

From: aos-bounces@mit.edu <aos-bounces@mit.edu> **On Behalf Of** Maria Zuber, Ian A. Waitz, & Sharon Casey
Sent: Wednesday, April 25, 2018 9:59 AM
To: aos <aos@mit.edu>
Subject: [AOs] AY18-19 Stipend Levels and Health Insurance Rates

Colleagues,

In consultation with the Provost and the Chancellor, we have established the new ranges for the monthly stipends of full-time research and teaching assistants in the Schools of Science and Engineering for the Academic Year 2018-2019.

If individual departments in the Schools of Science and Engineering wish to deviate from these ranges by an amount outside the high and low ranges (below), they must submit a written request and receive approval from the School Dean, the Vice Chancellor, and the Vice President for Research.

Departments and programs in other Schools should establish stipends consistent with these ranges and subject to 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.

In addition, 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) and the cost of tuition and the student life fee.

For more information on how these rates were established and some comparisons with peers, please [see the related FAQ](#). Departments are encouraged to share the FAQ link with students.

Stipends

The graduate stipend rate will be increased by 3% in AY18-19.

RA STIPEND LEVELS

Science & Engineering Doctoral

AY18-19 Monthly: \$3,187

Annual (12 mo.): \$38,244

High Range +15%: \$43,981

Low Range -10%: \$34,420

Engineering (SM Level)

AY18-19 Monthly: \$2,912

Annual (12 mo.): \$34,944

High Range +15%: \$40,186

Low Range -10%: \$31,450

TA STIPEND LEVELS

Science & Engineering (Contact)

AY18-19 Monthly: \$3,263

Annual (12 mo.): \$39,156

High Range +15%: \$45,029

Low Range -10%: \$35,240

Engineering (Support)

AY18-19 Monthly: \$2,942

Annual (12 mo.): \$35,304

High Range +15%: \$40,600

Low Range -10%: \$31,774

Health Insurance

For Academic Year (AY) 2018-2019 we have been able to keep health plan rate increases to 5 percent, 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 \$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 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 AY2018: \$3,000

Annual AY 2019: \$3,144

Annual (\$) Change: \$144

Annual % Change: 4.8%

STUDENT AND PARTNER

Annual AY2018: \$7,776

Annual AY 2019: \$8,112

Annual (\$) Change: \$336

Annual % Change: 5.2%

STUDENT AND DEPENDENT(S)

Annual AY2018: \$5,556

Annual AY 2019: \$5,748

Annual (\$) Change: \$192

Annual % Change: 4.5%

FAMILY (student, partner, and dependents)

Annual AY2018: \$8,808

Annual AY 2019: \$9,180

Annual (\$) Change: \$372

Annual % Change: 4.9%

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%

Finally, the MIT Graduate Student Dental Plan will be available again for AY 2018-2019, 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.

Tuition

Tuition for AY18-19 will be \$51,520. This reflects a 3.9% increase over this year's tuition.

Student Life Fee

The student life fee will remain \$312 in AY18-19.

Kind regards,

Maria Zuber, Vice President for Research
Ian Waitz, Vice Chancellor
Sharon Casey, Health Plans Manager