



MIT Student Vision 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 Vision 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 Vision 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 Vision 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 vision 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 vision 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 Vision 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 student or Sloan Visiting Fellow for purposes of vision 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 Vision 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 vision 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 Vision 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 Vision 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 vision 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 Vision Insurance Plan does not provide coverage for services outside of the network area, including travel abroad.

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 Vision 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 Vision Insurance Plan.

A student who was not enrolled in the MIT Graduate Student Vision 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.

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 last day of the month in which their registration status changes.

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 Vision Insurance Plan. In addition, the following individuals are not considered as students for vision 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 vision insurance coverage provided by MIT as an employee, regardless of their enrollment status, is ineligible for coverage in either the MIT Student Vision 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 Vision 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 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 Vision Insurance Plan.

3.0 Other Eligible Individuals

3.1 Definition

The following appointment titles will be considered as Other Eligible Individuals for purposes of vision 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 Vision Insurance Plan.

4.0 Spouses, Children and Dependents

4.1 Eligibility

The MIT Student Vision Insurance Plan only provides coverage to student subscribers. No spouses, partners, children or other dependents are eligible for coverage in the MIT Student Vision Insurance Plan.

5.0 Benefit Year, Enrollment and Renewals

5.1 Benefit Year

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

The benefit year is divided into two vision 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 starting in the fall academic term, the initial date of coverage in the MIT Student Vision 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 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 Vision 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 Vision 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 Vision 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. 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
Loss of vision coverage by an unenrolled subscriber	May enroll in 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	Death certificate	Date of death
Enrolled subscriber becomes enrolled in vision coverage after graduation	Termination of coverage for subscriber	Proof of enrollment into vision coverage <u>and</u> proof of graduation	Last day of the month in which the new enrollment begins

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](#).

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 Vision Insurance Plan, their coverage will end as of the last day of the plan year for which they have paid in full.

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

7.0 Billing and Payment

7.1 MITPay Billing – Students

The cost for students enrolled in the MIT Student Vision Insurance Plan 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.

9.0 Care at MIT Health

9.1 Billing to Insurance

All vision care services provided at MIT Health's Optical Shop will be billed to the individual's insurance or directly to the individual.