HEALTH PLAN

Medical Report Requirements

MIT requires that all incoming students submit a medical history, have a complete physical examination, and document immunity against certain infectious diseases. Medical Report forms (https://medical.mit.edu/sites/default/files/medreport.pdf) need to be submitted before registering for classes. Specific deadlines for each term are listed on the form itself.

Registration will not be permitted for any student who has not complied with the Medical Report and/or immunization requirements stated above.

MIT Medical

To meet the health care needs of MIT community members, MIT Medical offers a single, centralized source of comprehensive health insurance, care, and treatment at our own medical centers (https://medical.mit.edu), and an extensive roster of health promotion programs. Members of the MIT community and their families have convenient, on-campus access to a broad range of clinical services and medical and dental specialties, delivered by highly qualified health care professionals. Through our affiliations with Boston’s leading hospitals, our clinicians are able to refer patients with more serious conditions to the most appropriate specialists. MIT Medical is located in Building E23.

Visits to MIT Medical are by appointment, except for urgent care. Urgent medical care is available at MIT Medical seven days a week. (See the MIT Medical website for hours of operation (https://medical.mit.edu/services/urgent-care).) MIT Medical’s Student Mental Health and Counseling Service offers assistance to students dealing with personal concerns, including anxiety, depression, relationship problems, and stress. They provide evaluations and consultations, brief treatment, referrals, and group counseling. All services at the Student Mental Health and Counseling Service are available free of charge to MIT students. The Student Mental Health and Counseling Service also has walk-in hours for urgent matters from 2 to 4 pm daily, Monday through Friday. MIT community members should call 617-253-4481 day or night for medical advice.

Visit the MIT Medical website for more information about our services (https://medical.mit.edu/services), including appointment hours, phone numbers, and clinician profiles.

Health Insurance Requirements

All MIT students must have health insurance that meets the requirements for the Massachusetts Student Health Insurance Plan (SHIP). Students with J-1 visas under MIT sponsorship must have insurance that also meets US Department of State regulations for themselves and their spouses and children who accompany them. Visit the MIT Medical website for more information about Massachusetts health insurance requirements (https://medical.mit.edu/mit-health-plans/student-health-plans).

MIT Student Health Plan

The MIT Student Health Plan (https://medical.mit.edu/mit-health-plans/student-health-plans) consists of two complementary parts, the MIT Student Medical Plan and the MIT Student Extended Insurance Plan.

The MIT Student Medical Plan covers a wide range of services provided at MIT Medical, including primary care, many medical specialties, urgent care 7 days a week, mental health care, and other services. Registered MIT students paying tuition to MIT are automatically enrolled in the MIT Student Medical Plan as part of their tuition. Student partners and children of students can pay a Partner/Child MIT Student Medical Plan premium for comprehensive access. To enroll their families, students must complete the MIT Student Health Plan enrollment form during the enrollment period. Partners and children of students who purchase the MIT Student Medical Plan premium must also provide evidence that they are enrolled in a health insurance plan or may purchase the MIT Student Extended Insurance Plan.

The MIT Student Extended Insurance Plan is designed to coordinate with the MIT Student Medical Plan and provides coverage for more extensive care, such as hospitalization, diagnostic tests, physical therapy, surgery, prescription medication, and obstetrical care. Since health insurance is mandatory under Massachusetts law, all regular students and special students registered with 75% of the full-time academic requirement or full-time, including students on a J-1 or F-1 visa, are automatically enrolled in the MIT Student Extended Insurance Plan. Prior to the beginning of each academic year, students have the option to submit an online request to waive the MIT Student Extended Insurance Plan for either the full year if they already have coverage which meets the Massachusetts requirements for student health insurance. If students choose to keep the MIT Student Extended Insurance Plan for the fall term, they will still have the option to waive the MIT Student Extended Insurance Plan for the spring academic term. All waivers must be submitted before the designated deadline to avoid a late fee. J-1 students under MIT visa sponsorship may waive the MIT Student Extended Insurance Plan only if their policies meet both the Massachusetts requirements and specified United States Information Agency (USIA) requirements. Massachusetts state law requires coverage through an insurance carrier based in the United States. New waiver forms must be filled out each academic year.

Special students taking two or more subjects but registered at MIT less than 75% of the full-time academic requirement are eligible to purchase the MIT Student Extended Insurance Plan but are not enrolled automatically.

If students have enrolled their partners and/or children and wish to continue their enrollment in the MIT Student Medical or Extended
Insurance Plan, no further action needs to be taken as they will be automatically re-enrolled as long as the student remains covered by the MIT Student Extended Insurance Plan. If students wish to end coverage for their family, they must notify (stuplan@med.mit.edu) the Health Plan office, in writing, by the enrollment deadlines.

The deadline for submitting enrollment forms and waiver forms is August 15 for the fall term, January 15 for the spring term, and May 31 for the summer term.

Visit the MIT Medical website (https://medical.mit.edu/mit-health-plans/student-health-plans) for more information about the MIT Student Health Plans, including benefits, rates, and enrollment or waiver processes.

Please contact MIT Health Plans with enrollment or waiver questions (stuplan@med.mit.edu), or contact Claims and Member Service with any questions about benefits or claims (mservices@med.mit.edu).