

From: aos-bounces@mit.edu <aos-bounces@mit.edu> **On Behalf Of** Sharon Casey
Sent: Wednesday, May 16, 2018 12:30 PM
To: aos <aos@mit.edu>
Subject: [AOs] Update & Correction: Grad Health Insurance Rates

Colleagues,

I am sending a reminder and an **important update** about the student health insurance rates for Academic Year (AY) 2019.

In the original rate chart (part of a memo on graduate stipend levels and health plan rates for AY 2018-2019 sent by VP for Research Maria Zuber, Vice Chancellor Ian Waitz, and me), the cost of the MIT Student Medical Plan was inadvertently added twice.

As a result, the combined rates for family members — the total annual cost to purchase both the MIT Student Medical Plan and MIT Student Extended Insurance Plan — were significantly higher. **In short, the actual AY 2019 rates are much lower.**

If you have already sent the previous version of this memo to your graduate students, please forward this corrected version as soon as possible. A related [FAQ](#) has also been updated to reflect the correct rates.

While the lower rates are good news, we apologize for the error and any anxiety it might have caused.

Sincerely,
Sharon Casey, Health Plans Manager

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

STUDENTS (automatic enrollment)

Annual AY2018: \$3,000

Annual AY 2019: \$3,144

Annual (\$) Change: \$144

Annual % Change: 4.8%

STUDENT AND PARTNER - Corrected

Annual AY2018: \$6,252

Annual AY 2019: \$6,576

Annual (\$) Change: \$324

Annual % Change: 5.2%

STUDENT AND DEPENDENT(S) - Corrected

Annual AY2018: \$4,032
Annual AY 2019: \$4,212
Annual (\$) Change: \$180
Annual % Change: 4.5%

FAMILY (student, partner, and dependents) - Corrected

Annual AY2018: \$7,274
Annual AY 2019: \$7,644
Annual (\$) Change: \$360
Annual % Change: 4.9%

NO CHANGE: MIT Student Medical Plan Only (total annual cost to purchase just the MIT Student Medical Plan)

STUDENTS (automatic enrollment)

Annual AY2018: Cost included with tuition
Annual AY 2019: Cost included with tuition
Annual (\$) Change: Cost included with tuition
Annual % Change: N.A.

STUDENT AND PARTNER

Annual AY2018: \$1,524
Annual AY 2019: \$1,536
Annual (\$) Change: \$12
Annual % Change: 0.8%

STUDENT AND DEPENDENT(S)

Annual AY2018: \$756
Annual AY 2019: \$768
Annual (\$) Change: \$12
Annual % Change: 1.6%

FAMILY (student, partner, and dependents)

Annual AY2018: 2,280
Annual AY 2019: \$2,304
Annual (\$) Change: \$24
Annual % Change: 1.1%

The actual rates for AY 2019 reflect only modest increases from the previous year —just 5 percent, on average, for students and their dependents who are enrolled in the both plans. In terms of actual price changes, this rate increase translates to an additional \$12 per month for individual students

and up to an additional \$31 per month for families.

In recent years, the student plans have seen rate increases ranging from 7.3% to 9.1%. These changes have occasionally included increased out-of-pocket costs for students and their dependents when they go to a doctor or hospital. This year's rate increase, however, does not include any increases to potential out-of-pocket costs, while it keeps the same robust benefits previously offered through the Student Medical and Extended Plans.

Students who are enrolled in an outside plan with comparable coverage and wish to waive Extended Plan coverage must do so **before August 31, 2018**, 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 above. Rate information is also available on the [MIT Medical website](#).

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.

Finally, the MIT Graduate Student Dental Plan will be available again for AY 2019, 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.