2023 MIT Benefits Open Enrollment Checklist

Before you log in to the Open Enrollment platform to complete your elections:

☐ Review your health plan options and rates to determine the appropriate coverage for yourself and eligible family members.

☐ If you are not making changes, please verify that the information in the Open Enrollment platform is correct and that your address is up to date.

☐ If you are changing health plans or adding family members to the MIT Traditional or Choice Plans, you will be required to select a Primary Care Provider (PCP) for yourself and eligible family members. Learn more about choosing a PCP here.

☐ Enroll (or re-enroll) in a Health Care Flexible Spending Account (HCFSA) to set aside pre-tax funds for eligible medical expenses. IRS regulations require that HCFSA elections be made each year.

☐ Enroll (or re-enroll) in a Dependent Care Flexible Spending Account (DCFSA) to set aside pre-tax funds for eligible dependent care services. IRS regulations require that DCFSA elections be made each year.

☐ Review the eligibility rules, and if applicable apply for the new Portable Child Care Subsidy (PCCS) program which is funded by MIT through the Dependent Care FSA.

☐ Enroll in or change your optional life insurance coverage.

☐ Enroll in or change your dependent life insurance coverage, which is available for a spouse, domestic partner, and/or child(ren).

☐ Explore MIT’s voluntary benefits, including identity theft protection services, legal insurance, and pet health insurance.

☐ Review and update Social Security numbers (SSNs) or Taxpayer Identification numbers (TINs) for yourself and for family members you cover under your health and/or dental plans. SSNs or TINs for covered individuals are required by the federal government.

☐ Consent to receive an electronic W-2. If you consented last year, you do not need to consent again this year.

☐ Visit PensionConnect to review and update your beneficiary designations.
☐ Make sure you have signed up for MIT's 401(k) Plan in order to receive the matching MIT contribution. If you are currently enrolled, review your contribution elections, investment choices, and beneficiary information.

☐ In Atlas, update your personal information such as ethnicity, race, gender, veteran, disability status, and emergency contact.

Important Notes

• Your health, dental, vision, optional life, and dependent life coverages will carry over into the next calendar year unless you make a change or cancel coverage.

• You and your family members enrolled in a MIT-sponsored health plan can use MIT Medical Center’s urgent care, eye service (for routine eye exams), radiology, and the onsite laboratory for tests even if you do not have a MIT Medical Primary Care Physician (PCP). Please note that not all services are available at Lincoln Laboratory.

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