http://hr.mit.edu/benefits/health/hdhp) →

## Deductibles and Co-Insurance

While your HDHP premium will be lower than the PPO+ Plan premium, you are responsible for paying for non-preventive services and non-preventive prescriptions until you reach a deductible.

- For an employee only, the deductible is \$1,650.
- For an employee + spouse/domestic partner, employee + child(ren), or family, the deductible is \$3,300.

Once you reach your deductible, you then pay 10% of the cost of the non-preventive service (in-network); this percentage is called “co-insurance.” You will pay that percentage for each non-preventive service until you reach an out-of-pocket maximum: \$3,000 for an employee only; \$6,000 for an employee + spouse/domestic partner, employee + child(ren), or family. These amounts include your deductible and co-insurance. **Please note that if you choose to have your services at MIT Health, you will not have to pay any co-insurance.**

|                | Preventive Services | Other Services                         |                                       |   |
|----------------|---------------------|--|---------------------------------------|---|
| Insurance Pays | 100%                | 0%                                     | 90%                                   | 100%  |
| You Pay        | 0%                  | 100% until you reach your deductible → | 10% after you reach your deductible → | 0% after you reach your out-of-pocket maximum |

## HDHP and a Health Savings Account (HSA)

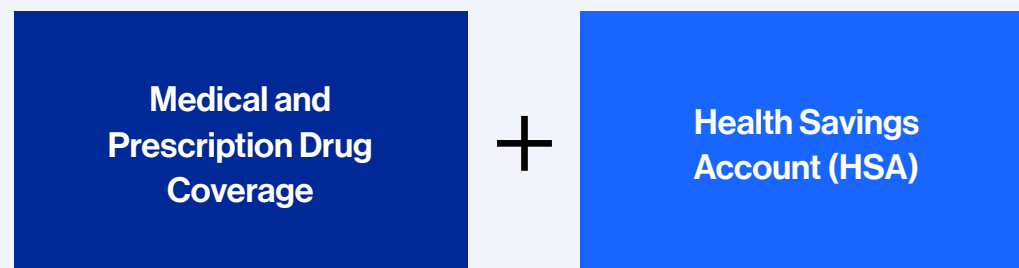
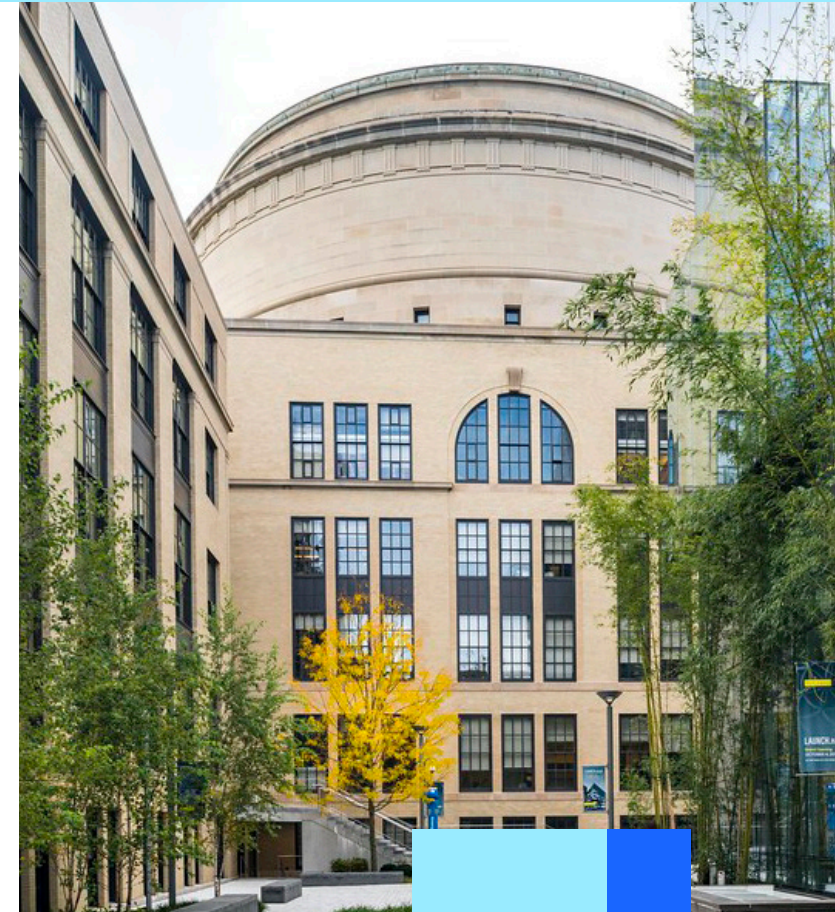
When you enroll in the HDHP, you are eligible for a Health Savings Account (HSA) – this account holds the money that you can use to pay for your medical services. The HSA offers tax advantages both while you’re enrolled in the HDHP as well as in your future.

Both you and MIT contribute to the HSA.\* **MIT will contribute to your HSA account in one lump sum, annually: \$500 for an employee only and \$1,000 for an employee + spouse/domestic partner (if a tax dependent), employee + child(ren), or family.\*\*** You may elect to contribute to your HSA account to cover your deductible plus the funds needed to cover your out-of-pocket maximum; your contribution will be deducted from your paycheck, each pay period, pre-tax.

If you enroll in the HDHP and an HSA, you cannot enroll in a Health Care Flexible Spending Account (though you can still have a Dependent Care Flexible Spending Account). **The HDHP is the only MIT health plan that includes an HSA.**

*\*2025 maximum contributions: \$4,300 for employee coverage; \$8,550 for employee + spouse or domestic partner (if a tax dependent), employee + child(ren), or family coverage. Additional \$1,000 if you are age 55 or older.*

*\*\*Pro-rated if you are not enrolled during the Open Enrollment period.*



### BOTH

← YOU and

← MIT contribute

- Can be used to pay for medical expenses now or in later years – even after you leave MIT or retire.
- Can be used for broader health care expenses, including dental and vision expenses.



## Convenient and Compassionate Care for the MIT Community

MIT Health is accepting new patients and offers primary, urgent, and specialty care for employees and their family members – from newborns to retirees – who are on MIT-sponsored insurance plans.

Individuals on the BCBS PPO+ and HDHP plans can use primary services and nearly all specialty services without designating a Primary Care Provider (PCP), making it easy to see if MIT Health is a good fit for you and your family.



### Campus Care Clinic Services

- Urgent Care
- Primary Care for Adults and Children
- Outpatient Behavioral Health
- OB/GYN
- Dental
- Radiology (including Mammography) and Laboratory
- Eye Care
- Sports Medicine and Orthopedics
- Allergy
- Acupuncture
- Dermatology
- LGBTQ+ Care
- Travel Medicine
- Community Wellness
- Occupational Medicine

### Lexington Care Clinic Services

- Primary Care for Adults and Children
- Routine Gynecological Exams
- Sports Medicine and Orthopedics
- Travel Medicine
- Community Wellness
- Occupational Medicine

## Why MIT Health?

- **Cost savings.** Employees on the BCBS PPO+ Plan have lower copays at MIT Health versus other in-network providers. **See page 3 for copay information →**
- **Convenient care, when and where you need it.** MIT Health's campus and Lincoln Laboratory locations offer online scheduling, telehealth visits, digital check-in, and shorter wait times than at similar practices in greater Boston.
- **Leverage powerful connections.** If you need care beyond MIT Health's offerings, we can connect you with the best hospitals and specialists in the region.

To get started at MIT Health, visit:  
[health.mit.edu/choose](https://health.mit.edu/choose) →



| Covered Services                                    | PPO+ Provider Network (no PCP designation or referrals required) |                              |                                 |
|---|--|------------------------------|---------------------------------|
|   | MIT Health   | BCBS In-Network              | Out-of-Network                  |
| <b>Deductible</b><br>(Individual/Family)            | \$150/\$300* Embedded  | \$150/\$300* Embedded        | \$1,000/\$1,500 Embedded        |
| <b>Co-Insurance</b>                                 | 0%   | 0%                           | 25%                             |
| <b>Out-of-Pocket Maximum</b><br>(Individual/Family) | \$2,500/\$5,000**  | \$2,500/\$5,000**            | \$2,500/\$5,000**               |
| <b>Office Visits</b>                                |  |                              |                                 |
| Preventive  | \$0 copay  | \$0 copay                    | \$0 copay                       |
| Non-Preventive                                      | \$0 copay  | \$15 copay***                | Deductible and 25% co-insurance |
| Specialist  | \$10 copay   | \$30 copay                   | Deductible and 25% co-insurance |
| <b>Urgent Care Visits</b>                           | \$10 copay   | \$30 copay                   | Deductible and 25% co-insurance |
| <b>Diagnostic Testing</b><br>(x-ray, lab work)      | No charge after deductible                                       | No charge after deductible   | Deductible and 25% co-insurance |
| <b>Imaging</b><br>(CT, MRI)                         | Not applicable   | \$50 copay after deductible  | Deductible and 25% co-insurance |
| <b>Emergency Room</b>                               | Not applicable   | \$150 copay after deductible | \$150 copay after deductible    |
| <b>Inpatient Hospital</b>                           | Not applicable   | \$50 copay after deductible  | Deductible and 25% co-insurance |
| <b>Outpatient Surgery</b>                           |  |                              |                                 |
| With PCP/OBGYN                                      | \$0 copay  | \$15 copay                   | Deductible and 25% co-insurance |
| With Specialist                                     | \$10 copay   | \$30 copay                   |                                 |
| In Hospital   | Not applicable   | \$30 copay after deductible  |                                 |

## Prescription Drug Copays

| Drug Tier           | Retail Participating Pharmacy | 90-Day Supply Mail Order or Retail |
|---------------------|-------------------------------|------------------------------------|
| Generic             | \$10                          | \$20                               |
| Preferred Brand     | \$35                          | \$70                               |
| Non-Preferred Brand | \$50                          | \$100                              |

Learn more about prescription drug benefits: [hr.mit.edu/benefits/prescriptions](https://hr.mit.edu/benefits/prescriptions) →

\*Deductible only applies to certain services, such as inpatient hospitalization, outpatient surgery, emergency room, diagnostic testing, non-preventive lab work, and imaging.

\*\*For medical benefits only. There is a separate out-of-pocket maximum for prescription drug benefits.

\*\*\*First two behavioral health visits offered with no copay.

# Comparing Health Plans: BCBS High Deductible Health Plan

| Covered Services                                    | PPO Provider Network (no PCP designation or referrals required) |                                |                                 |
|---|---|--------------------------------|---------------------------------|
|   | MIT Health  | BCBS In-Network                | Out-of-Network                  |
| <b>Deductible</b><br>(Individual/Family)            | \$1,650/\$3,300 Aggregate                                       | \$1,650/\$3,300 Aggregate      | \$1,650/\$3,300 Aggregate       |
| <b>Co-Insurance</b>                                 | 0%  | 10%                            | 25%                             |
| <b>Out-of-Pocket Maximum</b><br>(Individual/Family) | \$3,000/\$6,000   | \$3,000/\$6,000                | \$3,000/\$6,000                 |
| <b>Office Visits</b>                                |   |                                |                                 |
| Preventive  | \$0   | \$0                            | \$0                             |
| Non-Preventive                                      | Deductible  | Deductible and co-insurance    | Deductible and co-insurance     |
| Specialist  | Deductible  | Deductible and co-insurance    | Deductible and co-insurance     |
| <b>Urgent Care Visits</b>                           | Deductible  | Deductible and co-insurance    | Deductible and co-insurance     |
| <b>Diagnostic Testing</b><br>(x-ray, lab work)      | Deductible  | Deductible and co-insurance    | Deductible and co-insurance     |
| <b>Imaging</b><br>(CT, MRI)                         | Not applicable  | Deductible and co-insurance    | Deductible and co-insurance     |
| <b>Emergency Room</b>                               | Not applicable  | \$150 copay after deductible   | Deductible and 10% co-insurance |
| <b>Inpatient Hospital</b>                           | Not applicable  | Deductible and co-insurance    | Deductible and co-insurance     |
| <b>Outpatient Surgery</b>                           | Deductible  | Deductible and co-insurance    | Deductible and co-insurance     |
| <b>Health Savings Account (HSA)</b>                 | MIT funds HSA (\$500/\$1,000)*                                  | MIT funds HSA (\$500/\$1,000)* | MIT funds HSA (\$500/\$1,000)*  |

## Prescription Drug Copays

| Drug Tier           | Retail Participating Pharmacy | 90-Day Supply Mail Order or Retail |
|---------------------|-------------------------------|------------------------------------|
| Generic             | \$10                          | \$20                               |
| Preferred Brand     | \$35                          | \$70                               |
| Non-Preferred Brand | \$50                          | \$100                              |

Learn more about prescription drug benefits: [hr.mit.edu/benefits/prescriptions](https://hr.mit.edu/benefits/prescriptions) →

*\*\$500 for an employee only; \$1,000 for an employee + spouse/domestic partner (if a tax dependent), employee + child(ren), or family. Pro-rated if you are not enrolled during the Open Enrollment period.*

## NEW! 2nd.MD

2nd.MD connects plan members with board-certified, leading doctors across the country for expert second opinions via video or phone. No waiting for weeks to set up appointments. No endless paperwork. No hassle. No travel.

### Getting started:

- **Activate your account** and request a consult.
- **Speak with a nurse:** Explain your medical issues and an experienced nurse will handle the rest, including collecting medical records and connecting you with a leading specialist who is an expert in your condition.
- **Get information** about your diagnosis, treatment plan, and next steps in care from a nationally recognized specialist. Consult via video or phone at a time that works best for you, including evenings and weekends!

## NEW! Hinge Health

Work with dedicated physical therapists and coaches to create a personalized care plan to overcome joint and muscle pain. No matter where you have pain, Hinge Health has you covered, providing expert care from head to toe through convenient exercise sessions you can do from home.

### Getting started:

- **Complete a short questionnaire** to open your Hinge Health account and report your experience with pain. Once your account is approved, you can log into the Hinge Health app.
- **Build your care plan** – do a few exercises so Hinge Health can learn about your pain and design the right care plan.
- **Start your program and start feeling better!** As your pain improves, so does your care plan – with new exercises and tools to help you move with confidence.



## BCBS TrueCare 360 Advocacy and Care Management

Dedicated Blue Care Managers and Service Advocates will help you and your family navigate the complex health care system, find resources in your community, coordinate care and access to services for complex cases, and understand claims and billing. They will also provide education about conditions and support for caregivers.

Learn more about support and advocacy tools:  
[hr.mit.edu/benefits/health/advocacy](https://hr.mit.edu/benefits/health/advocacy) →

## Well Connection Telehealth Benefits

Getting sick isn't convenient, but Well Connection is. See licensed doctors and providers for minor medical and behavioral health care services with \$0 copays\*. Visits are on your favorite device with board-certified physicians and licensed clinicians and are private, secure, HIPAA-compliant, and confidential. Examples of covered services include both **urgent care** and **behavioral health services**.

To get started, download the BCBSMA MyBlue app or visit [bluecrossma.org](https://bluecrossma.org) →

*\*HDHP: Must meet your deductible first.*

### Types of covered services

| Urgent Care   | Behavioral Health  |
|---|--|
| <ul style="list-style-type: none"><li>• Bronchitis</li><li>• Cold and flu</li><li>• Diarrhea</li><li>• Gout</li><li>• Hypertension</li><li>• Migraines</li><li>• Pinkeye</li><li>• Pneumonia</li><li>• Sinus and respiratory infections</li><li>• Sore throat</li><li>• Strep throat</li><li>• Urinary tract infections</li></ul> | <ul style="list-style-type: none"><li>• Bereavement</li><li>• Child behavior</li><li>• Couples therapy</li><li>• Depression and anxiety</li><li>• Divorce</li><li>• Sleep disorders</li><li>• Stress</li><li>• Substance use disorder</li><li>• Trauma</li></ul> |

## BCBS Virtual Primary Care

Through a collaboration with Firefly Health and Carbon Health, BCBS health plan participants have access to no-cost virtual primary care and mental health visits with select providers via chat, text, phone, and video – as well as in-network providers in person when needed. Non-preventive services for High Deductible Health Plan participants are subject to a deductible.



Learn more about virtual health care options:  
[hr.mit.edu/benefits/health/virtual-care](https://hr.mit.edu/benefits/health/virtual-care) →

MIT offers two dental plan options that pay all or a portion of the expenses for necessary dental services.

You may select either the **MIT Basic Dental Plan** or the **MIT Comprehensive Dental Plan**. **Basic** costs less but covers only preventive and basic restorative care. **Comprehensive** costs more but covers preventive, basic and major restorative care, and orthodontia; it also includes Rollover Max. **See details on page 12** →

You will enjoy greater benefits when you receive your dental care from a participating dentist in the Delta Dental PPO or Delta Dental Premier networks.

Learn more online at [hr.mit.edu/benefits/dental](http://hr.mit.edu/benefits/dental) →

## Dental Plan Comparison Chart

This chart is a summary of the Delta Dental Plan coverage MIT offers to employees. Compare options to determine which plan works best for you and your family.

| Coverage   | MIT Basic Dental Plan   | MIT Comprehensive Dental Plan   |
|--|---|---|
| <b>Deductible</b>  | None  | \$50 per covered member for Type 2 and Type 3 services  |
| <b>Type 1 – Diagnostic &amp; Preventive</b><br>Oral Exams, Cleanings                                 | 100% of usual, customary, and reasonable charges  | 100% of usual, customary, and reasonable charges  |
| <b>Type 2 – Basic Restorative</b><br>Oral Surgery, Periodontics, Endodontics, Prosthetic Maintenance | 80% of usual, customary, and reasonable charges<br><br>Silver fillings, white fillings and inlays (once every 24 months), extractions, repairs to bridges or dentures (once within a 12-month period), root canals, rebase or reline of dentures, and recement of crowns and inlays | 80% of usual, customary, and reasonable charges after annual deductible<br><br>Silver fillings, white fillings and inlays (once every 24 months), extractions, repairs to bridges or dentures (once within a 12-month period), root canals, rebase or reline of dentures, and recement of crowns and inlays |
| <b>Type 3 – Major Restorative</b><br>Prosthodontics: Dentures, Fixed Bridges, Crowns, Implants       | No coverage   | 50% of usual, customary, and reasonable charges after annual deductible. Fixed bridges and crowns (once within 60 months, per tooth). Implants (once per 60 months, per implant). Crowns when teeth cannot be restored with regular fillings (once within 60 months, per tooth)                             |
| <b>Annual Maximum</b>  | \$1,750 per covered member  | <b>NEW!</b> \$2,500 per covered member  |
| <b>Orthodontia</b>   | No coverage   | <b>NEW!</b> 50% of the cost of orthodontia up to the maximum plan allowance of \$2,000. Separate lifetime maximum benefit – not subject to deductible   |

*Before accepting services from a dental practice, confirm that the practice participates in your dental plan, and ask for an estimate of your out-of-pocket expenses for every procedure.*

Thanks to Rollover Max from Delta Dental, there's good news if you don't hit your maximum dental benefit limit during the year – you won't lose what you don't use.

## Rollover Max Is Easy and Automatic

To qualify for Rollover Max, you must be enrolled in the Comprehensive Dental Plan and receive at least one cleaning or one oral exam in the plan year. If you don't receive a cleaning or exam, you won't be eligible to roll over any of your benefit dollars to the following year.

- In addition, your paid claims must not exceed the maximum “threshold” amount of your current annual plan maximum (see chart).
- Once you qualify, a portion of your unused annual maximum benefit dollars will roll over for use in your next plan year and beyond. This amount varies based on your annual maximum benefit payment (see chart).
- Annual maximum dollars are used first. Rollover Max dollars are used after the annual maximum is met.

The following chart shows how Rollover Max is calculated based on the Comprehensive Dental Plan's annual maximum benefit of \$2,500.

| Your Comprehensive Dental Plan's annual maximum benefit amount is... | If your total yearly claims don't exceed this threshold amount... | Then you can roll over this amount to use next year and beyond. | Your accumulated rollover total is capped at this amount. |
|--|---|---|---|
| \$2,500  | \$900   | \$700   | \$1,500   |

Here is a four-year example of how Rollover Max works (assuming you have at least one cleaning or one oral exam each year).

|  | First Year*  | Second Year   | Third Year*** | Fourth Year |
|--|--|---|---------------|-------------|
| Your annual maximum amount                 | \$2,500  | \$2,500   | \$2,500       | \$2,500     |
| Rollover amount from previous year         | N/A (this is the first qualifying year for Rollover Max) | \$700   | \$700         | \$700       |
| Your total claims paid** (Threshold \$900) | \$600  | \$1,000   | \$3,000       | \$600       |
| Adjusted Annual Maximum                    | \$2,500  | \$3,200   | \$3,200       | \$2,700     |
| Eligible for Rollover Max                  | Yes  | No  | No            | Yes         |
| Accumulated Rollover Max total             | \$700  | \$700 (the amount you accumulated in your first year) | \$200         | \$900       |

[Learn more: hr.mit.edu/benefits/dental](https://hr.mit.edu/benefits/dental) →

\*The first year assumes you have enrolled in the Comprehensive Dental Plan prior to October 1.

\*\*To be eligible for Rollover Max, your total claims cannot exceed the annual threshold amount of \$900, and you must have a cleaning or oral exam in the plan year.

\*\*\*In this example, while the total claims paid exceeded the annual maximum benefit amount of \$2,500, the plan paid an additional \$200 in benefits, thanks to Rollover Max.

MIT offers an optional Vision Plan through EyeMed Vision Care that covers the cost of eyeglasses or contact lenses. This coverage is separate from the annual eye exam provided by MIT's health plans.

When you enroll in the Vision Plan, you can obtain services through an independent service provider or the Eye360 program. In addition to the current provider network, members also have access to PLUS providers, which offer \$50 on top of the \$150 frame allowance. You will generally receive a higher level of reimbursement if you obtain services within the EyeMed network.

Learn more:  
[hr.mit.edu/benefits/vision](https://hr.mit.edu/benefits/vision) →

This chart is a summary of the Vision Plan's in-network and out-of-network reimbursements. Review this information along with the rate chart to decide if this plan makes sense for you and your family.

|   | In-Network Member Costs  | Out-of-Network Reimbursement |
|---|--|------------------------------|
| <b>Frames</b>                                 | \$0 copay; \$150 allowance plus 20% discount on balance over \$150 | Up to \$150                  |
| <b>Standard Plastic Lenses</b>                |  |                              |
| Single Vision                                 | \$10 copay   | Up to \$70                   |
| Bifocal                                       | \$10 copay   | Up to \$100                  |
| Trifocal                                      | \$10 copay   | Up to \$130                  |
| Standard Progressive Lens (Add-on to Bifocal) | \$75 copay   | Up to \$140                  |
| Premium Progressive Lens                      | \$75 copay, 80% of charge less \$120                               | Up to \$196                  |
| <b>Lens Options</b>                           |  |                              |
| UV Treatment                                  | \$15 copay   | Not applicable               |
| Tint (Solid and Gradient)                     | \$15 copay   | Not applicable               |
| Standard Plastic Scratch Coating              | \$15 copay   | Not applicable               |
| Standard Polycarbonate – Adults               | \$0 copay  | Up to \$32                   |
| Standard Polycarbonate – Children under 26    | \$0 copay  | Up to \$32                   |
| Standard Anti-Reflective Coating              | \$45 copay   | Not applicable               |
| Polarized                                     | \$80 copay   | Not applicable               |
| Other Add-ons and Services                    | 20% off retail price   | Not applicable               |
| <b>Contact Lenses (Materials Only)</b>        |  |                              |
| Conventional                                  | \$0 copay, \$150 allowance, 15% off balance over \$150             | Up to \$150                  |
| Disposable                                    | \$0 copay, \$150 allowance, plus balance over \$150                | Up to \$150                  |
| Medically Necessary                           | \$0 copay, paid-in-full  | Up to \$500                  |
| <b>Laser Vision Correction Surgery</b>        |  |                              |
| Lasik or PRK from U.S. Laser Network          | 15% off retail price or 5% off promotional price                   | Not applicable               |
| <b>Frequency</b>                              |  |                              |
| Lenses or Contact Lenses                      | Once every calendar year   | Once every calendar year     |
| Frames  | Once every calendar year   | Once every calendar year     |

## Health Care Flexible Spending Account

A Health Care Flexible Spending Account (FSA) is a pre-tax account used to pay for eligible medical, dental, and vision care expenses that aren't covered by your health plan or elsewhere. It's a smart, simple way to save money while keeping you and your family healthy. **You must re-enroll in the Health Care FSA each year during Open Enrollment if you want to participate the next calendar year.** You are not eligible for this plan if you are enrolled in the BCBS High Deductible Health Plan (HDHP) with a Health Savings Account (HSA).

### How the Health Care FSA works

Your MIT medical, dental, and vision plans will cover much of your costs every year, but you will probably need to pay some portion of your expenses out of pocket. A Health Care FSA is a voluntary account that makes it possible for you to set aside money from your pay to cover some of the expenses not covered by your plans, such as copays and deductibles. The money you contribute, up to the annual limits set by federal law, is not taxed as income. You can submit claims for reimbursement until April 30 each year for eligible services received through December 31 of the previous calendar year. **Expenses of domestic partners cannot be reimbursed.** *The Health Care FSA is administered by HealthEquity.*

### FSA Carryover Feature

**Active employees with a Health Care FSA who have unused funds in their account as of December 31 will be able to carry over up to \$660 into the next calendar year automatically.** However, if you do not re-enroll in a Health Care FSA the following calendar year, your carryover dollars must be used by December 31 following the year in which the Health Care FSA was elected.

Learn more: [hr.mit.edu/benefits/fsa/health](https://hr.mit.edu/benefits/fsa/health) →

## Use it or lose it

Be as accurate as you can when estimating your annual eligible expenses so that you do not contribute more to your FSA(s) than you expect to claim for reimbursement.





## Dependent Care Flexible Spending Account

The Dependent Care Flexible Spending Account (FSA) allows you to set aside pre-tax funds for planned dependent care services received for dependent children under the age of 13, while you work or search for work. **You must re-enroll in the Dependent Care FSA each year during Open Enrollment if you want to participate during the next calendar year.**

### How the Dependent Care FSA works

You make contributions to your Dependent Care FSA between January 1 and December 31 and submit bills for services you receive within that same period. You can continue to submit bills for services you received during that calendar year through April 30 of the next year. Each family may contribute up to \$5,000 per year. If each spouse contributes to a different FSA, the combined total of their Dependent Care FSA contributions for a calendar year must not exceed \$5,000 for a couple filing taxes jointly. You may want to compare possible tax savings with this account to the possible savings under the Federal Child and Dependent Care Tax Credit. Consult your tax advisor if you have questions about your situation. *The Dependent Care FSA is administered by HealthEquity.*

Learn more: [hr.mit.edu/benefits/fsa/dependent](https://hr.mit.edu/benefits/fsa/dependent) →

## Portable Child Care Subsidy

To address the high costs of child care, MIT is pleased to offer a Portable Child Care Subsidy (PCCS) program, based on household income, for eligible employees with children under 13 years of age.

Learn more: [hr.mit.edu/benefits/child-care-subsidy](https://hr.mit.edu/benefits/child-care-subsidy) →



## Basic Life Insurance

MIT provides a Basic Life Insurance Plan to all benefits-eligible employees with coverage up to \$50,000 (age reductions apply). Enrollment is automatic, and MIT pays the full cost of coverage. In the event of your death, the MIT Basic Life Insurance Plan pays the full amount of your coverage to your designated beneficiary in a single payment.

## Accidental Death and Dismemberment Insurance

MIT provides an Accidental Death and Dismemberment Insurance Plan, with coverage up to \$100,000 (age reductions apply) in the event of your dismemberment or death in a covered accident (work-related or not). Coverage depends on your age and other limitations. Enrollment is automatic, and MIT pays the full cost of coverage.

## Optional Life Insurance

The Optional Life Insurance Plan is separate from your MIT Basic Life Insurance Plan. You can choose a coverage level equal to 1–7x your base annual salary (regular pay, not including overtime or other premium pay). The cost of your Optional Life Insurance coverage depends on your age, and the coverage amount is based on the level you choose (age reductions may apply). The maximum Optional Life Insurance coverage amount is \$2 million.

You pay the full cost of Optional Life Insurance through deductions each pay period. In the event of your death, the MIT Optional Life Insurance Plan pays the full amount of your coverage to your designated beneficiary in a single payment.

## Designate Your Beneficiary

Is your beneficiary designation up to date? It is important to officially designate – and update, as needed – the person you want to receive the benefits from your life insurance plan(s) in the event of your death. Be sure your beneficiary knows about your MIT Life Insurance coverage.

## Dependent Life Insurance

You have the option to enroll your eligible dependent(s) in MIT's Dependent Life Insurance Plan.

| Who Is Covered?  | Coverage Amount                                     |
|--|---|
| Spouse or domestic partner (even if your spouse or domestic partner purchases dependent coverage for you under this same plan) | \$50,000 or \$100,000                               |
| Unmarried biological or adopted child or stepchild from age 15 days to age 26 (whether or not the child is a student)          | \$10,000 (\$100 from age 15 days to age six months) |

You cannot enroll a child who is already enrolled in MIT Dependent Life Insurance coverage through your spouse or domestic partner.

In the event of the death of a dependent covered under this plan, the policy pays the full amount of the coverage in a single payment.

The initial cost of your Dependent Spouse or Domestic Partner Life Insurance depends on your age when you enroll and the coverage option you choose. The cost of your Dependent Child Life Insurance is the same cost per child for all eligible employees. You pay the full cost of Dependent Life Insurance through deductions each pay period.

Details are available for each insurance plan:  
[hr.mit.edu/benefits/life](https://hr.mit.edu/benefits/life) →

## MIT Pension Plan

MIT is one of a handful of employers that still offers a pension plan. MIT's Pension Plan is designed to provide a lifetime monthly income during retirement.

### What to know

- The plan is fully paid by MIT. Eligible staff and faculty who work 50% or more of a regular full-time work schedule will be enrolled automatically after one year of service.
- You are fully vested (i.e., own the benefit) once you have completed three years of service at MIT.

Learn more: [hr.mit.edu/benefits/retirement](https://hr.mit.edu/benefits/retirement) →

## Supplemental 401(k) Plan

### Traditional Pre-Tax Contributions and Roth Post-Tax Contributions

MIT's Supplemental 401(k) Plan helps eligible employees save and invest for retirement while receiving certain tax advantages. MIT will match up to 5% of your pay in contributions to the Supplemental 401(k) Plan. You choose how your contributions – and MIT's matching contributions – are invested. Administrative and recordkeeping services are provided by Fidelity Investments.

### What to know

- Most employees working at least 50% of a normal full-time position are eligible to participate.
- You need to enroll in your 401(k) account – this does not happen automatically.
- Each pay period, you may contribute 1% to 95% of your pay on a pre- or post-tax basis. Your contributions can be all pre-tax, all post-tax, or any combination of pre- and post-tax amounts.
- MIT matches your combined pre- and post-tax contributions dollar-for-dollar up to 5% of your pay (subject to IRS limits).
- You are vested immediately – that is, you fully own your contributions, MIT's matching contributions, and all your investment earnings.



## Voluntary Benefits

- Identity theft protection services
- Legal insurance
- Pet health insurance

## Discounts and Perks

- MIT commuter program (free, unlimited subway and local bus use, and subsidies for MBTA station parking and the commuter rail)
- Arts at MIT (free admission to select Boston-area museums, and concerts and lectures on campus)
- Cell phone discount
- Long-Term Care Insurance
- MITAC (discounted tickets for movies, arts, sports, and more)
- MIT Federal Credit Union
- MIT Museum
- Special rates for travel and hotels

## Special Programs and Services

- Business Travel Accident Insurance
- Emergency Ride Home Program
- MIT Health with Urgent, Primary, and Specialty Care
- MIT Optical
- MIT Staff Emergency Hardship Fund

## Career and Professional Development

- Career development coaching and consultations
- Individual contributor, manager, and leadership development programs
- Online and in-person training opportunities
- Tuition assistance of up to \$5,250 per calendar year for eligible employees

## Wellbeing

- Athletic facilities
- Employee Assistance Program: MIT MyLife Services (individual and family counseling, legal and financial consultations, and work-life resources and referrals)
- Fitness and weight-loss reimbursements (through enrollment in an MIT health plan)
- Mind and body reimbursements for holistic and wellness offerings
- Health and wellness classes offered through Community Wellness at MIT Health
- HR Work-Life programs
- Senior care advising, backup adult care, and personalized resources
- Student loan repayment guidance

## Parenting

- Adoption assistance
- Backup child care (in-home and in-center)
- Children's College Scholarship Plan (grants for eligible dependents to attend MIT)
- College-planning advising
- Educational Loan Plan (low-interest loans for undergraduate or graduate college education for eligible dependents)
- On-site child care centers and scholarship program
- On-site private lactation rooms
- Paid maternity and parental leave
- Parenting coaching, webinars, and personalized resources and referrals
- School and educational guidance (K-12)

## Paid Time Off

- 13 holidays, plus special holiday closings and winter break
- Four weeks of vacation (three weeks in your first year of employment); with 10 years of eligible service, an additional five days of vacation become available every fifth year
- Sick leaves and long-term disability coverage

Learn more:  
[hr.mit.edu/benefits/perks](https://hr.mit.edu/benefits/perks) →

## Staff and Faculty—Semimonthly

as of January 1, 2025

| Coverage Tier                          | BCBS PPO+ Plan | BCBS High Deductible Health Plan (HDHP) |
|--|----------------|---|
| Employee                               | \$127.00       | \$86.50                                 |
| Employee + Spouse/<br>Domestic Partner | \$306.50       | \$224.00                                |
| Employee + Child(ren)                  | \$262.00       | \$190.50                                |
| Family                                 | \$403.50       | \$287.50                                |

## Support and Service Staff—Weekly

as of January 1, 2025

| Coverage Tier                          | BCBS PPO+ Plan | BCBS High Deductible Health Plan (HDHP) |
|--|----------------|---|
| Employee                               | \$56.31        | \$37.62                                 |
| Employee + Spouse/<br>Domestic Partner | \$135.69       | \$97.62                                 |
| Employee + Child(ren)                  | \$118.62       | \$85.62                                 |
| Family                                 | \$180.46       | \$126.92                                |



## Dental Plan Premiums

as of January 1, 2025

| Coverage Tier                          | MIT Basic Dental Plan         |                                  | MIT Comprehensive Dental Plan |                                  |
|--|-------------------------------|----------------------------------|-------------------------------|----------------------------------|
|  | Staff and Faculty Semimonthly | Support and Service Staff Weekly | Staff and Faculty Semimonthly | Support and Service Staff Weekly |
| Employee                               | \$3.00                        | \$1.38                           | \$11.00                       | \$5.08                           |
| Employee + Spouse/<br>Domestic Partner | \$10.00                       | \$4.62                           | \$30.50                       | \$14.08                          |
| Employee + Child(ren)                  | \$10.00                       | \$4.62                           | \$30.50                       | \$14.08                          |
| Family                                 | \$15.50                       | \$7.15                           | \$46.50                       | \$21.46                          |

## Vision Plan Premiums

as of January 1, 2025

| Coverage Tier                          | MIT Vision Plan               |                                  |
|--|-------------------------------|----------------------------------|
|  | Staff and Faculty Semimonthly | Support and Service Staff Weekly |
| Employee                               | \$2.83                        | \$1.31                           |
| Employee + Spouse/<br>Domestic Partner | \$5.38                        | \$2.48                           |
| Employee + Child(ren)                  | \$5.66                        | \$2.61                           |
| Family                                 | \$8.32                        | \$3.84                           |



| Vendor                                  | Phone Number                    | Website                   |
|---|---------------------------------|---------------------------|
| ARAG                                    | 800-247-4184                    | araglegal.com/plans       |
| ASPCA<br>(Pet Health Insurance)         | 877-343-5314                    | aspcapetinsurance.com/MIT |
| Blue Cross Blue Shield of MA            | 888-376-0218                    | bluecrossma.org           |
| Delta Dental of MA                      | 800-872-0500                    | deltadentalma.com         |
| Express Scripts                         | 866-454-7118                    | express-scripts.com       |
| EyeMed                                  | 866-939-3633                    | eyemed.com                |
| Fidelity – Health Savings Account (HSA) | 800-544-3716                    | netbenefits.com           |
| Fidelity – Supplemental 401(k) Plan     | 877-MIT-SAVE or<br>877-648-7283 | netbenefits.com           |
| HealthEquity                            | 877-924-3967                    | healthequity.com          |
| Hinge Health                            | 855-902-2722                    | hinge.health/mit          |
| ID Watchdog                             | 866-513-1518                    | idwatchdog.com            |
| MIT Health                              | 617-253-4481                    | health.mit.edu            |
| Pension Service Center                  | 855-4MITPEN or<br>855-464-8736  | mitpension.ehr.com        |
| Pets Best                               | 888-984-8700                    | petsbest.com/MITPETS      |
| 2nd.MD                                  | 866-841-2575                    | 2nd.md/mit                |

## MIT Contacts

### Call

**Campus:** 617-253-6151

**Lincoln Laboratory:** 781-981-7055

### Fax

617-253-2694

### Visit

[hr.mit.edu/benefits](http://hr.mit.edu/benefits) →

### Email

**Campus:**  
[benefits@mit.edu](mailto:benefits@mit.edu)

**Lincoln Laboratory:**  
[benefits@ll.mit.edu](mailto:benefits@ll.mit.edu)

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# Making Changes to Your Benefits

All benefits-eligible employees can enroll or change health, dental, vision, and FSA benefits during the annual Benefits Open Enrollment period. If you are a new employee, visit Atlas to enroll within 31 days of your date of hire/appointment, or within 31 days of the date you receive your official Welcome Letter – whichever is later. Employees may also make changes within 31 days of the date of a qualifying life event.

If you or a dependent is no longer eligible under Medicaid or CHIP, or you or a dependent becomes eligible for assistance for Plan coverage under Medicaid or CHIP, you must request enrollment within 60 days of the prior coverage terminating or becoming eligible for assistance.

Learn more: [hr.mit.edu/life-events](https://hr.mit.edu/life-events) →

The Summary of Benefits and Coverage (SBC) for each of MIT's health plans, and other required notices for employees, are available on the Human Resources website.

Learn more: [hr.mit.edu/required-notices](https://hr.mit.edu/required-notices) →

