

**From:** Maria Zuber, Ian A. Waitz, & Sharon Casey  
**Sent:** Monday, May 13, 2019 3:59 PM  
**Subject:** AY2020 Stipend Levels and Health Insurance Rates

Dear Colleagues,

In consultation with the Provost, the Chancellor, and the School Deans, we have established the new ranges for the monthly stipends of full-time research and teaching assistants for the 2019-20 academic year (AY2020). **These ranges reflect a 3% increase**, consistent with the 2.92% cost-of-living increase recommended by the Graduate Student Council (GSC) Graduate Stipends Committee.

We are also pleased to provide an update on efforts spearheaded by the Office of the Vice Chancellor (OVC) and the GSC to better understand the issues of MIT graduate students who might be struggling financially. After completing a survey of students, analyzing the survey findings, and engaging with community members, we focused our efforts on doctoral students with 9-month and non-resident appointments who may be facing more acute financial challenges.

In response to our initial findings **each School has committed to implement new policies and practices to help alleviate the financial insecurity some graduate students are facing**. As part of this process, additional funding sources may be identified and ways to assess the effectiveness of the new measures and report on our progress will be developed. The Schools will complete this work before next year's GSC stipend recommendation process.

We are grateful to the School Deans, department graduate administrators, and graduate student leaders for helping us to reach this commitment so that we can be responsive to the needs of graduate students who are struggling financially.

The work described above will draw upon future insights from the [Graduate Family Support Working Group](#), which was recently established to broadly understand the environment for graduate student families at MIT and options for ensuring they are appropriately supported. The work also addresses some of the recommendations of the Working Group on Graduate Student Tuition Models led by Professor Steve Bell, and is in keeping with the [Graduate Student Roadmap](#) strategic initiative, an effort to enhance the graduate student

experience at MIT.

Finally, this letter outlines health plan rates for students and their dependents who are enrolled in the MIT Student Medical Plan and MIT Student Extended Insurance Plan. Health plan rate increases have been kept to 5% on average. Our health insurance costs will continue to be below those of our peers for most of our students, especially for students with partners, dependents, and families.

Departments and programs that wish to establish stipends outside these ranges must have written approval from the School Dean, the Vice Chancellor, and the Vice President for Research.

Please be aware that it is required that we maintain written documentation of approval on all graduate program rates that deviate from the established ranges.

For more information about the graduate student stipend ranges and health insurance rates, please refer to [the related FAQ](#). Departments are encouraged to share the link with students.

Sincerely,

Maria Zuber, Vice President for Research  
Ian A. Waitz, Vice Chancellor for Undergraduate and Graduate Education  
Sharon Casey, Health Plans Manager

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### **Stipends for full time-research and teaching assistants**

The graduate stipend rate will increase by 3% in AY2020.

#### **RA STIPEND LEVELS**

##### *Doctoral*

Monthly: \$3,283

Annual (12 mo.): \$39,391

High Range +15%: \$45,300

Low Range -10%: \$35,452

##### *SM Level*

Monthly: \$2,999

Annual (12 mo.): \$35,992

High Range +15%: \$41,391

Low Range -10%: \$32,393

## **TA STIPEND LEVELS**

### *Contact*

Monthly: \$3,361

Annual (12 mo.): \$40,331

High Range +15%: \$46,380

Low Range -10%: \$36,298

### *Support*

Monthly: \$3,030

Annual (12 mo.): \$36,363

High Range +15%: \$41,818

Low Range -10%: \$32,727

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## **Health Insurance**

For AY2020, we have been able to keep health plan rate increases to 5%, on average, for students and their dependents who are enrolled in the MIT Student Medical Plan and MIT Student Extended Insurance Plan.

This rate increase translates to an additional \$10.42 per month for individual students and up to an additional \$33.59 per month for families.

Students currently enrolled in an outside plan with comparable coverage who wish to waive the MIT Student Extended Plan coverage must do so before **August 15**, or they will be charged a late-waiver fee of \$150. Rates for health plans available through MIT for students and their family members are listed in the tables below.

Note that the first table (“Combined”) shows the cost of purchasing both the MIT Student Medical Plan and the MIT Student Extended Insurance Plan. Students with comparable coverage may waive Extended Plan coverage, but even if they waive, they will remain enrolled in the MIT Student Medical Plan, because it is included in tuition. Family members may enroll in the MIT Student Medical Plan only — with costs shown in the second table — or they may enroll in the combined plans. However, they cannot purchase Extended-Plan-only coverage.

## **Combined (total annual cost to purchase both the MIT Student Medical Plan and MIT Student Extended Insurance Plan)**

**STUDENTS** (automatic enrollment)

**Annual AY2019:** \$3,144

**Annual AY2020:** \$3,269

**Annual (\$) Change:** \$125

**Annual % Change:** 4%

**STUDENT AND PARTNER**

**Annual AY2019:** \$6,576

**Annual AY2020:** \$6,927

**Annual (\$) Change:** \$351

**Annual % Change:** 5%

**STUDENT AND DEPENDENT(S)**

**Annual AY2019:** \$4,212

**Annual AY2020:** \$4,389

**Annual (\$) Change:** \$177

**Annual % Change:** 4%

**FAMILY** (student, partner, and dependents)

**Annual AY2019:** \$7,644

**Annual AY2020:** \$8,047

**Annual (\$) Change:** \$403

**Annual % Change:** 5%

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**MIT Student Medical Plan Only (total annual cost to purchase just the MIT Student Medical Plan)**

**STUDENTS** (automatic enrollment)

**Annual AY2019:** Cost included with tuition

**Annual AY2020:** Cost included with tuition

**Annual (\$) Change:** Cost included with tuition

**Annual % Change:** N.A.

**STUDENT AND PARTNER**

**Annual AY2019:** \$1,536

**Annual AY2020:** \$1,584

**Annual (\$) Change:** \$48

**Annual % Change:** 3%

**STUDENT AND DEPENDENT(S)**

**Annual AY2019:** \$768

**Annual AY2020:** \$792  
**Annual (\$) Change:** \$24  
**Annual % Change:** 3%

**FAMILY** (student, partner, and dependents)

**Annual AY2019:** \$2,304  
**Annual AY2020:** \$2,376  
**Annual (\$) Change:** \$72  
**Annual % Change:** 3%

Finally, the MIT Graduate Student Dental Plan will be available again for AY2020, but the new rates are not yet available from Blue Cross Blue Shield of Massachusetts. We will communicate with students directly as soon as new rate and benefit information is available.

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#### **Tuition**

Tuition for AY2020 will be \$53,450 or \$26,725 per term. This reflects a 3.75% increase over this year's tuition.

#### **Student Life Fee**

The student life fee will be \$340 or \$170 per term in AY2020. This reflects an increase of \$28.