1. I’m looking at possibly switching to the High Deductible Health Insurance. I’m in my mid-50s, healthy, yet can’t predict the future. I want to know the financial comparison between the HDHP and the Traditional BC/BS. Is there an online modeler, or way to easily compare past or best-guess future situations?

**Answer:** If you visit the website, [http://hr.mit.edu/benefits/health/hdhp](http://hr.mit.edu/benefits/health/hdhp), you will find a cost estimator tool for both the health and prescription plans.

2. I have a few open enrollment and benefit questions. When can someone add a child to their healthcare plan? Can it only be during open enrollment? Also, I remember from a previous WG meeting a while back, some discussion about petitioning or looking into why support staff only receives 75% maternity leave pay. Is there any update on this? Any other hope for getting around this?

**Answer:** Yes, you may add a child to your health plan during open enrollment, or if you your child experiences a qualifying life event (i.e.: losing coverage). For information on maternity leave, please contact Theresa Howell at [thowell@mit.edu](mailto:thowell@mit.edu) or 617-253-4572.

3. Can you give a definition of “Domestic Partner” for benefit eligibility and would a disabled son of a domestic partner be eligible when included within a family health plan. (this is my question, if it’s not broad enough to bring up at meeting, I’d be happy to ask in private, thanks.)

**Answer:** The definition of a “Domestic Partner” can be found on the Domestic Partnership Affidavit on our website under forms and publications. If the domestic partner is covered on the health plan, then the child of the domestic partner can be covered as well (disabled or not). You would need to provide a birth certificate for the child. If the child is on our plan and turns age 26 and is disabled, you would need to complete paperwork and send it to BCBS/Delta Dental for approval to keep the child on the health plans. Paperwork can be found on the vendor’s website, or requested through the benefits office at [benefits@mit.edu](mailto:benefits@mit.edu). Also, imputed income taxes are charged on the full-cost of the plan(s) offered to the domestic partner/dependent of domestic partner. More information regarding imputed income with examples can be found here: [https://hr.mit.edu/sites/default/files/2018domestic_partner_imputed.pdf](https://hr.mit.edu/sites/default/files/2018domestic_partner_imputed.pdf)