“Exceptional!”

That’s the most common adjective employees use to describe the benefits offered by MIT.

People who work at MIT are committed to MIT’s vision to build a better world. MIT, in turn, is committed to ensuring that all MIT employees are healthy, secure, and enjoy a fulfilling work / life balance.

MIT’s exceptional roster of benefits makes this possible. But do you know all the benefits available to you? Are you taking full advantage of them?

What’s inside

4 Be well
Medical benefits—choose from three plans

12 Be secure
Retirement benefits

14 Be supported
Work and life benefits

In this brochure you will find an overview of all benefits MIT offers its faculty and staff—from multiple options for best-in-class health plans, to a pension plan, to fully subsidized T passes, to tuition assistance, to career development workshops and counseling, to a wide range of parenting benefits, along with access to world-class athletic facilities, the MIT Museum—and even free movies.

We’re glad you’re here at MIT. And we want to make sure that you feel recognized for your hard work on behalf of the Institute, and supported—both personally and professionally.

This information is for benefits-eligible MIT faculty and staff. For details regarding eligibility, visit hrweb.mit.edu/benefits/eligibility.
Highlights for 2018

Medical Plan Premiums
While the national average medical plan rate increase for 2018 will be 6%, MIT has continued to control medical costs for its employees. Employee premiums for the Traditional and Choice medical plans will increase by 1.9%, on average.

Medical Plan Copays
Copays will remain the same: $10 if you have a primary care provider (PCP) at MIT Medical and $20 if you have a PCP within the HMO Blue New England network. Copays for prescription drugs will also remain the same for most medications.

Medical Plan Options
MIT is introducing a new health plan, the MIT High Deductible Health Plan (HDHP) with a health savings account (HSA). See details in this brochure.

Dental Plans
There will be no increase to dental rates for the Basic and Comprehensive plans in 2018. You will be eligible for dental plan coverage if you are appointed to work at MIT for at least 3 months.

Other Enhancements
There will be an increase in coverage for children’s hearing aids. More information about additional enhancements will be available January 1, 2018.

Vision Plan
There will be no increase to vision plan rates in 2018.

Flexible Spending Accounts (FSAs)
The Health Care FSA maximum is increasing from $2,550 to $2,600. The Dependent Care FSA maximum remains the same at $5,000. If you want a Health Care or Dependent Care FSA for 2018, you need to re-enroll.

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, the official Plan Document(s) will govern.

Note: If your employment with MIT is governed by a collective bargaining agreement, then 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 MIT Traditional Health Plan

The MIT Traditional Health Plan offers services provided by MIT Medical on campus and at Lincoln Laboratory. MIT Medical staff includes clinicians in more than 25 specialties. You (and those you cover) must choose a Primary Care Provider (PCP) at MIT Medical. That PCP will coordinate your medical care and provide referrals as needed.

WHAT TO KNOW:
- You may enroll a spouse, domestic partner, and/or dependents for coverage (dependent children are covered up to age 26; no age limit applies for approved dependents with disabilities).
- You will need to get a referral from your PCP for visits to most health care providers. When necessary, you have access to the HMO Blue of MA provider network.
- You (and those you cover) will have a $10 copay for most visits to a health care provider.

For more information, visit the MIT Medical website: medical.mit.edu.
The MIT Choice Health Plan

The MIT Choice Health Plan is a Blue Cross Blue Shield plan that offers services in New England. You will receive the most cost-effective level of benefits (known as in-network benefits) if you (and those you cover) choose a PCP. You can choose a provider in the HMO Blue New England network or at MIT Medical. The MIT Choice Health Plan also provides out-of-network benefits for family members who live outside the HMO Blue New England network, or for those who choose to receive care outside of the network.

WHAT TO KNOW:
- You may enroll a spouse, domestic partner, and/or dependents for coverage (dependent children are covered up to age 26; no age limit applies for approved dependents with disabilities).
- You will need to get a referral from your PCP for visits to most network health care providers.
- You (and those you cover) will have a copay for office visits based on the location of the PCP.
  - For an MIT Medical PCP, there is a $10 copay.
  - For a provider in the HMO Blue New England Network, there is a $20 copay.
The MIT High Deductible Health Plan

The MIT High Deductible Health Plan (HDHP) is a Blue Cross Blue Shield plan that offers similar qualified medical services as the MIT Traditional and Choice Health Plans, including covering preventive services in full, and you don’t need to select a PCP. However, the HDHP requires you to take a more active role in your health care than just paying a health plan premium.

For complete details including eligibility for this new plan, plus a decision-making tool, scenario-based short videos, and a list of covered services, visit the MIT Benefits website at hrweb.mit.edu/benefits.

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DEDUCTIBLES AND CO-INSURANCE

While your health plan premium will be lower than other health plans, you are responsible for paying for non-preventive services and non-preventive prescriptions, until you reach a deductible.

- For an individual, the deductible will be $1,500.
- For an employee plus spouse/domestic partner, employee and child(ren) or family, the deductible will be $3,000.

Once you reach your deductible, you then pay 10% of the cost of the service (in-network); this percentage is called “co-insurance.” You would pay that percentage for each non-preventive service until you reach an out-of-pocket maximum ($3,000 for an employee; $6,000 for an employee plus spouse/domestic partner, employee and child(ren), or family); these amounts include your deductible and co-insurance. Please note that if you choose to have your services at MIT Medical, you will not have to pay any co-insurance.
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 will 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 and $1,000 for an employee plus spouse or domestic partner (if a tax dependent), employee and child(ren), or family.** You will need to add to that amount 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 cycle, pre-tax.

If you enroll in the HDHP and an HSA, you cannot have 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.

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* 2018 maximum contributions: $3,450 (employee coverage) and $6,900 (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 not during Open Enrollment period.
## Health Plan Comparison Chart

<table>
<thead>
<tr>
<th>IN-NETWORK BENEFIT</th>
<th>MIT TRADITIONAL HEALTH PLAN</th>
<th>MIT CHOICE HEALTH PLAN</th>
<th>MIT HIGH DEDUCTIBLE HEALTH PLAN (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network*</td>
<td>Massachusetts</td>
<td>New England (MA, RI, VT, CT, NH, ME)</td>
<td>National</td>
</tr>
<tr>
<td>Deductible</td>
<td>Not applicable</td>
<td>Not applicable</td>
<td>$1,500**/$3,000***</td>
</tr>
<tr>
<td>Co-insurance (You pay after deductible is met)</td>
<td>Not applicable</td>
<td>Not applicable</td>
<td>10% (0% at MIT Medical)</td>
</tr>
<tr>
<td>Out-of-pocket (OOP) Max.</td>
<td>$2,500/$5,000</td>
<td>$2,500/$5,000</td>
<td>$3,000**/$6,000*** (Includes deductible)</td>
</tr>
<tr>
<td>Preventive</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Copayments for PCP/ Specialist (Non-preventive)</td>
<td>$10 copay</td>
<td>$20 copay ($10 with a PCP at MIT Medical)</td>
<td>Deductible and co-insurance</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 copay</td>
<td>$100 copay</td>
<td>Deductible and co-insurance</td>
</tr>
<tr>
<td>Inpatient Hospital Outpatient Surgery</td>
<td>$0</td>
<td>$0</td>
<td>Deductible and co-insurance</td>
</tr>
<tr>
<td>Prescriptions (Tier 1/2/3)</td>
<td>Preventive medications have no deductible. After deductible:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>At MIT Pharmacy****</td>
<td>$5 / $15 / $40</td>
<td>$5 / $15 / $40</td>
<td>$5/$15/$40</td>
</tr>
<tr>
<td>30-day supply</td>
<td>$10 / $30 / $80</td>
<td>$10 / $30 / $80</td>
<td>$10/$30/$80</td>
</tr>
<tr>
<td>90-day supply</td>
<td>$8 / $25 / $40</td>
<td>$8 / $25 / $40</td>
<td>$8/$25/$40</td>
</tr>
<tr>
<td>At Participating Retail Pharmacies</td>
<td>$16 / $50 / $80</td>
<td>$16 / $50 / $80</td>
<td>$16/$50/$80</td>
</tr>
<tr>
<td>30-day supply</td>
<td>$16 / $50 / $80</td>
<td>$16 / $50 / $80</td>
<td>$16/$50/$80</td>
</tr>
<tr>
<td>Mail Order (Express Scripts)</td>
<td>Preventive medications have no deductible. After deductible:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>90-day supply</td>
<td>$16 / $50 / $80</td>
<td>$16 / $50 / $80</td>
<td>$16/$50/$80</td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>Not applicable</td>
<td>Not applicable</td>
<td>MIT funds HSA ($500** / $1,000***</td>
</tr>
</tbody>
</table>

* Please contact the MIT Benefits Office if you have been assigned to work outside of New England or will be on assignment overseas.
** Employee coverage.
*** Employee + Spouse or Domestic Partner (if a tax dependent) / Employee + Child(ren) / Family coverage.
**** Members of the MIT Choice Health Plan can fill prescriptions at the MIT Pharmacy only if written or referred by an MIT Medical provider. Members of the MIT HDHP can fill prescriptions at the MIT Pharmacy only if written by an MIT Medical provider.
## Health Plan Premiums (Rates)

**Faculty and Staff—Monthly**
as of January 1, 2018

<table>
<thead>
<tr>
<th>COVERAGE TIER</th>
<th>MIT TRADITIONAL HEALTH PLAN</th>
<th>MIT CHOICE HEALTH PLAN</th>
<th>MIT HIGH DEDUCTIBLE HEALTH PLAN (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$203</td>
<td>$223</td>
<td>$164</td>
</tr>
<tr>
<td>Employee + Spouse / Domestic Partner</td>
<td>$489</td>
<td>$531</td>
<td>$406</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$418</td>
<td>$454</td>
<td>$347</td>
</tr>
<tr>
<td>Family</td>
<td>$644</td>
<td>$702</td>
<td>$530</td>
</tr>
</tbody>
</table>

## Support and Service—Weekly

as of January 1, 2018

<table>
<thead>
<tr>
<th>COVERAGE TIER</th>
<th>MIT TRADITIONAL HEALTH PLAN</th>
<th>MIT CHOICE HEALTH PLAN</th>
<th>MIT HIGH DEDUCTIBLE HEALTH PLAN (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$44.54</td>
<td>$49.15</td>
<td>$35.54</td>
</tr>
<tr>
<td>Employee + Spouse / Domestic Partner</td>
<td>$107.08</td>
<td>$116.77</td>
<td>$87.92</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$94.15</td>
<td>$102.46</td>
<td>$77.77</td>
</tr>
<tr>
<td>Family</td>
<td>$142.85</td>
<td>$156.23</td>
<td>$116.54</td>
</tr>
</tbody>
</table>
Also for you:  
Additional health care benefits

Dental Plan Benefits

TWO CHOICES OFFERED THROUGH DELTA DENTAL

The MIT Basic Dental Plan provides coverage for preventive and basic restorative services only and therefore the rates are lower than the Comprehensive Plan. 

The MIT Comprehensive Dental Plan provides coverage for preventive, basic restorative, and major restorative dental services, as well as orthodontia for children age 18 and younger.

Both plans cover eligible dependents: your spouse/domestic partner and dependent children until age 26; no age limit applies for approved dependents with disabilities.

Dental Plan Premiums (Rates) 
as of January 1, 2018

<table>
<thead>
<tr>
<th>COVERAGE TIER</th>
<th>MIT BASIC DENTAL PLAN</th>
<th>MIT COMPREHENSIVE DENTAL PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Faculty / Staff Monthly Rate</td>
<td>Support / Service Weekly Rate</td>
</tr>
<tr>
<td>Employee</td>
<td>$6</td>
<td>$1.38</td>
</tr>
<tr>
<td>Employee + Spouse (or Domestic Partner)</td>
<td>$20</td>
<td>$4.62</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$20</td>
<td>$4.62</td>
</tr>
<tr>
<td>Family</td>
<td>$31</td>
<td>$7.15</td>
</tr>
</tbody>
</table>
MIT Vision Plan
All eye exams are covered under the three MIT health care plans. The MIT Vision Plan is a separate, voluntary plan that partially covers the cost of eyeglasses or contact lenses. The plan has a network of providers through EyeMed Vision Care. Out-of-network benefits also are available. Rates are available on the MIT Benefits website.

Flexible Spending Accounts
MIT offers two flexible spending accounts (FSAs)—a health care FSA and dependent care FSA—to help participants manage health care and dependent care expenses while benefiting from tax savings. This is a voluntary benefit, and each year you must re-enroll and choose how much to contribute. Note: If you enroll in the HDHP and HSA, you are not eligible for a health care FSA.
MIT Pension Plan

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

WHAT TO KNOW:
- The Plan is fully paid by MIT. Faculty and staff 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.
Supplemental 401(k) Plans

Traditional Pre-Tax Contributions or Roth Post-Tax Contributions

The MIT Supplemental 401(k) Plans help 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 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 cycle, 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.
- You are vested immediately—that is, you fully own your contributions, MIT’s matching contributions, and all earned interest.

MIT offers the following benefits to retired employees

- Retiree Medical Plan
- Retiree Dental Plan
- Retiree Life Insurance
Benefits unique to MIT

- Access MIT Commuter Program: includes free, unlimited subway and local bus use, and subsidies for MBTA station parking and the commuter rail
- Athletic facilities
- Cell phone discount
- Emergency Ride Home Program
- Employee Resource Groups and diversity & inclusion programs
- MITAC (tickets for movies, arts, sports, and more)
- MIT Federal Credit Union
- MIT Medical with Urgent, Primary, and Specialty Care
- MIT Museum
- MIT Optical
- MIT Recognition Program
- Special rates for travel and hotels

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
- Young professionals programming

Well-being benefits

- Employee Assistance Program: MIT MyLife Services
- Fitness and weight loss reimbursements through enrollment in an MIT medical plan
- MIT Work-Life Center seminars, support groups, and consultations
- Retirement planning
- Senior care advising, back-up adult care, and personalized resources
- Student loan repayment guidance

Parenting benefits

- Adoption assistance
- Backup child care (in-home and in-center)
- Children’s Scholarship Plan (grants for eligible dependents to attend MIT)
- College planning assistance
- Educational Loan Plan (low-interest loan for undergraduate or graduate college education for eligible dependents)
- On-site child care centers and scholarship program
- Paid maternity and parental leave
- Parenting seminars, consultations, and personalized resources and referrals
- Special learning needs program

Paid time off

- 12 holidays plus special holiday closings
- 4 weeks of vacation (3 weeks in your first year of employment). With 10th year of eligible service, an additional 5 days of vacation become available every 5th year
- Sick leaves and long-term disability coverage
This is a good time of year to review your personal information in Atlas such as beneficiary designations and your address—as well as gender, ethnicity, race, disability, and veteran status to support MIT’s equal opportunity, affirmative action, and diversity efforts.

For additional information, or to talk with a Benefits Representative, contact the MIT Benefits Office, located on the 5th floor of Building NE49 (600 Technology Square) at the corner of Main and Portland streets.
Be knowledgeable

Please visit hrweb.mit.edu/benefits for additional information and upcoming information sessions on the new high deductible health plan.

MIT’s “exceptional” benefits are only exceptional for you if you sign up and take advantage of them.

YOU CAN ENROLL OR CHANGE YOUR 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.
- As a result of a life event. If you experience a change in your life that has an impact on your benefits, you can enroll outside the Benefits Open Enrollment period.

CALL
617-253-6151 (CAMPUS)
781-981-7055 (LINCOLN LABORATORY)

VISIT
hrweb.mit.edu/benefits

EMAIL
benefits@mit.edu (CAMPUS)
benefits@ll.mit.edu (LINCOLN LABORATORY)