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TO: Postdoctoral Scholars

FROM: Alice Gast

SUBJECT: *Health and Dental Benefits for Postdoctoral Fellows*

DATE: January 20, 2005

CC: Deans and Assistant Deans

I am pleased to inform you that we have recommended some enhancements in health and dental benefits for postdoctoral scholars and have asked the Deans to help implement these guidelines in their Schools.

We have made the recommendations described below on health and dental options with the understanding that the full cost of this insurance must be covered. Some faculty advisors and/or departments may be able to fund this if the fellowship does not; or the postdoctoral fellow has the option to cover the total costs. Please note that payments of insurance subsidies are considered imputed income and postdoctoral fellows will be responsible for paying income tax on them.

Health:

We recommend that new fellows *entering MIT for the first time and wishing to apply for insurance* apply for Affiliate Health Plan and pay as an Associate/employee; and that the Fellowship, advisor, Department, or School subsidize the difference between the Affiliate Health Plan premium and the cost of Associate/employee insurance, at least at the rate of an individual MIT Traditional Plan Member.

We recommend that Postdoctoral Associates who become Fellows, and who were enrolled in health insurance through MIT at the time, have their Employee health insurance extended to them with the Fellowship and that either the Fellowship, advisor, Department or School subsidize the difference, at least at the rate of an individual membership. The Fellow will no longer have payroll deductions for their health insurance premium but will be billed for the premium.

Dental:

The Institute has arranged for postdoctoral fellows to get dental insurance under MIT's group plan (as with employees, fellows must have an appointment of at least 9 months to be eligible). We have recommended that Postdoctoral Fellows be offered Delta Dental coverage at the same rate as Associates; this requires that a subsidy of the premium be provided by the Fellow's Department, advisor or School. *There will be an open enrollment period for current Fellows.* New Fellows will be notified of this option at the time of their appointment and can sign up at the time they enroll in health insurance.

Mechanism:

Health Insurance Enrollment:

Both new Postdoctoral Fellows and Postdoctoral Associates whose status change to Postdoctoral Fellows enrolling in a health insurance plan through MIT should attend a health insurance orientation by appointment at the MIT Health Plans located in E23-308. If you have any questions, or wish to register for an insurance orientation, contact the Health Plans Office at 617-253-4371 or affplan@med.mit.edu.

Dental Plan Enrollment:

If you wish to enroll in the Delta Dental Plan of Massachusetts, you must fill out, sign and return a Dental Enrollment Form to the MIT Health Plans Office located in E23-308 by *January 30, 2005*). The Benefits Office will be distributing a memo, together with an enrollment form, to all eligible Postdoctoral Fellows. *NOTE: to be eligible you must have at least at least a 50% appointment for nine months or longer (this criteria also applies to employees)*

If you have any questions regarding enrollment in the Dental Plan, please email the benefits office at fellowbene@mit.edu. New Postdoctoral Fellows meeting the eligibility requirements will fill out a Dental Enrollment Form during the health insurance orientation held by the MIT Health Plans.

Attached is an Information Sheet with the costs of the three options above (i. Fellows paying for Affiliate insurance at the rate of an employee; ii. Associates changing status keeping their current insurance; iii. Fellows enrolling in dental insurance at the employee rate).

Information Sheet on Costs of Health and Dental Insurance in 2005

Health Insurance

i. New fellows *entering MIT for the first time and wishing to apply for insurance* apply for Affiliate Health Plan - pay as an Associate/employee:

The annual cost in 2005 to Fellows for health insurance (MIT Medical plus extended health insurance) and the annual cost to associates for the Traditional MIT Health Plan are:

Annual Cost of:	Fellow	Associate	Difference
Individual Health insurance	\$2,520	\$1,214	\$1,306
Family health insurance	\$5,160	\$3,629	\$1,531

*The employee plan has one rate for the family coverage including partner and other dependents; under the Affiliate Plan the Fellow must pay for partners and children separately (the above rate for Fellows' family insurance is for an individual plus partner)..

ii. Postdoctoral Associates who become Fellows, and who were enrolled in health insurance through MIT at the time, have their Employee health insurance extended to them with the Fellowship and that either the Fellowship, advisor, Department or School subsidize the difference, at least at the rate of an individual membership.

Annual cost in 2005 for Fellows keeping employee insurance

Annual Cost of:	Fellow ¹	Associate ²	Difference
Individual Health insurance	\$3,745	\$1,214	\$2,531
Family health insurance	\$10,386	\$3,629	\$6,757

¹Full cost of maintaining Traditional MIT Health Plan Calendar year 2005

²Assumes coverage in the Traditional MIT Health Plan Calendar year 2005

Dental Insurance

iii. Dental insurance for Fellows at the same rate as Associates

Annual cost in 2005 of dental insurance, subsidy currently given to employees and net premium paid by employees

	Annual premium	MIT subsidy for employees	Net premium for employees
Individual plan	\$338	\$237	\$101
Family plan	\$1,016	\$508	\$508