2018 SUMMARY OF THE HEALTH PLAN FOR AN EMPLOYEE AT CERN

An employee of MIT working overseas will be eligible for reimbursement through the MIT Group Health Plan. The reimbursement is the cost that MIT would have paid up to the cost of the subsidized Blue Cross Blue Shield Preferred Provider Plan (PPO) coverage if the employee were working in the US, outside of Massachusetts on MIT business.

Enrollment
The employee must elect to enroll in an out of country plan within 31-days of beginning work overseas.

Cost of Coverage
The cost of the overseas plan is the cost that the employee or participant is responsible to pay per the overseas Plan guidelines. MIT will reimburse the employee up to the cost that MIT would have paid for the Blue Cross Blue Shield PPO subsidized plan. The monthly cost of the plans is below.

2018 MIT Blue Cross Blue Shield PPO Subsidized Rate

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$473</td>
</tr>
<tr>
<td>Employee plus Children</td>
<td>$799</td>
</tr>
<tr>
<td>Employee plus Spouse</td>
<td>$931</td>
</tr>
<tr>
<td>Family</td>
<td>$1,316</td>
</tr>
</tbody>
</table>

Proof of Payment
To receive reimbursement of the premium payment, it is the employee's responsibility to submit proof of insurance and payment to the MIT Benefits Office contact (Mandy Chan) quarterly, semi-annually or annually. Each time the employee submits these documents; MIT will issue a separate check to the employee up to the US conversion paid currency amount or of the MIT subsidized amount. All proofs of insurance and payment information and amounts must be translated to English. This reimbursement will not be considered taxable income to the employee.

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