

SCMA Members' Insurance Trust Value-added Benefits



MIT offers more with your health insurance coverage. Life, Disability, Accident Insurance, and an Employee Assistance Program are automatically included with most of our plans.

+ Basic Life Insurance

All MIT covered employees and physicians receive the basic life insurance. The Employee Term Life benefit amount is a flat \$10,000. The Employee AD&D Principal Sum amount is equal to the amount of basic term life insurance. Benefits terminate at age 70.

+ Short-Term Disability Income Benefits

In the event you become disabled from a non work-related injury or sickness, disability income benefits are included to help replace lost income. All non-physician covered employees receive the short-term disability coverage*.

Short-Term Disability Benefit Schedule

Eligibility:	All active full-time employees, excluding physicians, working at least 30 hrs/week
Weekly Benefit Percentage:	60%
Weekly Maximum Benefit:	\$800
Benefits Begin:	15th Day Accident/15th Day Sickness
Benefit Duration:	11 Weeks

+ Personal Accident Insurance

All covered employees and physicians receive personal accident insurance*. This coverage provides cash benefits directly to the member to help offset out of pocket costs in the event of an accident. The benefit amount will vary depending on the particular accident.

+ Employee Assistance Program

New for 2019! All covered employees and physicians receive access to an Employee Assistance Program*. This program assists employees with problems that may impact their job performance, health, mental and emotional well-being.

**This benefit is not included for members with a Preferred or Preferred Plus Plan option.*



Learn More

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