A Note from the Plan Administrator

The following Summary Annual Report for the MIT Flexible Reimbursement Account Plan Medical – Dental is required by ERISA (the Employee Retirement Income Security Act of 1974) to be furnished annually, by the plan administrator, to each member of the plan and each beneficiary receiving benefit under the plan. The report conforms to the reporting requirements, set forth in ERISA.

SUMMARY ANNUAL REPORT FOR THE MIT FLEXIBLE REIMBURSEMENT ACCOUNT PLAN MEDICAL - DENTAL

This is a summary of the annual report for the Massachusetts Institute of Technology Flexible Reimbursement Account Plan Medical - Dental, EIN 04-2103594 Plan No. 515, for the period January 1, 2013 through December 31, 2013. The annual report has been filed with the Employee Benefits Security Administration, as required by the Employee Retirement Income Security Act of 1974 (ERISA).

The plan has a contract with Crosby Benefit Systems, Inc. to reimburse certain health care claims incurred under the terms of the plan. Claims incurred under terms of the plan were reimbursed with contributions from plan participants.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report, or any part thereof, write to:

MIT Benefits Office
77 Massachusetts Avenue, Building E19-215
Cambridge, Massachusetts 02139
Or email: benefits@mit.edu

You also have the legally protected right to examine the annual report at the main office of the plan, MIT Benefits Office, 400 Main St., Building E19-215, Cambridge, Massachusetts, 02139 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington D.C. 20210. You may also view and/or download a copy of the annual report at the U.S. Department of Labor’s website at www.efast.dol.gov. To do so, type “Massachusetts Institute of Technology” in the “Sponsor “Name” field and then click on “Search” at the bottom of the “Form 5500/5500-SF Filing Search” page.