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 [PDF](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 healthcare needs of MIT community members, MIT Medical offers a single, centralized source of comprehensive health insurance, care, and treatment (https://medical.mit.edu) at our own medical centers, 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 healthcare 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.

All visits to MIT Medical are by appointment, including 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. 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 most services provided at MIT Medical, including primary care, many medical specialties, seven-day-a-week urgent care, mental health and counseling, and other services. Registered MIT students paying tuition to MIT are automatically enrolled in the MIT Student Medical Plan.

The MIT Student Extended Insurance Plan meets state and federal health insurance requirements and J-1 visa requirements. It provides for more extensive care, such as hospitalization, diagnostic tests, physical therapy, surgery, prescription medication, and obstetrical care. Since health insurance is mandatory under Massachusetts state law, all regular students and special students registered with at least 75 percent of the full-time academic requirement, including students on a J-1 or F-1 visa, are automatically enrolled in the MIT Student Extended Insurance Plan.

Before each academic year begins, students can submit an online request to waive the MIT Student Extended Insurance Plan if they demonstrate they have coverage that meets Massachusetts requirements for student health insurance. A waiver request is required each academic year.

If students choose to keep the MIT Student Extended Insurance Plan for the fall term, they may still waive the Extended 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 Extended 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.

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

Student spouse/partner and dependent enrollment
Students can enroll their spouses or partners and children in the MIT Student Medical Plan to give them access to healthcare services at MIT Medical. To enroll their families, students must complete the MIT Student Health Plan enrollment form during the enrollment period and pay the required premium amount. Spouses/partners and dependent children are not enrolled automatically.
Students who purchase MIT Student Medical Plan coverage for family members must provide evidence that these family members are also enrolled in another comprehensive health insurance plan, or they must purchase MIT Student Extended Insurance Plan coverage. **Spouse/partner and dependent enrollment is not automatic.** Students must sign up for spouse/partner and/or dependent coverage each academic year.

*The deadline for submitting enrollment forms and waiver forms is August 15 for the fall term, January 15 for the spring term, and May 28 for the summer term. Visit the MIT Medical website ([https://medical.mit.edu/mit-health-plans/student-health-plans](https://medical.mit.edu/mit-health-plans/student-health-plans)) for more information about the MIT Student Health Plans, including benefits, rates, information about enrollment or waiver processes.*

Please contact MIT Health Plans (stuplan@med.mit.edu) with enrollment or waiver questions, or contact Member Services (mservices@med.mit.edu) with questions about benefits.