



PRATT INSTITUTE PLAN HIGHLIGHTS

2022-23 STUDENT HEALTH INSURANCE PLAN

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. Waiver 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: September 30, 2022
Spring deadline: February 10, 2023

Anticipated Brooklyn Fall Rate
August 18, 2022 - January 14, 2023 \$1,242.00

Anticipated Brooklyn Spring/Summer Rate
January 15, 2023- August 17, 2023 \$1,750.00

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
- Plan runs August 18, 2022-August 17, 2023



For more details regarding the Pratt Institute student health insurance program please contact us at:

866-535-0456
student@haylor.com

For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and terms under the policy, please refer to the Master Policy.



Please review Master Policy for full benefit details

Deductible- Individual	\$100 in network, \$200 out of network
Out-of-Pocket Maximum- Individual	\$4000 in network, \$8,000 out of network
Office Visits- Primary Care & Specialists	\$10 copayment after deductible, then 20% coinsurance in network, \$10 copayment after deductible, then 25% coinsurance out of network
Preventive Care Services	covered in full in network, 25% coinsurance after deductible out of network
Emergency Ambulance Transport	20% coinsurance after deductible in and out of network
Emergency Room	\$100 copayment after deductible, then 20% coinsurance both in & out of network
Urgent Care Services	20% coinsurance after deductible in network, 25% coinsurance after deductible out of network
Inpatient & Outpatient Hospital Surgery	20% coinsurance after deductible in network, 25% coinsurance after deductible out of network
Mental Health Care Services Inpatient & Outpatient	20% coinsurance after deductible in network, 25% coinsurance after deductible out of network
Substance User Services Inpatient & Outpatient	20% coinsurance after deductible in network, 25% coinsurance after deductible out of network
Rehabilitation Services (Physical, Occupational & Speech Therapy)	20% coinsurance after deductible in network, 25% coinsurance after deductible out of network
Laboratory Procedures- Performed In a PCP Office, Specialist Office & Performed as Outpatient Services	20% coinsurance after deductible in network, 25% coinsurance after deductible out of network
Allergy Testing and Treatment- Performed in PCP Office & Specialist Office	20% coinsurance after deductible in network, 25% coinsurance after deductible out of network
Advance Imaging Services	20% coinsurance after deductible in network, 25% coinsurance after deductible out of network
Diabetic Equipment, Supplies and Insulin (30 day supply)	20% coinsurance after deductible in network, 25% coinsurance after deductible out of network
Prescription Drugs	\$20 Generic/\$40 Brand-Name/ \$60 Non-Preferred Brand-Name

As a Pratt Institute student enrolled in the Pratt Student Health Insurance plan, you have access 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](https://www.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.