



Faculty Benefits



SCHOOL OF SCIENCE
Massachusetts Institute of Technology

Welcome to the School of Science!

MIT is dedicated to the professional growth and personal well-being of its faculty members. Our comprehensive benefits plan is designed to help you and your family thrive in the greater Cambridge area. In addition to traditional insurance benefits, MIT offers a number of programs for family support, personal finance, tuition support for children, health and wellness, and spouse and partner community groups.

The following summary includes the benefits that most prospective faculty ask about, but it's not a comprehensive list. If there are benefits you don't see, but are important to you, please contact Heather Williams.

About MIT

web.mit.edu/aboutmit/

Find out everything you need to know about MIT, including our mission, how to get to us, and all about our services that support personal, family, and community life here at MIT.

School of Science Faculty Resources

science.mit.edu/resources/faculty

MIT Employee Benefits

hrweb.mit.edu/benefits

MIT Work-Life Center

hrweb.mit.edu/worklife/welcome

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Health

Health Plans

hrweb.mit.edu/benefits/health/plans

MIT employees and their spouses, domestic partners, and dependents are eligible to enroll in one of two health plans:

- **MIT Traditional Health Plan**

A comprehensive plan designed around the services offered at MIT Medical. Copays for most visits to healthcare providers are \$10. Referrals from your primary care provider (PCP) are required.

- **MIT Choice Plan, a Blue Cross Blue Shield Plan**

Provides cost-effective in-network benefits to members and their dependents with a designated PCP at MIT Medical (\$10 copay) or any doctor within the HMO Blue New England network (\$20 copay). The plan offers the additional option of out-of-network services, subject to a deductible and coinsurance.

- **MIT High Deductible Health Plan**

A Blue Cross Blue Shield plan with a lower premium and a higher deductible, along with a tax-advantaged health savings account.

MIT Medical

medical.mit.edu

Conveniently located on campus, MIT Medical offers adult and pediatric care, mental health and counseling, and a pharmacy, available to all faculty, staff, and students.

Vision Plan

hrweb.mit.edu/benefits/vision

MIT's vision plan covers the cost of eyeglasses or contact lenses. Eye health (check-ups and doctor's visits) is covered under both health plans.

Dental Plans

hrweb.mit.edu/benefits/dental

MIT offers two dental plans: a basic dental plan covering preventative and basic restorative care and a comprehensive plan that includes major restorative care. The comprehensive plan also covers orthodontia for children under 18.

Health Care Flexible Spending Accounts

hrweb.mit.edu/benefits/health-fsa

Flexible spending accounts allow an employee to contribute up to \$2,600 of pretax pay to an account that can be used to pay for qualifying health care.

MIT Recreation

mitrecsports.com

Paid memberships give MIT employees and families access to gyms and exercise classes, pools and aquatic programs, fitness and wellness instruction, personal training, massage, and programs in a variety of sports, including tennis, ice skating, golf, and sailing. The health plans typically provide a reimbursement toward membership fees.

Personal Finance

MIT Pension Plan

hrweb.mit.edu/benefits/pension

Also known as a Basic Retirement Plan, this plan provides you with a benefit payable as a lifetime, monthly income from MIT, starting from your retirement. Vesting occurs after three years of service. MIT pays the full cost of the plan and enrollment is automatic.

Supplemental 401K Plan

hrweb.mit.edu/benefits/401k

MIT's 401K plan provides an opportunity to contribute toward your retirement savings on a pretax basis. MIT will match your contributions up to 5% of your pay. You are immediately vested into this program.

Life & Other Insurance

hrweb.mit.edu/benefits/life-other-insurance

MIT employees are automatically enrolled in a basic life insurance plan with coverage up to \$50,000, as well as an accidental death plan with coverage up to \$100,000. You may purchase supplemental life insurance coverage equal to one to seven times your base annual salary, up to a maximum of \$2,000,000. You may also choose to purchase life insurance for eligible dependents, long-term care insurance, and discount home and auto insurance.

MIT Federal Credit Union

mitfcu.org

The MIT FCU offers competitive rates on mortgages, car loans, and other financial services, and has two convenient locations on campus.

Tuition Support

Children's Scholarship Plan

hrweb.mit.edu/benefits/tuition-education/childrens-scholarship-plan

Children of MIT employees are eligible for full tuition for four years of undergraduate study at MIT, if they are admitted. In addition, children of tenured faculty members are eligible to receive up to 50% of MIT's annual tuition per year, for up to four years of study at other undergraduate institutions.

Educational Loan Plan for Dependent Children

hrweb.mit.edu/benefits/tuition-education/educational-loan-plan

MIT employees may borrow up to \$10,000 per year for one child and up to \$15,000 per year for more than one child enrolled in undergraduate or graduate studies, up to a maximum outstanding balance of \$50,000. Interest rates are evaluated four times each year, and are set to equal the cost to MIT to borrow the funds needed to support the plan.

Housing and Transportation

Faculty Housing Assistance Program

web.mit.edu/provost/faculty_housing.html

MIT offers No-Interest, Fully Amortizing Loans (NIFAL) of up to \$50,000 to junior faculty within four years of being hired. Junior faculty are also eligible for the Contingent Interest Mortgage Program (CIMP), which offers tax-efficient, minimum interest loans of up to \$100,000, also within four years of being hired.

Relocation Assistance

MIT offers relocation assistance to faculty, including guidance on participating in the NIFAL and CIMP programs discussed above. Please contact Christine Holland in the Faculty Relocation Office at 617.253.4249 or hollandc@mit.edu.

Subsidies for Public Transportation

web.mit.edu/facilities/transportation/index.html

MIT subsidizes the full cost of a monthly MBTA pass and offers other subsidies for transit through private bus lines or Amtrak. Free shuttles and discounted carpooling services are also available.

Subsidized Bike-Sharing

web.mit.edu/facilities/transportation/bicycling.html

MIT offers subsidized annual memberships and a discounted hourly rate for bike-sharing through Hubway. The subsidized annual membership for MIT employees and students is \$35 (regularly \$99). Hubway maintains several bike stations on or near campus, as well as throughout Cambridge, Somerville, and Boston.

On-Campus Parking

web.mit.edu/facilities/transportation/parking/index.html

MIT offers a variety of permits for on-campus parking, including occasional and commuter plans.

Support for Spouses and Partners

Dual Career Support

MIT offers transitional support to partners of newly-hired tenure-track and senior faculty who seek career placement in the Boston area. MIT will provide funds for job placement and our staff will provide advice and guidance.

For additional information please contact Heather Williams or Annie Lee (contact info on page 3).

New England Higher Education Recruitment Consortium (HERC)

hercjobs.org/new_england

MIT works with New England HERC, which includes more than 70 institutions in the region to provide partners of our faculty with access to higher education job opportunities and professional networks.

MIT Spouses and Partners Connect

spouses.mit.edu

MIT Spouses & Partners Connect is a dedicated network for the significant others of MIT students, postdocs, staff, and faculty who have relocated to the Boston area. The program organizes activities that help spouses and partners meet people, discover work and career opportunities, improve their English, share experiences and passions, and get information about living and parenting in Boston.

Child and Family Care

Technology Childcare Centers

childcare.mit.edu

MIT hosts five Technology Childcare Centers managed by Bright Horizons Family Solutions. Although spaces are in high demand, all tenured and tenure-track faculty members receive enrollment priority for infants, ages eight weeks through 14 months. Priority is also given to siblings of enrolled children.

Faculty Subsidies for Child Care

School of Science tenure-track faculty members are eligible to receive up to \$5,000 in reimbursements for child care. Tenured faculty can reimburse themselves up to \$5,000 per year for dependent care expenses associated with travel on MIT business.

Backup Adult and Childcare Program

hrweb.mit.edu/worklife/child-care-parenting/backup-child-care

When normal care arrangements are disrupted, MIT faculty can request up to 15 child and adult care referrals each year free of charge through Care.com. Caretakers are screened and trained, and are available any time of day or night, any day of the week.

Dependent Care Flexible Spending Accounts

hrweb.mit.edu/benefits/dep-fsa

The MIT Dependent Care Flexible Spending Account (FSA) allows employees to set aside up to \$5,000 of pretax funds for planned childcare received for dependent children under the age of 13.

Adoption Assistance Program

hrweb.mit.edu/benefits/life-events/birth-adoption/assistance

MIT will provide up to \$5,000 per finalized adoption, not to exceed a lifetime benefit of \$20,000 per employee.

MIT Work-Life Center Child Care Resources

hrweb.mit.edu/worklife/child-care-parenting/child-care-information

The Work-Life Center offers a comprehensive network of resources to assist MIT community members in finding child care services, including child care centers, nannies and babysitters, after-school programs, temporary care providers, summer camps, and playgroups.

Leave for Parents and Families

Faculty Teaching Relief

web.mit.edu/policies/7/7.5.html

Faculty members, regardless of gender, will be released from teaching administrative duties for one semester at full pay if they wish to spend the majority of their academic time caring for a newborn or newly placed child.

Tenure Clock Extension for Childbearing and Child Rearing

Any faculty member who bears a child during the tenure probationary period will automatically receive a tenure clock extension of one year. Requests for tenure clock extensions for any additional children or extensions for partners and adoptive parents are approved by the Provost on a case-by-case basis.

Part-Time Appointments with Tenure for Family Care

Any tenured faculty member who needs time for family care may request a reduced-time and reduced-pay appointment for one or more semesters up to five years.

Sabbaticals and Leaves

Junior Faculty Research Leaves

web.mit.edu/policies/7/7.5.html

Tenure-track faculty are eligible for a one-semester research leave with pay in years two through six of their non-tenured appointment.

Sabbatical Leaves

web.mit.edu/policies/7/7.5.html

Tenured faculty members may take one half-year of leave at full salary or a full year of leave at half salary, following six years of full-time service as a faculty member.

Research Resources

[Office of the Vice President for Research](#) [research.mit.edu](#)

The VPR provides information about research resources, integrity and compliance, policies and procedures, and funding opportunities.

[Core Facilities and Service Centers](#) [research.mit.edu/research-resources/core-facilities-and-service-centers](#)

MIT maintains more than 50 shared research resources that provide access to instruments, technologies, services, and expert consultation and training to researchers. Many of these facilities are available on a fee-for-service basis to all investigators. Others are supported by individual departments, specific grants or groups of investigators, and may be available on a fee-for-service basis to the broader community when capacity permits, or on a collaborative basis.

[Office of Sponsored Programs](#) [osp.mit.edu](#)

The OSP assists the MIT research community in securing and managing grants and contracts, offering a range of services from submission to close-out.

[Office of Foundation Relations](#) [development.mit.edu/who-we-are/foundation-relations](#)

The Office of Foundation Relations offers MIT researchers assistance with identifying and submitting proposals for private foundation support.

Community

[Community Relations](#) [science.mit.edu/policies/community-relations](#)

This resource outlines expectations for the personal conduct and responsibilities of all members of the MIT community, as well as guidelines for addressing such issues as harassment, sexual misconduct, conflict resolution, and violations of MIT policies.

[Institute Community and Equity Office](#) [diversity.mit.edu](#)

The Institute Community and Equity Office (ICEO) is committed to advancing a respectful and caring community that embraces diversity and empowers everyone to learn and do their best at MIT. The ICEO offers information about MIT resources, events and programs, and ways to get involved in supporting diversity, equity, and inclusion on our campus.

[MIT Activities Committee](#) [mitac.universitytickets.com](#)

The MIT Activities Committee (MITAC) offers a variety of discount tickets, including sports events, music, dance and theater, movies, museums, and seasonal and family events.

[Tenure Track Lunch Program](#) [science.mit.edu/policies/tenure-track-lunch-program](#)

These regular lunch meetings provide an opportunity for junior faculty to meet their peers from across the School's departments. Some meetings feature research presentations and others provide a forum for discussion of important topics, such as teaching and advising, lab management, and MIT policies and resources.

