

A graphic featuring a stylized building with a dome and columns, with five human figures standing in front of it. The text "MIT Student Health Plan" is written in blue above the figures, and "Overview" is written in blue below the figures.

# MIT Student Health Plan Overview



## MIT Student Health Plan

- Two insurance plans for full coverage:
  - Student Medical Plan
  - Student Extended Insurance Plan
- Student Medical Plan** covers a wide range of services at MIT Medical.
- Student Extended Insurance Plan** covers most external services and some services at MIT Medical.



## MIT Student Health Plan: Who is enrolled?

- All regular and special registered students are automatically enrolled in the Student Medical Plan and the Student Extended Insurance Plan.
- Any registered student will automatically be enrolled in the MIT Student Health Plan in the month that they become classified by the registrar as a registered student or are classified as “eligible to register”.
- Every student that is registered for at least 1 day in a term will automatically be enrolled in the Student Health Plan.
- A premium charge for the Student Extended Insurance Plan will appear on the student’s financial services bill.



## Automatic enrollment for SEIP: Why?

- Massachusetts state law requires that all full-time and part-time students have access to health insurance with defined minimum coverage levels while enrolled in an institution of higher learning.
- All full-time and part-time students enrolled in an institution of higher learning must participate in the school-sponsored health insurance plan, unless they can prove they have comparable insurance that meets Massachusetts state law.
- MIT Health Plan policy and the Massachusetts state law requires institutions of higher learning to enroll all full-time and part-time students in the school sponsored health insurance plan to ensure compliance with the law.



## Who can waive the SEIP?

- Students who have not used the Student Extended Insurance Plan prior to the waiver deadline.
- Any student with current insurance that meets all state requirements listed for a qualified student health insurance program (QSHIP) can waive before the waiver deadline.
- After the waiver deadline, students may not be disenrolled from the Student Extended Insurance Plan until the next term waiver period.
- Students registering after the term has begun have 30 days in which to waive if they have insurance that meets the Massachusetts state requirements. Students who do not request a waiver within 30 days must wait until the next term waiver period to be disenrolled from the Student Extended Insurance Plan.
- Massachusetts state law requires that students who are eligible to waive must waive each academic year.



## Family Enrollment

- Enrollments must be received by September 30 for the fall term, February 28 for the spring term and June 30 for the summer term.
- International partners (including spousal equivalents) and dependents arriving during a term have 30 days from the date of arrival in which to enroll (see Life Changing Events).
- Students may enroll spousal equivalents, but they must complete and sign an affidavit at the Health Plans office.
- A student may enroll a partner or dependent for up to one (1) academic year. Reenrollment is not automatic and must be done at the Health Plans office.
- A new Enrollment Form must be completed at the beginning of each academic year or term.



## Enrolling after the deadline

Exceptions made for **life-changing events**. Enrollments must occur within 30 days for the following:

- The student marries and wants coverage for their spouse
- The partner terminates employment and loses coverage
- The partner and/or dependents arrive from another country for the first time
- A baby is born: contact MIT Health Plans before the baby is born to complete an enrollment form. Call us with the name and birthday within 30 days.



## MIT Student Health Plans

Enrollment Questions:  
MIT Student Health Plan Office  
E23-309  
617-253-4371  
[stuplan@med.mit.edu](mailto:stuplan@med.mit.edu)

Coverage and Claims Questions:  
Claims and Member Services  
E23-191  
617-253-5979  
[msservices@med.mit.edu](mailto:msservices@med.mit.edu)

For more information:  
<http://web.mit.edu/medical>