

Pratt Institute: Brooklyn

2024 - 2025

Student Health Insurance

Who is eligible?

All registered full-time and part-time students are required to carry health insurance. All registered students are automatically charged a student health insurance fee, once they are registered for a class. Students who are currently insured under family or private medical insurance may waive the student health insurance plan. Waivers can be processed by visiting the myPratt portal, using your Pratt "one key" ID and password. All waivers must be processed prior to the deadline.

Fall deadline: October 1, 2024

Spring deadline: February 9, 2025

Fall rate:

August 18, 2024 - January 14, 2025

\$1,341.00

Spring Rate:

January 15, 2025 - August 17, 2025

\$1,836.00

Rates pending state approval

Dependent coverage is also available to all eligible students that enroll in the student health insurance plan.



Pratt

What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- Platinum level plan that is ACA Compliant (Affordable Care Act)
- Access to Aetna's nationwide network of health care professionals, including primary care, specialists and mental health services at www.aetna.com/docfind
- Low prescription costs
- Mental Health Care Services



For more details regarding the Pratt Institute Student Health Insurance Program please visit:

www.haylor.com/pratt

866.535.0456

student@haylor.com

For further details of the coverage including cost, benefits, exclusions, and reductions or limitations and the terms under which the policy may be continued in force, please refer to the overview policy.

2024-2025 Pratt Institute Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$100	\$200
Coinsurance	20% Coinsurance	25% Coinsurance
Out-of-pocket Maximum	\$4,000	\$8,000
Office Visit	\$10 copay after deductible, then 20% coinsurance	\$10 copay after deductible, then 25% coinsurance
Specialist Copay	\$10 copay after deductible, then 20% coinsurance	\$10 copay after deductible, then 25% coinsurance
Preventative Care	Covered in full	25% Coinsurance after deductible
Urgent Care Center	20% Coinsurance after deductible	25% Coinsurance after deductible
Emergency Department	\$100 Copay after deductible, then 20% coinsurance	\$100 Copay after deductible, then 20% coinsurance
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$20 Copayment Tier 2: \$40 Copayment Tier 3: \$60 Copayment	Tier 1: \$20 Copayment, then you pay 25% Tier 2: \$40 Copayment, then you pay 25% Tier 3: \$60 Copayment, then you pay 25%

As a Pratt Institute student enrolled in the Pratt Student Health Insurance plan, you have access to Aetna's Teladoc services. Teladoc is a way to be treated for non-severe medical issues without having to physically visit a provider's office. You can access Teladoc by visiting Teladoc.com/Aetna or by downloading the mobile app on the App Store or Google Play. You can also call Teladoc at 1-855-Teladoc (835-2362)

*Please note that per federal insurance guidelines, a student that is 65 years or older is not eligible for this Student Health Insurance plan unless they are not eligible for Medicare.

The 2024-2025 benefits listed above are a brief summary of the Pratt Institute Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.