HEALTH AND WELFARE PLAN
FOR EMPLOYEES OF MASSACHUSETTS INSTITUTE OF TECHNOLOGY

A Note from the Plan Administrator

The following Summary Annual Report for the Health and Welfare Plan for Employees of Massachusetts Institute of Technology, is required by ERISA (the Employee Retirement Income Security Act of 1974) to be furnished annually, by the plan administrator, to each member of the plan and each beneficiary receiving benefit under the plan. The report conforms to the reporting requirements, set forth in ERISA.

SUMMARY ANNUAL REPORT for the Health and Welfare Plan for Employees of Massachusetts Institute of Technology

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This is a summary of the annual report for the Health and Welfare Plan for Employees of Massachusetts Institute of Technology, EIN 04-2103594 Plan No. 505, for the period January 1, 2022 through December 31, 2022. The annual report has been filed with the Employee Benefits Security Administration, as required by the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

Benefits

The plan has a contract with Combined Insurance Company, Cigna, Zurich and Metropolitan Life Insurance Company to pay all claims under the terms of the plan. The total premiums paid for the plan year ending December 31, 2022 were $5,383,718.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information is included in that report. To obtain a copy of the full annual report, or any part thereof, write to:

MIT Benefits
77 Massachusetts Avenue, Building NE49-5000
Cambridge, Massachusetts 02139
Or email: benefits@mit.edu

You also have the legally protected right to examine the annual report at the main office of the plan, MIT Benefits, 600 Technology Square (Building NE49-5000), Cambridge, MA 02139, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington D.C. 20210. You may also view and/or download a copy of the annual report at the U.S. Department of Labor's website at www.efast.dol.gov. To do so, type "Massachusetts Institute of Technology" in the "Sponsor "Name" field and then click on "Search" at the bottom of the "Form 5500/5500-SF Filing Search" page.