Proposed distribution list: School Deans Department Heads Administrative Officers Graduate Administrators Committee on Graduate Programs Representatives Cc: Rafael Reif; M schmidt <<u>schmidt@mit.edu</u>>, Cynthia Barnhart <<u>cbarnhar@mit.edu</u>>, Doreen Morris <<u>doreen@mit.edu</u>>, Cecilia Warpinski Stuopis <<u>cstuopis@mit.edu</u>>, Ashley Hague <<u>ahague@mit.edu</u>>

In consultation with the Provost and the Chancellor, we have established the new ranges for the monthly stipends of full-time research and teaching assistants in the Schools of Science and Engineering for the Academic Year 2018-2019.

If individual departments in the Schools of Science and Engineering wish to deviate from these ranges by an amount outside the high and low ranges (below), they must submit a written request and receive approval from the School Dean, the Vice Chancellor, and the Vice President for Research. Departments and programs in other Schools should establish stipends consistent with these ranges and subject to written approval from the School Dean, the Vice Chancellor, and the Vice Chancellor, and the Vice President for Research. Please be aware that it is required that we maintain written documentation of approval on all graduate program rates that deviate from the established ranges.

In addition, this letter outlines health plan rates for students and their dependents who are enrolled in the MIT Student Medical Plan and MIT Student Extended Insurance Plan.

For more information on how these rates were established and some comparisons with peers, please see the related FAQ.

## Stipends

The graduate stipend rate will be increased by 3% in AY18-19.

STIPEND LEVELS	AY18-19	Annual (12 mo.)	High Range	Low Range
RA	<u>Monthly</u>	<u>Stipend</u>	+15%	-10%
Science & Engineering Doctoral	\$3,187	\$38,244	\$43,981	\$34,420
Engineering (SM Level)	\$2,912	\$34,944	\$40,186	\$31,450
<u>TA</u>				
Science & Engineering (Contact)	\$3,263	\$39,156	\$45,029	\$35,240
Engineering (Support)	\$2,942	\$35,304	\$40,600	\$31,774

## Health Insurance

For Academic Year (AY) 2019 we have been able to keep health plan rate increases to 5 percent, on average, for students and their dependents who are enrolled in the MIT Student Medical Plan and MIT Student Extended Insurance Plan. This rate increase translates to an additional \$12 per month for individual students and up to an additional \$31 per month for families.

In recent years, the student plans have seen rate increases ranging from 7.3% to 9.1%. These changes have occasionally included increased out-of-pocket costs for students and their dependents when they go to a doctor or hospital. This year's rate increase, however, does not include any increases to potential out-of-pocket costs, while it keeps the same robust benefits previously offered through the Student Medical and Extended Plans.

Students who are enrolled in an outside plan with comparable coverage and wish to waive Extended Plan coverage must do so **before August 31, 2018,** or they will be charged a late-waiver fee of \$150.

Rates for health plans available through MIT for students and their family members are listed in the tables below.

Note that the first table ("Combined") shows the cost of purchasing both the MIT Student Medical Plan *and* the MIT Student Extended Insurance Plan. Students with comparable coverage may waive Extended Plan coverage, but even if they waive, they will remain enrolled in the MIT Student Medical Plan, because it is included in tuition. Family members may enroll in the MIT Student Medical Plan only — with costs shown in the second table — or they may enroll in the combined plans. However, they cannot purchase Extended-Plan-only coverage.

Coverage Category	Annual AY 2018	Annual AY 2019	Annual (\$) Change	Annual % Change
<b>Student</b> (automatic enrollment)	\$3,000	\$3,144	\$144	4.8%
Student and partner	\$7,776	\$8,112	\$336	5.2%
Student and dependent(s)	\$5,556	\$5,748	\$192	4.5%
Family (Student, partner, and dependents)	\$8,808	\$9,180	\$372	4.9%

Combined (total annual cost to purchase both the MIT Student Medical Plan and MIT Student Extended Insurance Plan)

## MIT Student Medical Plan Only (total annual cost to purchase just the MIT Student Medical Plan

Coverage Category	Annual AY 2018	Annual AY 2019	Annual (\$) Change	Annual % Change
Coverage Category Student (automatic	Cost included with	Cost included with	Cost included with	Annual % Change
enrollment)	tuition	tuition	tuition	N.A.
Student and				0.00/
partner	\$1,524	\$1,536	\$12	0.8%
Student and dependent(s)	\$756	\$768	\$12	1.6%

Family (Student, partner, and	\$2,280	\$2,304	\$24	1.1%
dependents)				

Finally, the MIT Graduate Student Dental Plan will be available again for AY 2019, but the new rates are not yet available from Blue Cross Blue Shield of Massachusetts. We will communicate with students directly as soon as new rate and benefit information is available.

Kind regards,

Maria Zuber, Vice President for Research Ian Waitz, Vice Chancellor Sharon Casey, Health Plans Manager