



# A student's guide to **MIT Medical** 2022–2023

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## Welcome to MIT Medical

With services that include primary and urgent care, wellness, and mental health, MIT Medical is here to help you stay healthy, safe, and well during your time at MIT. As an MIT student, you can use most of the services at MIT Medical with no out-of-pocket cost — it's included with tuition. This guide will help you learn about the many services we offer, insurance, and much more.

The information in this guide is correct as of the “last updated” date on the cover, but policies and procedures may change throughout the year. For the latest information, consult our website at [medical.mit.edu](https://medical.mit.edu).

## Visiting MIT Medical during COVID-19

We have put protocols in place to keep you safe and to minimize the spread of COVID-19. If you plan to have an in-person visit at MIT Medical, here's what you need to know and do.

- **You'll need to wear a mask**

When you enter MIT Medical, pick up a new surgical mask. Masks are available near the doors and elevators. During your visit, keep your mask on at all times, unless otherwise instructed. Massachusetts requires masks in all healthcare settings, including MIT Medical.

- **Sign up for [HealthELife](#), our patient portal.**

With a HealthELife account, you can request in-person and telehealth appointments, have a video visit with a clinician, and view your test results and medical records.

- **Watch your inbox for the MIT Medical Patient Newsletter, and check our website for updates.**

We may need to make changes to our policies during the year. If so, we will announce these changes on our website and in our patient newsletter.

## Urgent Care

### It's an emergency!

Is this a life-threatening emergency? If you're on campus, dial [617-253-1212](tel:617-253-1212). This connects you to the MIT Police, who will get you help immediately. In fact, stop reading for a second, grab your phone, and [add 617-253-1212 to your contacts](#) right now. Since there are emergency services available on MIT's campus 24 hours a day, **dialing 617-253-1212 will likely get you the help you need faster if you're on campus.** If you're off campus and experiencing an emergency, dial 911.

### I feel sick. I need to see someone today.

First, call us at [617-253-4481](tel:617-253-4481), and tell us exactly what's going on, with as much detail as possible, so we can make sure you get the care you need. We'll let you know what to do next. We may have a same-day appointment or telehealth appointment available with one of our primary care providers, or we can schedule an appointment with our Urgent Care Service on the first floor of MIT Medical.

Urgent Care is located on the first floor of E23 and is open every day of the week, except some holidays. If it's a holiday

where the rest of MIT is closed, check [medical.mit.edu](https://medical.mit.edu) to see if Urgent Care is open, or if the hours have been changed for that day. **To make an appointment with Urgent Care, call 617-253-1311, or visit [medical.mit.edu](https://medical.mit.edu) to reserve a place in line.**

### Who can I talk to if MIT Medical isn't open?

A clinician is available by phone 24 hours a day. Just dial [617-253-4481](tel:617-253-4481) and tell us what's wrong. We'll tell you what to do next.

If you're a student living on campus, you can also seek support and advice from a MedLink, one of our specially trained, peer health advocates living in MIT dorms, fraternities, sororities, and independent living groups, visit [medlinks.mit.edu](https://medlinks.mit.edu).

#### Urgent Care hours:

**Weekdays, 8 a.m. – 8 p.m.**

**Weekends, 10 a.m. – 4 p.m.**

(Closed some holidays; see [medical.mit.edu](https://medical.mit.edu) for more information.)

## Getting routine care

### Getting healthcare is easier when you have a campus care provider.

If you choose a campus care provider at MIT Medical, you'll have a clinician who will get to know you and work with you to keep you healthy while you are studying on campus or in the Cambridge area. A campus care provider will provide continuity of care while you are at MIT. When necessary, your campus care provider will work directly with your primary care provider (PCP) back at home, if you have one.

You can choose either a physician or a nurse practitioner as your campus care provider. A nurse practitioner is a registered nurse who has advanced training to diagnose illnesses and prescribe medications.

**Visit [medical.mit.edu/choose](https://medical.mit.edu/choose) to see a list of campus care providers who are accepting new patients.**

## How do I make an appointment for routine care at MIT Medical?

Maybe you need a **well visit** or a **vaccine**? Perhaps you need to get a **prescription**, or you have a **health concern** you want to discuss? It's easy to make an appointment. If you've already chosen a campus care provider at MIT Medical, call their office directly; if not, dial [617-258-9355](tel:617-258-9355). Tell us as much as you can about why you are making the appointment. That helps us to determine whether your visit should be in person, via telehealth, or some combination of the two.

## Telehealth for routine care

When you call to schedule your appointment with an MIT Medical clinician, we may recommend that you have a telehealth visit using the HealthELife patient portal. Telehealth allows you to visit with your clinician without coming into MIT Medical. During your telehealth visit, the clinician can discuss your symptoms with you and evaluate visible conditions like rashes or minor injuries. They can also prescribe medications or order blood work or tests. In some cases, you may follow up with a clinician later in person for a physical examination.

### Well Connection: Another telehealth option for Student Health Insurance Plan(SHIP) members

If you have MIT's SHIP plan, you have cost-free access to the [Well Connection](#) telehealth service, offered through Blue Cross Blue Shield of Massachusetts. Well Connection provides video visits with licensed medical and behavioral health practitioners on your computer or mobile device. Well Connection providers can offer advice, diagnose symptoms, and send prescriptions to your local pharmacy.

#### Did you know?

If you are an undergraduate and need to be excused from a class or exam because of illness, the process starts with [Student Support Services](#) (5-104; [617-253-4861](tel:617-253-4861)). You can give S<sup>3</sup> permission to speak with MIT Medical about your illness, and an S<sup>3</sup> dean will contact professors on your behalf.



## Getting the most out of your appointment

Here are a few tips to make your in-person or telehealth appointment go smoothly:

- If your appointment has to do with a specific health concern, it may help to **keep a record of your symptoms** and bring it with you to the appointment. If you have a telehealth appointment, you may be asked to [upload photos, or a video](#).
- **Prepare a list of questions ahead of time**, so you can remember everything you want to ask.
- Talk about your **most important concerns first**.
- **Make sure you understand** any plans for treatment or follow-up.
- **Be honest**. In order to give you the care you need, clinicians sometimes need to ask some personal questions. We need to know all the details to provide you with the best care possible. And, remember, no matter what your question, your clinician has heard it before.
- Sometimes one visit won't be sufficient, so be prepared to **make a follow-up appointment if necessary**.

**Foreign language interpreter services and sign language interpreters are available for in-person and telehealth appointments.** If you need an interpreter, tell us when you schedule your appointment. If you're scheduling the appointment over the phone, tell the representative that you need an interpreter, and specify the language you need. Or, if you're scheduling an appointment online, include your request in the *Why is this appointment needed?* box.

Also, if you need an interpreter at any time during any visit, let your provider know.

#### Did you know?

If you have questions or concerns about your care at MIT Medical, you can contact MIT Medical's patient relations coordinator. Just send an email to [patientrelations@med.mit.edu](mailto:patientrelations@med.mit.edu). The patient relations coordinator will help you explore possible courses of action to resolve the issue.



## Student Mental Health & Counseling Services at MIT

Life at MIT can be fast-paced and demanding. Many students find that it helps to talk with someone about relationship challenges, feeling overwhelmed by school, issues at home, loneliness, anxiety, depression, or other concerns. MIT Medical's Student Mental Health & Counseling Services can help. You can choose to talk privately with a clinician or, if appropriate, join one of our support or therapy groups.

On weekdays, call us at [617-253-2916](tel:617-253-2916). When you call us during weekday hours, we'll discuss your concerns with you and set up a consultation with a counselor who is a good match for your needs.

**Clinicians are on call and available 24 hours a day, seven days a week for urgent consultations. Just call [617-253-2916](tel:617-253-2916).**

## Other MIT Medical Services

### Dental Service

MIT Medical's [Dental Service](#) can handle everything from cleanings to crowns. Dental care isn't included in MIT SHIP coverage, but if you have outside dental insurance (through your parents, for example), you might be able to use that insurance here. To find out if you can use your insurance at the Dental Service or to schedule an appointment, call [617-253-1501](tel:617-253-1501). **Graduate students who have purchased MIT Graduate Student Dental Plan coverage can also use that coverage at the Dental Service.**

### Eye Service

The [Eye Service](#) is available for eye exams and can also treat students for eye injuries and urgent eye issues. Call the Eye Service at [617-253-9768](tel:617-253-9768) to make an appointment. **Students who have waived MIT SHIP coverage are not covered for the contact lens service.**

#### Did you know?

You can get discounts on new glasses — even prescription safety glasses — at MIT Optical, right on the first floor of MIT Medical! Visit [medical.mit.edu/services/optical](https://medical.mit.edu/services/optical) to learn more.



### MedStop

**Coming soon.** Located on the first floor of E23, MedStop offers over-the-counter medications for less than you would pay at a retail drug store. You can purchase medications

from MedStop in person, or you can browse MedStop's complete inventory online, order and pay ahead of time, and have your medications ready for pickup.

### Sexual health

MIT Medical provides a full range of health services, information, supplies, diagnostic tests, and counseling to address your concerns about sex and sexuality.

Our services include:

- **Well visits and other medical services**, including the HPV vaccine and prescriptions for contraceptives.
- **Free contraception**: A limited amount of safer sex supplies are available on the third floor of E23 outside the Community Wellness offices.
- **Free, confidential testing for sexually transmitted infections**, including HIV. To schedule a test, call [617-253-4481](tel:617-253-4481).
- **Complete contraceptive care**, including birth control pills, IUD, diaphragm, Depo-Provera injection, contraceptive implants, contraceptive patch, or contraceptive vaginal ring, provided by our [Obstetrics and Gynecology service](#), [617-258-9355](tel:617-258-9355) or your campus [primary care](#) provider.
- **Pregnancy tests**. Home pregnancy tests are available at MedStop. You can also call us at [617-258-9355](tel:617-258-9355) or call your campus care provider to schedule an in-office test.
- **Hormonal therapy** for transgender students.
- **LGBTQ health services**.
- **Counseling and consultations** with providers in Student Mental Health and Counseling.

## Self-care at MIT

[Community Wellness at MIT Medical](#) provides resources, classes, and programs to help you make healthy choices and get the most out of your time at MIT:

- **Virtual wellness classes and video recordings** for your mind and body: Yoga, Roll+Restore, Qigong Meditation, Mindfulness, and more
- **Acupuncture**: MIT Medical provides on-site acupuncture services for students and their family members enrolled in the MIT Student Health Insurance Plan (MIT SHIP)
- **Health and wellness coaching** groups and resources
- **getfit**: Join a team, exercise, and win prizes in MIT's annual fitness challenge
- **Step Your Way**: An individual fitness challenge held during the fall semester
- **MedLinks**: peer health volunteers offering listening and support to students

- **MIT Sleep and Relaxation Line**: [617-253-CALM \(2256\)](tel:617-253-CALM)
- **Downloadable video and audio files** for sleep and relaxation: [medical.mit.edu/sleep](https://medical.mit.edu/sleep)
- Classes and support **for new and expecting parents**
- **MIT Spouses & Partners Connect**: a dedicated network for the significant others of MIT students, postdocs, staff and faculty who have relocated to the Boston area
- **Language Conversation Exchange**: connect with people across the Institute for conversation, cultural exchange, and friendship

And much, much more! We can help you eat healthfully, stay fit, improve your sleep, reduce stress, and improve your overall wellness. For more information send us an email at [wellness@med.mit.edu](mailto:wellness@med.mit.edu), or visit us online at [medical.mit.edu/community](https://medical.mit.edu/community).

## Violence Prevention and Response

Are you or someone you care about being impacted by sexual violence, relationship abuse, unhealthy relationships, stalking, or sexual or gender-based harassment? VPR offers confidential advocacy services for support, identifying options and resources, navigating campus systems, and more. To make an appointment, email

[vpradvocate@mit.edu](mailto:vpradvocate@mit.edu) or call [617-253-2300](tel:617-253-2300). If you are unable to speak safely in your current situation, you can schedule an appointment to communicate with a VPR counselor by text or chat. For more information about VPR, visit [studentlife.mit.edu/vpr](http://studentlife.mit.edu/vpr).

## Privacy

### What if I want my parents involved in my healthcare? What if I don't?

**Your visits to MIT Medical and the information you share with our providers are confidential.** That means that every part of every visit is kept private. Unless you give us permission, we won't share any of your health information with your parents, professors, or friends. Exceptions to this policy would be life-threatening situations, or if you are under the age of 18.

**If you do want your parents involved in your care at some point, just tell us.** Speak with your provider directly, and give them permission to speak with your parents about that specific episode of care. You can only give permission for a specific episode of care — it's not blanket permission to discuss any of your other visits or medical issues. This permission expires when the specific episode of care is resolved or in six months if the episode of care is ongoing. If you want your parents involved in another, future medical issue, you'll need to provide permission again.

### I'm on my parent's insurance plan. Does this affect the confidentiality of my care?

It might. We don't send information to your parents about most office visits at MIT Medical. But if you use your parent's insurance plan for services outside MIT Medical, like filling

prescriptions or seeing outside specialists, your parents might get a bill. Even if an outside visit is fully covered by your parents' insurance, and there is no bill, your parents might still be notified, because the insurance plan might send notices or claim summaries to your home address.

Sometimes MIT Medical needs to send private information to you. This will be addressed to you and will go to the address you have on file with us. **Unless you have given MIT Medical your campus mailing address, it will go to your home address.** If you need to make any changes, be sure to update your address with MIT Medical as soon as possible. Just call us at [617-253-4481](tel:617-253-4481).

### Do I have access to my health records?

Yes. If you ever need a copy of your medical record, let us know. We can also provide copies of certain parts of your record — for example, just your immunization record if you need it for international travel. To get a copy of your whole medical record or just specific information from your record, you'll need to fill out and sign an authorization form. You'll need to fill out a different form to have your medical record sent from another provider to MIT. **All of these forms are available for download at [medical.mit.edu/medicalrecord](http://medical.mit.edu/medicalrecord).**

## Using insurance at MIT Medical

### What is included with tuition?

Many MIT Medical services are included with tuition. You can use the following services with no out-of-pocket cost:

- [Primary care](#)
- [Specialty care](#)
- [Urgent care](#)
- [Student Mental Health and Counseling Services](#)
- **Basic X-rays and certain [laboratory tests](#)**

We can care for many of your medical needs on campus, and visits to most specialists at MIT Medical are also covered by your tuition. **This coverage is not the same thing as an insurance policy.**

### What if I need to see a specialist outside of MIT Medical?

If you need care outside MIT Medical or if your MIT Medical clinician recommends an outside specialist or facility, that visit will be billed to your comprehensive insurance plan.

If you've purchased comprehensive coverage through the [MIT Student Health Insurance Plan \(MIT SHIP\)](#), you're covered for specialist and other medical visits outside MIT Medical, as well as prescriptions. If you have comprehensive insurance through another insurance company, it will be up to you to find out if the specialist you want to see is part of your insurance company's network. And you'll need to make sure your insurance will cover the visit. Check to see if you need a referral from your doctor at home or are required to get authorization from the insurance company before your visit.

Keep your insurance ID card with you at all times. If you have MIT SHIP, you can [download your insurance card to your smartphone](#).

## How does MIT SHIP work?

[MIT SHIP](#) complements the coverage provided by your tuition and meets Massachusetts requirements for comprehensive coverage. It adds coverage for prescription drugs and off-campus services such as emergency room visits, surgical procedures, ambulance rides, and inpatient

hospital stays. SHIP also covers you when you're studying or traveling outside of the Cambridge area.

If you have MIT SHIP, you may also [enroll your eligible family members](#).

## Making changes to MIT SHIP coverage

There are times you might want to modify your coverage. These times are called "qualifying life events," and they include:

- Turning 26 and becoming ineligible for your parent's plan.
- Losing your other health insurance coverage involuntarily.
- Getting married or entering a qualified same-sex partnership.
- Adding a child to your family through birth, legal adoption, or legal guardianship.

For more information, see [medical.mit.edu/qualifying-events](https://medical.mit.edu/qualifying-events).

## Your medical benefits (Summary of Benefits and Coverage)

The Patient Protection and Affordable Care Act (ACA) requires all insurance plans to provide you with a Summary of Benefits and Coverage (SBC) document. This document lists many, but not all, of the benefits that come with your health insurance plan.

**Selected information from the Student Health Insurance Plan (MIT SHIP) SBC is on the following pages.** To view the entire SBC, and to download the *Benefit Description*, the comprehensive list of all your benefits, visit [medical.mit.edu/forms-documents/students](https://medical.mit.edu/forms-documents/students).



## Deductible

A **deductible** is the total amount of your own money that you must pay for certain covered services each plan year (September 1–August 31, for MIT SHIP) before your health plan begins paying for these services. MIT SHIP has **two different deductibles**:

1. For **in-network services**: \$100 per individual per calendar year for outpatient services received outside of MIT Medical (except for mental health care, which has no deductible).
2. For **out-of-network services**: \$500 per individual per calendar year for all services except emergency care.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$100 member / \$100 family in-network; \$500 member out-of-network.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. In-network preventive and prenatal care, most office visits, <u>prescription drugs</u> , <u>diagnostic tests</u> and imaging, inpatient admissions, mental health services, <u>home health care</u> , <u>hospice services</u> , <u>durable medical equipment</u> ; emergency room, emergency transportation.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	Yes. For pediatric essential dental, \$50 member (no more than \$150 for three or more eligible members per family). There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the out-of-pocket limit for this plan?	For medical benefits, \$4,000 member / \$8,000 family in-network; \$4,000 member / \$8,000 family out-of-network; for <u>prescription drug</u> benefits, \$2,000 member / \$4,000 family; and for pediatric essential dental, \$350 member (no more than \$700 for two or more eligible members per family).	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.

## Out-of-pocket limit

The **out-of-pocket limit** is the maximum amount of money you will have to pay for your covered healthcare costs each plan year (September 1–August 31, for MIT SHIP), not counting your plan's premiums. When you have spent that amount of your own money, the insurance plan will cover additional healthcare services in full for the rest of that year of coverage. But remember that if you use out-of-network services, you may still need to pay the difference between the amount of money your insurance company agreed to pay for a service and the actual charge.

MIT SHIP has **two different out-of-pocket limits**:

1. For **medical services**: \$4,000 per individual per calendar year.
2. For **prescriptions**: \$2,000 per individual per calendar year.



## In-network provider

An **in-network provider** is any healthcare provider (physician, hospital, urgent care, or other facility) that belongs to your Blue Cross Blue Shield (BCBS) of Massachusetts PPO (preferred provider organization) network. The network for MIT SHIP is called the “Blue Cross PPO/EPO” network. You will almost always pay less if you use an in-network provider. You can find in-network providers for MIT SHIP on the Blue Cross Blue Shield of Massachusetts website at [bluecrossma.com](http://bluecrossma.com) or by calling 1-800-810-BLUE (2583).

## Out-of-network provider

An **out-of-network provider** is any healthcare provider that does not belong to your insurance company’s preferred provider network (the “Blue Cross PPO/EPO” network for MIT SHIP). You can use out-of-network providers, but if you do, you will almost always have to pay more. If an out-of-network provider charges more for a service than your insurance company agrees to pay, you will need to pay the difference, and that payment will not count toward your out-of-pocket limit.

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 / visit	20% <u>coinsurance</u>	<u>Deductible</u> applies first for out-of-network; a telehealth <u>cost share</u> may be applicable
	<u>Specialist</u> visit	\$25 / visit; \$25 / chiropractor visit; \$10 / acupuncture visit	20% <u>coinsurance</u> ; 20% <u>coinsurance</u> / chiropractor visit; 20% <u>coinsurance</u> / acupuncture visit	<u>Deductible</u> applies first for chiropractor visits and out-of-network; limited to 20 visits per calendar year for acupuncture services; a telehealth <u>cost share</u> may be applicable
	Preventive care/screening/immunization	No charge	20% <u>coinsurance</u>	<u>Deductible</u> applies first for out-of-network; limited to age-based schedule and / or frequency; a telehealth <u>cost share</u> may be applicable. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.

## Primary care visit

**Primary care** is what most people think of when they talk about “going to the doctor.” Primary care includes routine well visits or seeing a doctor when you feel sick. You’d also visit a primary care provider if you need regular, ongoing care for a chronic condition like asthma or high blood pressure or if you need routine health screens, like lab tests, or preventive care, like vaccines.

## Specialist visit

**Specialists** are clinicians who deal with a specific type of medical care. There are many kinds of specialists. For example, a dermatologist is a specialist who treats skin problems. An orthopedist is a specialist who treats patients with bone injuries or diseases. If you see a specialist at MIT Medical, you will probably not have a copay or other out-of-pocket cost. If you visit a specialist outside of MIT Medical, you will likely have to pay part of the cost of the visit. And your insurance may only cover a certain number of visits per year for some types of specialists, like chiropractors.

## Preventive services

The Affordable Care Act requires that some services be available at no cost to patients. These services are commonly referred to as **preventive services**. Some contraceptives are also required to be available at no cost to patients.

## Copay or Copayment

A **copay** or **copayment** is a fixed dollar amount you must pay for a covered healthcare service, usually when you receive the service. Copayments do not count toward your annual deductible.

## Coinsurance

**Coinsurance** is a percentage of the bill for a specific service that you must pay with your own money. The insurance company sets the price they will pay for any service, and your coinsurance percentage is based on this price. If you go to an out-of-network provider who charges more than the price your insurance company has agreed to pay for that service, you may have to pay the coinsurance PLUS the price difference.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	20% <u>coinsurance</u>	<u>Deductible</u> applies first for out-of-network; <u>pre-authorization</u> may be required
	Imaging (CT/PET scans, MRIs)	\$50	20% <u>coinsurance</u>	<u>Deductible</u> applies first for out-of-network; <u>copayment</u> applies per category of test / day; <u>pre-authorization</u> may be required
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://bluecrossma.org/medication">bluecrossma.org/medication</a>	Generic drugs	\$20 / retail supply or \$40 / designated retail or mail order supply	Not covered	Up to 30-day retail (90-day designated retail or mail order) supply; <u>cost share</u> may be waived for certain covered drugs and supplies; <u>pre-authorization</u> required for certain drugs
	Preferred brand drugs	\$30 / retail supply or \$60 / designated retail or mail order supply	Not covered	
	Non-preferred brand drugs	\$40 / retail supply or \$80 / designated retail or mail order supply	Not covered	
	<u>Specialty drugs</u>	Applicable <u>cost share</u> (generic, preferred, non-preferred)	Not covered	When obtained from a designated specialty pharmacy; <u>pre-authorization</u> required for certain drugs
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge; 10% <u>coinsurance</u> for infertility technologies	20% <u>coinsurance</u>	<u>Deductible</u> applies first; <u>pre-authorization</u> required for certain services
	Physician/surgeon fees	No charge; 10% <u>coinsurance</u> for infertility technologies	20% <u>coinsurance</u>	<u>Deductible</u> applies first; <u>pre-authorization</u> required for certain services

## Drugs

Different types of prescription drugs cost different amounts, and are organized into tiers. If a drug is in a higher tier, for instance, tier two or tier three, that drug will cost more than a drug in tier one. Generic drugs tend to cost much less than name-brand drugs.

## Urgent care

You will have no copays or other out-of-pocket costs for visits to MIT Medical's Urgent Care Service. Those visits are included with tuition. Visits to other urgent care centers will result in a copay.

## Hospital stays

With MIT SHIP, you will have to pay \$100 as a copay any time you need to stay in the hospital.

## Emergency room/Ambulance

With MIT SHIP, emergency room (ER) visits cost \$100 per visit. But you don't need to pay that fee if you are admitted to the hospital after being seen in the ER. MIT SHIP covers emergency medical transportation.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge; 10% <u>coinsurance</u> for infertility technologies	20% <u>coinsurance</u>	<u>Deductible</u> applies first; <u>pre-authorization</u> required for certain services
	Physician/surgeon fees	No charge; 10% <u>coinsurance</u> for infertility technologies	20% <u>coinsurance</u>	<u>Deductible</u> applies first; <u>pre-authorization</u> required for certain services
	<u>Emergency room care</u>	\$100 / visit; <u>deductible</u> does not apply	\$100 / visit; <u>deductible</u> does not apply	<u>Copayment</u> waived if admitted or for observation stay
If you need immediate medical attention	<u>Emergency medical transportation</u>	No charge	No charge	None
	<u>Urgent care</u>	\$25 / visit	20% <u>coinsurance</u>	<u>Deductible</u> applies first for out-of-network; a telehealth <u>cost share</u> may be applicable
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 / admission; \$100 / admission then 10% <u>coinsurance</u> for infertility technologies	20% <u>coinsurance</u>	<u>Deductible</u> applies first for out-of-network; <u>pre-authorization</u> required
	Physician/surgeon fees	No charge; 10% <u>coinsurance</u> for infertility technologies	20% <u>coinsurance</u>	<u>Deductible</u> applies first for out-of-network; <u>pre-authorization</u> required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge / visits 1-52, then \$5 / visit	No charge / visits 1-52, then 20% <u>coinsurance</u>	A telehealth <u>cost share</u> may be applicable; <u>pre-authorization</u> required for certain services
	Inpatient services	\$100 / admission	20% <u>coinsurance</u>	<u>Deductible</u> applies first for out-of-network; <u>pre-authorization</u> required for certain services
If you are pregnant	Office visits	No charge	20% <u>coinsurance</u>	<u>Deductible</u> applies first for out-of-network; <u>cost sharing</u> does not apply for in-network <u>preventive services</u> ; maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound); a telehealth <u>cost share</u> may be applicable
	Childbirth/delivery professional services	No charge	20% <u>coinsurance</u>	
	Childbirth/delivery facility services	\$100 / admission	20% <u>coinsurance</u>	

## Mental health

You will have no copays or other out-of-pocket costs for visits to MIT Medical's Student Mental Health & Counseling Services. Those visits are included with tuition. You may have out-of-pocket costs for mental health services that you receive outside of MIT Medical. MIT SHIP includes up to 52 visits per year outside of MIT Medical without a copay.

## Pregnancy

With MIT SHIP, if you get your care at MIT Medical during your pregnancy and have your baby at an in-network hospital, your entire cost may be as low as \$100 (for the hospitalization) — plus any medications.

## Useful FAQs

## Medical Report Form FAQs

Everything you need to know about completing the required Medical Report Form.

## Mental Health FAQs

Learn about topics such as antidepressants, coping with traumatic events, and taking medical leave.

## Useful phone numbers

## 24-hour numbers

(including weekends and holidays)

Campus Police [617-253-1212](tel:617-253-1212) (or dial 100 from campus phones)

Ambulance [617-253-1212](tel:617-253-1212) (or dial 100 from campus phones)

Medical advice at any time (24 hours a day) [617-253-4481](tel:617-253-4481)

Student Mental Health & Counseling Services [617-253-2916](tel:617-253-2916)

## Urgent Care

**Weekdays, 8 a.m.–8 p.m, Weekends and some holidays,  
10 a.m.–4 p.m**

(Urgent Care is closed on January 1, July 4, Thanksgiving Day, and December 25)

Urgent Care Service [617-253-1311](tel:617-253-1311)

## MIT Medical services

### For current hours

Appointments [617-258-9355](tel:617-258-9355)

[MIT Student Insurance Office](#) [617-253-1322](#)

Member Services 617-253-5979

Billing Office 617-258-5336

MedStop [617-253-1324](tel:617-253-1324)

[Community Wellness at MIT Medical](#) 617-253-1316

[Dental Service](#) [617-253-1501](#)

[Eye Service \(optometry/ophthalmology\)](#) [617-253-9768](#)

Patient Relations Coordinator 617-253-4976

