



MIT Student Dental Insurance Plan Policies

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1.0 Students

1.1 Undergraduate Student Definition and Eligibility

Regular undergraduate students will be eligible for voluntary enrollment in the MIT Student Dental Insurance Plan.

Undergraduate students registered in the spring academic term who do not graduate or withdraw from enrollment at MIT retain their student status throughout the summer, whether or not they register for summer academic term. As such, their enrollment in the MIT Student Dental Insurance Plan continues until the end of the benefit year on August 31.

1.2 Graduate Student Definition and Eligibility

Regular graduate students, including non-resident graduate students, will be eligible for voluntary enrollment in the MIT Student Dental Insurance Plan.

Graduate students who hold a teaching assistant appointment with a title of Teaching Assistant or Instructor-G, those who hold an appointment as a Research Assistant, and Graduate Resident Tutors are considered as graduate students for purposes of dental insurance requirements and eligibility.

Graduate students who are conducting thesis research *in absentia* and students who have been granted non-resident doctoral thesis research status are considered as graduate students for purposes of dental insurance requirements and eligibility.

Graduate students registered in the spring academic term who do not graduate or withdraw from enrollment at MIT retain their student status throughout the summer, whether or not they register for summer academic term. As such, their enrollment in the MIT Student Dental Insurance Plan continues until the end of the benefit year on August 31.

1.3 Sloan Executive MBA and Sloan Visiting Fellows Definition and Eligibility

Sloan Executive MBA students are enrolled in the Executive Master's in Business Administration program at the Sloan School. Sloan Visiting Fellows are participants in a non-degree course of study for students, professionals, and MIT alumni. The determination that an individual is a Sloan Executive MBA students or Sloan Visiting Fellow for purposes of dental insurance eligibility will be handled by the MIT Registrar's Office.

Sloan Executive MBA students and Sloan Visiting Fellows will be eligible for voluntary enrollment in the MIT Student Dental Insurance Plan.

1.4 Exchange Students and Exchange Scholars Definition and Eligibility

Exchange students are students who are studying at MIT as part of an official exchange program between MIT and Cambridge University, the National University of Singapore, or the Nanyang

Technological University. Exchange scholars are students who are enrolled in a doctoral program at a participating institution (Brown University, Columbia University, Cornell University, Harvard University, University of Pennsylvania, Princeton University, Stanford University, University of California – Berkeley, University of Chicago or Yale University) who are taking classes and/or doing research at MIT.

The determination that an individual is an exchange student for purposes of dental insurance eligibility will be handled by the MIT Registrar's Office.

Exchange students and exchange scholars will be eligible for voluntary enrollment in the MIT Student Dental Insurance Plan.

1.5 Summer Programs Definition and Eligibility

Participants in MIT-sponsored or MIT-hosted summer programs are not eligible to enroll in the MIT Student Dental Insurance Plan.

1.6 Joint Degree Programs Definition and Eligibility

Any individual who is enrolled in a joint degree-granting program with another institution or institutions will be considered an MIT student for dental insurance eligibility purposes only if they pay tuition to MIT. Individuals in such programs who pay tuition to another institution or institutions, in lieu of or in addition to MIT, will be subject to the insurance rules and requirements of the institution to which they pay the largest amount of tuition in dollars. This includes but is not limited to, students from Harvard University, Wellesley College, the Massachusetts College of Arts and Design, MassArt and Brandeis University who are cross registered at MIT.

Exceptions to this requirement may be made on a case-by-case basis for students enrolled at another institution where their faculty advisor has transferred to MIT and the student's academic and/or research efforts are significantly or exclusively performed at MIT. These determinations will be made by the MIT Registrar's Office or their designee.

1.7 Students Studying Abroad

The MIT Student Dental Insurance Plan does not provide coverage for services outside of the network area, including travel abroad.

MIT students studying abroad will be treated in the same manner as regular undergraduate or graduate students for purposes of eligibility, enrollment and waivers. Students studying abroad may request to not be enrolled in the MIT Student Dental Insurance Plan for the period they are abroad and must provide supporting documentation from the relevant MIT department, laboratory or center.

1.8 Medical and Academic Leave

Undergraduate and graduate students on an approved medical leave, undergraduate students on a required academic leave as the result of a decision by the Committee on Academic Performance, and graduate students on a required academic leave remain eligible for coverage in the MIT Student Dental Insurance Plan for the remainder of the benefit year in which the leave began, plus an additional benefit year (see [Section 5.1 Benefit Year and Health Plan Coverage Periods](#)). During any Open Enrollment period, a student on leave must affirmatively enroll in the MIT Student Dental Insurance Plan.

A student who was not enrolled in the MIT Graduate Student Dental Plan as of the start date of the approved medical leave or required academic leave may not enroll in coverage at any time during their leave, with the exception of during an Open Enrollment period or as a result of a qualifying event.

Dependents of students on approved medical leave or required academic leave who were enrolled at the time the leave begins remain eligible for the MIT Student Dental Insurance Plan for the full period in which the student remains eligible. Dependents of students on leave who were not enrolled in the MIT Student Dental Insurance Plan at the time the leave begins may not enroll in the MIT Student Dental Insurance Plan at any time during the leave, with the exception of during an Open Enrollment period or as the result of a qualifying event.

1.9 Other Leaves and Changes in Student Status

Students on a personal leave, graduate students who have received a denial of further registration, or permanent separation from the Institute coverage will end as of the date of notification. Coverage for all enrolled dependents of these students will end on the same day the student's coverage ends.

1.10 Exclusions

An individual who is not included in any of the student categories listed in Sections 1.1 through 1.9, without regard to the use of the terminology "student" by any Department, Laboratory, Center or Institute (DLCI), is ineligible for coverage in the MIT Student Dental Insurance Plan. In addition, the following individuals are not considered as students for dental insurance eligibility purposes:

1. Individuals participating in the Interphase, Minority Introduction to Engineering and Science (MITES), Research Science Institute (RSI) and Women's Technology Program (WTP) summer programs;
2. Individuals participating in the Special Program for Urban and Regional Studies (SPURS);
3. Individuals participating in an Independent Activities Period (IAP) who are not registered as an MIT student;
4. Individuals participating in the Advance Study Program (ASP), based solely on their participation in the ASP Program;
5. Individuals participating in the Asia Business School program;
6. Individuals participating in the Lisbon MBA program;
7. Individuals participating in the Parthenope University of Naples program; and
8. Individuals participating in the Queensland University of Technology Business School program.

Any student who is eligible for dental insurance coverage provided by MIT as an employee, regardless of their enrollment status, is ineligible for coverage in either the MIT Student Dental Insurance Plan.

1.11 Notification in Change of Status

All notifications of a change in the status of a student which would affect their eligibility will be provided to the MIT Student Insurance Office by the MIT Registrar's Office. No changes in status will be accepted directly by any students, their dependents or any Department, Laboratory, Center or Institute.

1.12 Additional Requirements for J-1 and J-2 Visa Holders

Holding a J-1/J-2 visa, alone, does not make an individual an eligible student who can purchase the MIT Student Dental Insurance Plan.

2.0 Visiting Students

2.1 Definition

Visiting students are individuals pursuing an undergraduate or graduate degree at an institution of higher education other than MIT who have been invited to MIT by a Department, Laboratory, Center or Institute oratory or center to do research in their fields of study.

Visiting students have a defined registration period, not less than one (1) month and not to exceed one (1) year. Periods may not be consecutive.

2.2 Eligibility

Visiting students are not eligible to enroll in the MIT Student Dental Insurance Plan.

3.0 Other Eligible Individuals

3.1 Definition

The following appointment titles will be considered as Other Eligible Individuals for purposes of dental insurance eligibility:

1. Postdoctoral Fellow;
2. Senior Postdoctoral Fellow;
3. Research Fellow;
4. Senior Research Fellow;
5. Visiting Assistant Professor;
6. Visiting Associate Professor;
7. Visiting Professor;
8. Visiting Lecturer;
9. Visiting Engineer;
10. Visiting Scientist; or
11. Visiting Scholar.

The determination of the title of an Other Eligible Individual is made by the Department, Laboratory, Center or Institute by which the individual is appointed and must be reported to MIT Human Resources. A Department, Laboratory, Center or Institute may use public-facing appointment or job title that is different than the title provided to the MIT Student Insurance Office for purposes of insurance eligibility. However, the title provided for purposes of insurance eligibility must be consistent with the work performed by the Other Eligible Individual. For example, an individual may have the public-facing job title of “William Barton Roger Fellow,” while the title submitted for insurance eligibility may be “Postdoctoral Fellow” as long as the work is constant with that of a Postdoctoral Fellow.

3.2 Eligibility

An Other Eligible Individual is not eligible to enroll in the MIT Student Dental Insurance Plan.

4.0 Spouses, Children and Dependents

4.1 Definitions

The following dependents of eligible students are eligible for enrollment in the MIT Student Dental Insurance Plan:

- Spouse;
- Domestic partner/spousal equivalent (see [Section 4.2](#) below);
- Child through the last day of their 25th year;
- Adopted child through the last day of their 25th year;
- Step-child through the last day of their 25th year;
- Child through the last day of their 25th year for whom the student or affiliate is the Legal Guardian;
- Child recognized under a Qualified Medical Child Support Order through the last day of their 25th year;
- Child from any of the above categories with a mental or physical disability through the last day of their 25th year or older who is not able to earn his or her own living;
- Child through the last day of their 25th year of an enrolled dependent child; and
- Divorced spouse with a court ordered requirement to provide dental insurance.

4.2 Domestic Partner/Spousal Equivalent

The eligible student and domestic partner or spousal equivalent must attest to the following eligibility requirements at the time of enrollment:

1. Both parties are at least eighteen (18) years of age;
2. Neither party is married to someone other than the domestic partner/spousal equivalent;
3. Both parties are the other's sole domestic partner and intend to remain so indefinitely;
4. Neither party is related by blood to a degree of closeness which would prohibit legal marriage in Massachusetts;
5. Both parties have occupied a shared residence for at the past four (4) consecutive months and intend to do so indefinitely; and
6. Both parties consider themselves life partners, share joint responsibility for their common welfare and are financially interdependent.

Roommates, siblings and parents do not qualify as domestic partners or spousal equivalents.

4.3 Documentation

The MIT Student insurance office and/or its vendors may require, at its sole discretion, that a student provide appropriate documentation demonstrating the eligibility of any dependent prior to enrollment of that dependent into coverage.

Dependent Type	Required Documentation
Spouse	Marriage certificate or I-20 form (international students only)
Domestic partner/spousal equivalent	Affidavit of Spousal Equivalent Partnership
Birth child	Birth certificate
Adopted child	Adoption certificate
Step-child	Birth certificate or adoption certificate showing child's name and birthdate, and the spouse's/domestic partner's/spousal-equivalent's name
Child for whom the subscriber is the legal guardian	Proof of legal guardianship <u>and</u> birth certificate
Child recognized under a qualified medical child support order	Qualified medical child support order <u>and</u> birth certificate
Child of any age with a physical or mental disability that prevents the child from earning his or her own living	Appropriate documentation as listed above for dependent child <u>and</u> certification of disability
Child of an enrolled dependent child	Appropriate documentation as listed above for enrolled dependent child <u>and</u> birth certificate showing enrolled dependent child as parent
Divorced or legally separated spouse	Copy of final legal separation agreement or divorce decree, including: <ul style="list-style-type: none">• Cover page listing the parties involved;• Page that indicates the date the divorce or legal separation became final• Page(s) that refer to dental insurance; and• Signature page

5.0 Benefit Year, Enrollment and Renewals

5.1 Benefit Year

The benefit year for the MIT Student Dental Insurance Plan runs from September 1 through August 31.

The benefit year is divided into two dental plan coverage periods:

- Fall Coverage Period: September 1 through January 31; and
- Spring Coverage Period: February 1 through August 31.

5.2 Initial Enrollment – Students

For enrolling students and their dependents starting in the fall academic term, the initial date of coverage in the MIT Student Dental Insurance Plan will be September 1. For students starting in the spring academic term, the initial date of coverage will be February 1.

Enrollment of students and their dependents always begins on the first calendar day of a month, with limited exceptions, subject to qualifying events rules defined in [Section 6.2](#).

5.3 Renewals

Students who are enrolled in the MIT Student Dental Insurance Plan and who remain eligible for the plan at the end of a benefit year must affirmatively reenroll in coverage for the subsequent benefit year, with coverage effective on September 1.

Dependents who are enrolled in the MIT Student Dental Insurance Plan and who remain eligible for the plan at the end of a benefit year must affirmatively reenroll in coverage for the subsequent benefit year, with coverage effective on September 1.

6.0 Changes in Coverage

6.1 Open Enrollment Period

The MIT Student Dental Insurance Plan has one open enrollment period during the year in which eligible students may enroll, cancel or make changes to their coverage without a qualifying event. The open enrollment period runs from July 15 through August 15, with changes effective September 1.

6.2 Qualifying events

Outside of the open enrollment period, new enrollment, changes to existing enrollment or cancellation of coverage in the MIT Student Dental Insurance Plan are only allowed if a “qualifying event” occurs. Certain types of qualifying events apply to individuals who are not enrolled, while other events only apply to those who are enrolled. Any changes made to enrollment must be directly related to the qualifying event.

All qualifying events must be reported to the MIT Student Insurance Office and/or its vendor within thirty (30) days of the event, or sixty (60) days in the event of loss of coverage from another source, and include any documentation required (see below). The MIT Student Insurance Office and/or its vendor may, at its sole discretion, accept reports of qualifying events after the published deadlines in circumstances it deems exceptional. Any enrollments, cancellations or coverage changes will be effective per rules noted below.

Event	Allowable Coverage Changes	Required Documentation	Effective Date
Marriage	May add coverage for spouse and child(ren) of spouse	<ul style="list-style-type: none">• Marriage certificate; or• I-20 form (international students only)	First day of the of month following the date of marriage
New domestic partner/spousal equivalent	May add coverage for domestic partner/spousal equivalent and child(ren) of domestic partner/spousal equivalent	Affidavit of Spousal Equivalent Partnership	First day of the of month following notification
Birth of a child(ren)	May add coverage for child(ren)	<ul style="list-style-type: none">• Birth certificate; or• Birth announcement letter from hospital where child was born	Date of birth of child(ren)
Adoption, or placement for adoption or foster care, of a child(ren)	May add coverage for child(ren)	Adoption certificate or foster care order	Date of adoption or placement for adoption/foster care
Court-ordered care or legal guardianship of a child(ren)	May add coverage for child(ren)	Court order/proof of legal guardianship	Effective date of court or legal guardianship

Arrival of spouse and/or child(ren) from another country for the first time¹	May add coverage for spouse and child(ren)	Attestation of International Arrival/ Departure	First day of the of month following the date of arrival
Divorce or legal separation	Termination of coverage for spouse	Copy of final legal separation agreement or divorce decree, including: <ul style="list-style-type: none"> • Cover page listing the parties involved; • Page that indicates the date the divorce or legal separation became final • Page(s) that refer to dental insurance; and • Signature page 	Last day of the month in which the divorce is effective
Enrolled subscriber becomes newly eligible for comparable coverage	Termination of coverage for subscriber and all enrolled dependents	Proof of enrollment into other dental insurance plan	Last day of the month in which the new eligibility begins
Enrolled dependent becomes newly eligible for comparable coverage	Termination of coverage for the enrolled dependent	Proof of enrollment into other dental insurance plan	Last day of the month in which the new eligibility begins
Loss of dental coverage by an unenrolled subscriber	May enroll in coverage	Loss of Coverage notification letter	First day of the of month following loss of coverage
Loss of dental coverage by an unenrolled dependent	May add coverage for dependent who has lost coverage	Loss of Coverage notification letter	First day of the of month following loss of coverage
Death of an enrolled subscriber	Termination of coverage for subscriber and all enrolled dependents	Death certificate	Date of death
Death of an enrolled dependent	Termination of coverage for the enrolled dependent	Death certificate	Date of death

6.3 Voluntary Cancellation of Coverage

Voluntary cancellations of coverage, excluding those allowed by a qualifying event as defined in [Section 6.2](#), including for any student and any enrolled dependents, may only occur during the Open Enrollment Period as described in [Section 6.1](#).

¹ Only the first occurrence of arrival from another country by a spouse or dependent is considered a qualifying event. If the spouse or dependent leaves the United States and then returns, the arrival would not be considered a qualifying event and the spouse or dependent would only be allowed to enroll during the next open enrollment period.

6.4 Termination of Coverage for Loss of Eligibility – Students

In the event that an enrolled student or any of their enrolled dependents, ceases to be eligible for enrollment in the MIT Student Dental Insurance Plan, their coverage will end as of the last day of the dental plan coverage period for which they have paid in full.

A student who is enrolled in the MIT Student Dental Insurance Plan who completes his/her degree program prior to the end date of a dental plan coverage period due to early completion of thesis or graduation will continue to be covered enrolled through the remainder of the dental plan coverage period.

7.0 Billing and Payment

7.1 MITPay Billing – Students

The cost for most students enrolled in the MIT Student Dental Insurance Plan, as well as the costs of the MIT Student Dental Insurance Plan for a student's enrolled spouse and dependents, will be charged to the student's MITPay with Student Financial Services (SFS). Charges will be assessed on a per academic term basis.

7.2 Proration for MITPay Billing

In cases where the effective date of coverage is not the first calendar day of a month, the following proration rules will apply:

- If the effective date of coverage is on or before the fifteenth (15th) calendar day of the month, the enrollee will be charged the full premium for the month; or
- If the effective date of coverage is after the fifteenth (15th) calendar day of the month, the enrollee will not be charged the premium for the month.

In cases where the termination date of coverage is not the last calendar day of a month, the enrollee will be charged the full premium for the month.

7.3 Subsidies for Select Graduate Students

Select graduate students may be eligible for subsidies towards the cost of the MIT Student Dental Insurance Plan. The MIT Student Insurance Office is not responsible for the determination of subsidy eligibility, nor the handling of any subsidy payments. Premium amounts displayed on the MIT Student Insurance Office website, its print materials and in the online enrollment platform do not include any subsidy amounts. For eligible graduate students, subsidies will be reflected in their MITPay account after enrollment.

9.0 Care at MIT Health

9.1 Billing to Insurance

All dental care services, including preventative and restorative services, provided at MIT Health will be billed to the individual's insurance or directly to the individual.