# **Massachusetts Institute of Technology – Affiliates**

MIT Student Health Insurance Plan (MIT SHIP) 2024-2025



#### Eligibility

MIT SHIP is not only for MIT students. The plan also covers many postdoctoral fellows, research fellows, and their families, including:

- MIT students (including most visiting students), and their family members.
- Other MIT-affiliated individuals\* and their family members, may be eligible for MIT SHIP dependent on their specific appointment details.

Titles that may be eligible include:

- Postdoctoral Fellows
- Senior Postdoctoral Fellows
- Research Fellows
- Senior Research Fellows

\*You must have an MIT appointment (at least 50% time) for a minimum of three months. Contact your DLCI administrator to verify your eligibility.

#### What's Included?

- Mental Health Coverage
- Prescription coverage
- Coverage when traveling

## **More Information**

For full details of participation in the plan, please view the complete brochure online at: mit.myahpcare.com

## **Insurance ID Card**

To access your ID card, please visit mit.myahpcare.com/additionalresources

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is **Blue Care Elect**.

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at mit.myahpcare.com.

#### **Benefits**

(Deductible applies unless otherwise stated below)

MIT Health: No Copayment applies for services at MIT Health.

	IN-NETWORK PROVIDER Member Cost Payments are based on the	OUT-OF-NETWORK PROVIDER Member Cost Payments are based on the
	Allowed Amount	Allowed Amount
Benefit Maximum Per Person, Per Policy Year	Unlimited	
Individual Deductible Per Person, Per Policy Year	\$100	\$500
Family Deductible Per Family, Per Policy Year	\$100	N/A
Individual Out-of-Pocket Maximum Per Person, Per Policy Year	\$4,000	\$4,000
Family Out-of-Pocket Maximum Per Family, Per Policy Year	\$8,000	\$8,000
Individual Prescription Out-of-Pocket Maximum Per Person, Per Policy Year	\$2,000	
Family Prescription Out-of-Pocket Maximum Per Family, Per Policy Year	\$4,000	
Office or Health Center Visits	\$25 Copayment per visit (Deductible waived)	20%
Urgent Care	\$50 Copayment per visit	20%
Emergency Room Visits Copayment waived if admitted (Deductible waived)	\$100 Copayment per visit	\$100 per visit
Prescription Drugs Up to a 30-day supply	Tier 1: \$20 Copayment Tier 2: \$30 Copayment Tier 3: \$40 Copayment (Deductible waived)	Not Covered
Preventive Care For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/	No Charge (Deductible waived)	20%

## **Coverage Periods & Rates**

	ANNUAL 09/01/2024 - 08/31/2025	
Enrollment Period	07/15/2024 - 08/15/2024	
Affiliate	\$5,450	
Affiliate + Spouse/Domestic Partner	\$9,715	
Affiliate + Child(ren)	\$6,757	
Family	\$11,023	
To view all enrollment and coverage periods available, please visit mit.myahpcare.com		

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans of BCBSMA.