



Pratt

2025

BENEFITS
ENROLLMENT GUIDE

Pratt Institute is pleased to offer quality, competitive and affordable benefits that meet your needs and help to protect your health, your family and your way of life.

The variety of benefits we provide support your physical, emotional and financial wellness and allow you to choose the plans that best meet your lifestyle and budget. Your benefits are a valuable part of your total compensation package, and we encourage you to take the time to carefully review this information and keep it handy for future reference.



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Eligibility and Enrollment

Who Is Eligible?

You are eligible for benefits if you are a full-time employee regularly scheduled to work at least 30 hours per week (20 hours per week for Local 153 Clerical and Technical Union). If you are eligible and enroll, you may also enroll eligible dependents if they are:

- Your legally married spouse
- Your domestic partner
- Your natural, step, and legally adopted children to age 26, until the end of the year in which they turn 26
- Your children over the age of 26 with mental or physical disabilities

You may be asked to provide proof of eligibility for your dependents at any time.

When Coverage Starts

Enrolling as a Newly Hired Employee:

For Faculty, your benefits become effective as of September 1st if hired in the fall semester or the first of the month following 30 days of employment.

For non-faculty, your benefits become effective the first of the month following 30 days from the date of your hire.

You must enroll in or waive benefits within 30 days from your date of hire. If you do not enroll within that time, you will not be able to enroll until the next Open Enrollment period, unless you experience a Qualifying Life Event

Enrollment

Open Enrollment is your annual opportunity to review and update your benefit elections to ensure you are making the best choices for you and your family. This year's Open Enrollment is a "passive enrollment", meaning no action is required unless you are making a change. If no action is taken, your current benefit elections will roll over at the new plan rates. However, Flexible Spending Accounts and Health Savings Account contributions must be elected each year.

To review your coverage for 2025:

- Log onto the enrollment site at access.paylocity.com
- between November 11, and November 22, 2024.
- Enter the company code for your classification:
 - 40981 – Weekly Staff, 40984 – Full-time Faculty
 - 40983 – Part-time Faculty, 40985 – Administrators
- Enter the username and password you created to login into your account.
- Select BSwift Benefits from the top left drop down menu.
- Click on Start Your Enrollment and you will be taken through the enrollment process.
- Review your current benefit elections.
- Make new elections or changes to your current selection.
- **Actively elect or waive** your 2025 Flexible Spending Account(s) and Health Savings Account and make any necessary changes to your Supplemental plans.

Medical Plans

Pratt Network Choice and Pratt Your Choice Medical HSA Plans

Both the Pratt Network Choice and the Pratt Your Choice Medical HSA Plans have two parts – a High Deductible Health Plan (HDHP) and a Health Savings Account (HSA). Below is a summary of the plans features:

PART 1: HEALTH SAVINGS ACCOUNT (HSA)	PART 2: HIGH DEDUCTIBLE HEALTH PLAN (HDHP)
<ul style="list-style-type: none"> ● Pratt contributes to your HSA ● You may elect pre-tax contributions ● Funds from your HSA can be used for eligible medical, prescription, dental and vision expenses ● Helps to cover the deductible and out-of-pocket expenses ● Federal, state and FICA tax savings ● No “use it or lose it” rule ● Portable – since you own the account, you can take it with you in the event you leave Pratt Institute 	<ul style="list-style-type: none"> ● Lower paycheck premiums ● Higher annual deductible ● In-network coverage only with the Pratt Network Choice HSA Plan ● In-network and out-of-network coverage with the Pratt Your Choice Medical Plan ● 100% coverage for preventive care ● Out-of-pocket maximum helps to protect you from catastrophic costs

Pratt Your Choice and Pratt Network Choice HRA Plans

The HRA plans are High Deductible Health Plans (HDHP) with Health Reimbursement Accounts (HRA). The plan features:

- HRA fully funded by Pratt Institute up to the in-network deductible amount
- Higher annual deductible offset by the HRA
- 100% coverage for preventive care
- Out-of-pocket maximum helps to protect you from catastrophic costs

CIGNA TOTAL BEHAVIORAL HEALTH PROGRAM

Available to those enrolled in one of our Cigna medical plans, the Cigna Total Behavioral Health program provides support for behavioral health conditions and managing life events. For more information, visit myCigna.com.

NEED HELP DECIDING ON YOUR MEDICAL BENEFITS?

Check out the Cigna Easy Choice Tool! The Cigna Easy Choice Tool can help you decide which medical plan is right for you. Just answer some questions and the decision support tool will provide you with plan choices, which you can compare and review. Go to CignaEasyChoice.com to get started!



ENROLLMENT CONTINUED:

Making a change during the year

IRS regulations restrict your ability to change your elections during the year unless you experience a Qualifying Life Event. Some examples of a Qualifying Life Event include, but are not limited to:

- Marriage or divorce
- Birth or adoption of a child
- Death of a dependent
- Change in your or your spouse’s employment
- An involuntary loss of coverage under another plan

If you experience a Qualifying Life Event during the year and wish to change your coverage, you must contact the Benefits Department within 30 days of the event. You must also provide written documentation verifying the event. If you do not, you must wait until the next annual Open Enrollment period to make the changes

Key terms to know when choosing your medical plan

We realize health care can get complicated so here are some common medical plan terms:

ANNUAL DEDUCTIBLE

The dollar amount you pay for most services each calendar year before the plan will pay benefits.

ANNUAL OUT-OF-POCKET MAXIMUM

The most you pay during the year for covered services. The Annual Out-of-Pocket Maximum includes what you spend on the deductible, copays, and coinsurance.

COINSURANCE

The percentage of your medical costs you have to pay for most covered services. You will begin paying the coinsurance after you have met your deductible.

IN-NETWORK

Providers of health care services, including but not limited to physicians, hospitals, and other health care facilities, that are under contract with Cigna to provide care to members. Utilizing an in-network provider will result in lower costs to you.

OUT-OF-NETWORK

Providers of health care services which do not contract with Cigna to provide care to members. While the Cigna Open Access Plus Plan allows for out-of-network coverage, you typically have to pay more when using an out-of-network provider.

PREVAILING RATE

The most the plan will pay for a particular medical service in your area. If you go to an out-of-network provider, you will be responsible for the difference between the Prevailing Rate and what the provider charges you.



Health Savings Account (HSA)

A Health Savings Account (HSA) is a special tax-advantaged account that works in conjunction with a High Deductible Health Plan (HDHP), like the Pratt Network Choice Plan and the Pratt Your Choice Medical Plan. You trade a lower premium for a higher deductible, but you enjoy unique tax advantages, including pre-tax contributions to the HSA, non-taxable earnings on interest and tax-free withdrawals to pay for qualified health care expenses.

The HSA is funded by Pratt Institute each year. * The Institute's contribution to your HSA is based on the level of coverage you choose:

- Employee Only: \$2,000
- Family: \$4,000

YOUR HSA CONTRIBUTIONS

You can make pre-tax contributions to your account through payroll deductions, up to the IRS Limits for 2025 – a combined maximum contribution of **\$4,150 for Employee Only and \$8,300 for Family**. For those age 55 and older, you may also make a catch-up contribution of \$1,000 in 2025. The money in your account may be used to pay for eligible health care expenses during the year or save it to spend on future eligible health care expenses – even in retirement! A complete list of qualified IRS expenses can be found in the IRS publication 502 at [irs.gov](https://www.irs.gov).

Any money left in your account at the end of the year carries over to the next year and accumulates from year-to-year. Your HSA money is yours to keep, even if you leave the Institute or change medical plan options.

** Pratt Institute reserves the right to modify or terminate funding of the Health Savings Accounts.*

Medical Plans CONTINUED

Medical Plans At-a-Glance

The following chart provides a high-level overview of what you pay for covered services for each of the Pratt Institute medical plans available to you. Each plan includes comprehensive medical and prescription drug coverage, with in-network preventive care covered at 100%.

COVERAGE FEATURES	PRATT NETWORK CHOICE HSA AND HRA* PLANS		PRATT YOUR CHOICE HSA AND HRA* PLANS	
	In-Network Only		In-Network	Out-of-Network
ANNUAL DEDUCTIBLE Employee Only Family	\$2,000 \$4,000	\$2,000 \$4,000	\$2,000 \$4,000	\$4,000 \$6,000
PRATT'S ANNUAL CONTRIBUTION Employee Only Family	\$2,000 \$4,000		\$2,000 \$4,000	
COINSURANCE	0%	0%		20%
ANNUAL OUT-OF-POCKET MAXIMUM Employee Only Family	\$2,000 \$4,000	\$2,000 \$4,000	\$2,000 \$4,000	\$8,000 \$12,000
LIFETIME MAXIMUM	Unlimited	Unlimited	Unlimited	Unlimited
PHYSICIAN SERVICES Primary Care Office Visit Specialist Visit Preventive Care	\$0 after deductible \$0 after deductible \$0, no deductible	\$0 after deductible \$0 after deductible \$0, no deductible	\$0 after deductible \$0 after deductible \$0, no deductible	20% coinsurance after deductible
LABS AND X-RAYS	\$0 after deductible	\$0 after deductible		
INPATIENT HOSPITAL FACILITY				
OUTPATIENT FACILITY SERVICES				
URGENT CARE				
EMERGENCY CARE	\$0, no deductible	\$0, no deductible	\$0, no deductible	
MENTAL HEALTH Inpatient Outpatient	\$0 after deductible	\$0 after deductible	\$0 after deductible	20% coinsurance after deductible
DURABLE MEDICAL EQUIPMENT				
PRESCRIPTION DRUGS				
RETAIL – 30-DAY SUPPLY Generic (Tier 1) Preferred Brand (Tier 2) Non-Preferred Brand (Tier 3)	\$15 \$30 \$50	\$15 \$30 \$50	\$15 \$30 \$50	Not covered
HOME DELIVERY – 90-DAY SUPPLY Generic (Tier 1) Preferred Brand (Tier 2) Non-Preferred Brand (Tier 3)	\$30 \$60 \$100	\$30 \$60 \$100	\$30 \$60 \$100	Not covered

WELLNESS/ HEALTH SCREENING INCENTIVE BENEFIT

The Critical Illness Insurance plan comes with a Wellness Incentive benefit. Have one of the following wellness treatments/ health screening tests done in a calendar year and Cigna will pay the covered person \$50! Eligible treatment and tests include any of the following:

WELLNESS TREATMENTS

- Adult immunizations
- Cancer screenings
- Colorectal cancer screenings
- General health exams
- Lead poisoning screenings
- Osteoporosis screenings
- Routine gynecological exams
- Routine prostate exams
- Well child care – including visits, labs and immunizations

HEALTH SCREENING TESTS

- Bone marrow testing
- Breast cancer blood test (CA 15-3)
- Breast ultrasound Chest x-ray
- Colon cancer blood test (CEA)
- Colonoscopy
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool specimen
- Mammography
- Myeloma blood test (serum protein electrophoresis)
- Ovarian cancer blood test (CA125)
- Pandemic infectious disease immunization
- Pap smear for women over age 18
- Prostate-specific antigen (for prostate cancer)
- Serum cholesterol test to determine levels of HDL and LDL
- Stress test on a bicycle or treadmill
- Thermography
- Triglycerides blood test

This benefit is limited to one per year per covered person.

Voluntary Supplemental Health Plans

Pratt Institute is pleased to offer the following three employee-paid voluntary plans: Accidental Injury Insurance, Critical Illness Insurance and Hospital Care Insurance through Cigna. These benefits are available to all benefits-eligible employees, their spouse and dependent children, up to age 26. You do not have to be enrolled in a Cigna medical plan to participate in these programs

Accidental Injury Insurance

Life happens! Accidents can happen anytime, anywhere. Even though your medical plan will cover many expenses due to an accident, out-of-pocket expenses such as deductibles, coinsurance, rehabilitation, transportation, and childcare can quickly add up. Cigna's Accidental Injury Insurance offers a cost-effective solution – with no medical questions required at enrollment – and pays benefits for a broad range of injuries or treatments associated with a covered accident

Covered injuries can include:

- Broken bones
- Burns
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs
- Cuts requiring stitches

Benefits can be payable for:

- Initial treatments
- Emergency room visits
- Hospitalizations
- Follow-up care

Critical Illness Insurance

A serious medical event such as cancer, heart attack or stroke could leave you in a period of financial difficulty. Even though your medical plan will cover many expenses, there are typically other uncovered expenses to consider such as deductibles, coinsurance, travel expenses to and from treatment centers and potential loss of wages or salary.

Cigna's Critical Illness Insurance may help guard you against financial hardship by providing a lump-sum payment for diagnosis of a covered critical illness or specified disease condition.

- Heart attack
- Stroke
- End-stage renal (kidney) disease
- ALS (Lou Gehrig's disease)
- Blindness
- Paralysis
- Major organ failure
- Coronary artery disease (surgery)
- Carcinoma in situ
- Advanced Alzheimer's
- Parkinson's disease
- Multiple sclerosis
- Skin cancer
- Benign brain tumor
- Coma



Voluntary Supplemental Health Plans CONTINUED

Hospital Care Insurance

Cigna's Hospital Care Insurance offers additional financial protection by providing a fixed benefit when an unexpected, covered illness or injury occurs that requires a covered hospital stay.

Typical covered hospitalizations include:

- Hospital admission
- Daily hospital and Intensive Care Unit stays
- Hospital admissions for chronic condition
- Hospital observation stays

Check out these videos for more information about these important benefits!



[ACCIDENTAL INJURY](#)

(This link appears to be dead)

[CRITICAL ILLNESS](#)

[HOSPITAL CARE](#)

Easy Ways to

Submit a Claim

When a serious illness or injury occurs, Cigna Accidental Injury, Critical Illness and Hospital Care insurance can help you bounce back to your best, body and mind. That's why it's important to submit your claims as soon as possible. There are five ways to file, simply choose the option that's easiest for you.

PHONE:

Call **1-800-754-3207** to speak with one of our dedicated customer service representatives

ONLINE:

Visit SuppHealthClaims.com

FAX:

Send documents to
1-866-304-3001

EMAIL:

Send scanned documents to
SuppHealthClaims@Cigna.com

MAIL:

Send documents to:
**Cigna Supplemental Health Solutions
P. O. Box 188028**

CIGNA SIMPLE FILE®

If you forget to file your claim, we will send you a reminder to help you receive all of the benefits you are entitled to.

AFTER YOU FILE

A designated claim manager will be assigned to your claim. If they have any questions or need additional information, they will contact you, the beneficiary, or provider to obtain the needed information.

Once all requested information is submitted, Cigna will pay your claim quickly – in days, not weeks.

Benefits are paid directly to you,* for a covered critical illness, accidental injury or hospitalization.

* Benefits may be paid to the hospital upon assignment.

Dental Plans

Pratt Institute offers dental coverage through Cigna. The following chart indicates what you pay for covered services and the major features of the dental plans. Preventive and Diagnostic services are available at no cost to you. You pay a deductible before benefits are available for Basic and Major services. Orthodontic services are available up to a lifetime maximum benefit per eligible person.

* For services provided by an out-of-network dentist, Cigna Dental will reimburse according to the Maximum

PLAN	CIGNA DENTAL EPO		TOTAL CIGNA DPPO NETWORK	
	Network	Cigna DDPO Advantage	Cigna DPPO Advantage	Cigna DPPO
REIMBURSEMENT LEVELS	Based on contracted fees	Fee schedule	Discount on fees	Maximum reimbursable charge*
CALENDAR YEAR BENEFITS MAXIMUM Applies to Class I, II & III Expenses	\$2,000	\$1,000	\$1,000	\$1,000
CALENDAR YEAR DEDUCTIBLE Employee Only Family	\$0 \$0	\$50 \$150	\$50 \$150	\$50 \$150
COVERAGE FEATURES	You Pay			
CLASS I: DIAGNOSTIC AND PREVENTIVE Includes routine exams, cleanings, fluoride treatments, sealants, bitewing, X-rays	No charge	No charge	No charge	No charge
CLASS II: BASIC RESTORATIVE Includes fillings, endodontics, periodontics, oral surgery, denture repair	20% No deductible	10% After deductible	20% After deductible	20% After deductible
CLASS III: MAJOR RESTORATIVE Includes inlays, onlays, crowns, bridges, dentures	50% No deductible	40% After deductible	50% After deductible	50% After deductible
CLASS IV: ORTHODONTIA Coverage for dependent children to age 23	50%, No deductible Lifetime Benefits Maximum: \$2,000	50%, No deductible Lifetime Benefits Maximum: \$1,000		

Reimbursable Charge (MRC). The MRC is calculated at the 90th percentile of all provider charges in the geographic area. The dentist may balance bill up to their usual fees

Vision Plan

Pratt Institute offers vision coverage through Cigna. Under the Cigna Vision Care program, you can choose between in-network and out-of-network providers – but you will receive a higher level of benefits and enjoy greater convenience if you go to a vision care provider in-network. To find an in-network provider, visit myCigna.com. The cost of vision coverage is included in the medical contribution rates.

COVERAGE FEATURES	In-Network	Out-of-Network	Frequency Period
EYE EXAM COPAY	\$10	N/A	12 months
EYE EXAM ALLOWANCE (once per frequency period)	Covered 100% after copay	Up to \$45	
MATERIALS COPAY (eyeglass lenses, frames and/or contact lenses)	\$25	N/A	
EYEGLOSS LENSES ALLOWANCES: (one pair per frequency period) Single Vision Lined Bifocal Lined Trifocal Lenticular	Covered 100% after copay	Up to \$32 Up to \$55 Up to \$65 Up to \$80	
CONTACT LENSES ALLOWANCES: (one pair or single purchase per frequency period) Elective Therapeutic	Up to \$150 Covered 100%	Up to \$120 Up to \$210	
FRAME RETAIL ALLOWANCE (one per frequency period)	Up to \$150	Up to \$83	



IMPORTANT NOTES:

- **You must actively enroll in the FSAs annually.**
- You cannot be enrolled in the traditional Health Care FSA and have a Health Savings Account (HSA), due to IRS regulations.
- Please keep all receipts. You may be required to provide proof of services upon request from Benefit Resource to receive reimbursements in the event there is a question on a charge or claim submission.
- **Plan conservatively.** When electing FSA benefits, make sure you calculate your estimated expenses accurately. FSA funds are “use it or lose it”, meaning any funds that are not used for eligible expenses within the plan year will be lost so it’s important to estimate how much you expect to spend on eligible expenses during the plan year before you decide how much to contribute to your FSAs.
- A grace period of 2 ½ months after the plan year ends allows you to incur eligible expenses through March 15 and submit for reimbursement before March 31.
- You may carry over up to \$640 from your Health Care FSA to the next plan year. This will happen automatically in April of the following calendar year. Any funds in your Health Care FSA that exceed the \$640 rollover over amount will not be carried forward. With the Dependent Care FSA, all funds must be used by December 31st; they will not be carried forward into the next plan year.

Flexible Spending Accounts

Pratt Institute offers two Flexible Spending Accounts (FSAs) – the Health Care FSA and the Dependent Care FSA.

FSAs offer you a way to save money on your eligible health care and dependent care expenses. The money you contribution to your FSA is deducted from your pay on a pre-tax basis. Anyone who has predictable out-of-pocket medical, dental, vision or dependent care expenses should consider an FSA.

Health Care Flexible Spending Account

Health Care FSA annual maximum contribution amount: \$3,300.

The Health Care FSA lets you pay for eligible medical, dental and vision care expenses such as deductibles, copays, coinsurance amounts, prescription drugs and other charges not covered or fully reimbursed under a medical, dental

or vision plan. Can be elected with the Pratt Network Choice HRA Plan.

Dependent Care Flexible Spending Account

Dependent Care FSA annual maximum contribution amount: \$5,000 per family.

The Dependent Care FSA allows you to pay for qualified expenses incurred for dependents (children under age 13) or elder care expenses you incur while you and your spouse work or search for work. Under IRS guidelines, you can only be reimbursed for dependent care that has already taken place and up to the amount you have already contributed to your Dependent Care FSA. Can be elected with any Pratt Institute medical plan or on its own.

FSA Debit Card

The Beniversal prepaid Mastercard can be used at qualified merchants to pay eligible health care expenses such as doctors, dentists, medical labs, hospitals, medical supply stores, vision centers and certain drugstores and retail merchants. A list of drugstores and retail merchants is available at [BenefitResource.com](https://www.benefitresource.com).

And save your receipts! With an FSA, the IRS requires Benefit Resource to verify that 100% of transactions are for eligible expenses.

REFER TO IRS PUBLICATIONS 502 AND 503 AT [IRS.GOV](https://www.irs.gov) FOR A COMPLETE LISTING OF ELIGIBLE EXPENSES.

For more information, visit [BenefitResource.com](https://www.benefitresource.com) or call 1-800-473-9595 Monday – Friday from 8 am to 8 pm ET.

Additional Benefits

Mental Health Support Programs Through Cigna

If you are enrolled in one of Pratt Institute's medical plan coverage options through Cigna, you have access to two additional mental health support programs – Ginger and Talkspace.

TALKSPACE

Talkspace is a digital program for private and convenient mental health support. With Talkspace, you can choose a dedicated therapist and/or prescriber from a list of recommended licensed providers and receive support from the convenience of your device (iOS, Android and Web). Every Talkspace member is granted a complimentary 10-minute video session to get to know their new provider. Members can also meet with prescribers for evaluation and medication support. Video appointments take place within 7 days.

Talkspace's clinical network features thousands of licensed, insured and verified clinical professional with specialties ranging from behavioral to emotional and wellness needs, including

- Stress
- Anxiety
- Depression
- Relationships
- Healthy living
- Trauma and grief
- Eating disorders
- Substance use
- Sleep
- Identity struggles
- Chronic issues
- And more

To get started, visit talkspace.com/cigna, complete matches and choose your personal provider.

GINGER

Ginger is the world's first integrated mental health care system where coaches, therapists and psychiatrists work as a team to coordinate the best personalized care right from your smartphone, whenever you need it. Ginger's mental health services are in-network and accessible through your Cigna behavioral health benefits.

Ginger offers confidential mental health care support through behavioral health coaching via text-based chats, self-guided learning activities and content, and if needed, video-based therapy and psychiatry. Support is available 24/7 for a variety of mental health challenges you may be struggling with such as stress, anxiety, depression, issues with work, relationships, sleep, and more – all from the privacy of your smartphone.

Visit ginger.com/cigna for more information on Ginger and common FAQs. You may also reach out to Member Support by emailing help@ginger.com.

Nivati Mental Health

The Department of Human Resources is pleased to announce the launch of Nivati, the holistic mental health platform that helps you stress less, feel good, and manage your mental health. Faculty and staff will have access to free teletherapy sessions and life coaching. The addition of Nivati will serve as a supplement to the mental health resources provided by our

insurance carriers and EAP. All teletherapy and life coaching sessions are confidential. Create an account and get started with your Pratt email address at <http://app.nivati.com>

Employee Assistance Program (EAP)

The Pratt Institute-sponsored EAP, ComPsych through GuidanceResources®, offers assistance with a variety of employee concerns such as stress or anxiety, work and family issues, legal consultations, and elder care. We all experience life changes and challenges from time to time. When you need some extra support, it's reassuring to know that help is just a call or click away. This program is offered to you and your dependents at no cost.

This free benefit provides confidential, professional counseling, consultation, and research to help address the personal issues you and your dependents are facing. Staffed by experienced clinicians, this service allows unlimited telephone support from a counselor who can provide immediate help with issues of concern and help connect you with support groups and resources in your community for ongoing help. Services include help with:

- Depression
- Alcohol and drug abuse
- Marital and family conflicts
- Grief and loss
- Job pressures
- Financial consultation
- Stress and anxiety
- Legal consultation

Call any time, any day toll-free at 1-800-311-4327. Or visit guidanceresources.com. Web ID: GEN311.



MyAdvocate, Personal Health Assistant

Health care is complicated. Getting help doesn't have to be – thanks to MyAdvocate. MyAdvocate acts as an extension of our Human Resources staff and is available as a resource to escalate and assist in resolving your benefit issues. MyAdvocate is designed to make your life easier by helping to navigate the complexities of the health care system while saving you time, money and frustration. Some examples of MyAdvocate's services include:

- Assistance with claims and billing issues
- Eligibility, coordination of benefits
- Finding the highest quality in-network doctors
- Comparing treatment costs in your area
- Explaining benefits in easy-to-understand language

MyAdvocate, Personal Health Assistant, is available 24/7 via the toll-free number, 1-833-968-1775, or complete the online intake from at MyAdvocateServices.com.

When you start a case, a Care Coordinator gathers information and refers you to an Advocate who will remain with you until your issue is resolved. This program is available to you, your family members living in your home, as well as your parents and parents-in-law – at no cost!

Additional Benefits CONTINUED

Commuter Benefit Plan

A Commuter Benefit Plan lets you set aside pre-tax dollars to pay for qualified commuter and parking expenses you incur traveling to and from work or parking at work. When you enroll in the plan, you will need to make separate elections for your monthly qualified expenses for Mass Transit and Parking. The monthly maximum elections for 2025 are \$325 per month for each account. Unused cash balances won't be lost – they'll be carried forward to be used for future qualified expenses for that account.

To learn more about the Commuter Benefit Plan, go to BenefitResource.com, call 1-800-473-9595 Monday through Friday from 8 am – 8 pm ET, or email ParticipantServices@BenefitResource.com with your questions.

403(b) Retirement Plan

Building financial security for the future is essential to ensure that you can live comfortably when you retire. That's why Pratt Institute offers a 403(b) Plan where you can have tax-savings benefits today, while preparing for your retirement tomorrow. Taking advantage of Pratt Institute's retirement program can help you reach your financial goals for retirement.

Pratt Institute's Defined Contribution Plan, underwritten by the Teacher's Insurance and Annuity Association of America (TIAA), is designed to help replace the income flow that ceases upon an employee retirement. The

plan is self-guided and provides numerous investment options and educational resources for all participants. Payments to the retirement plan are based on current base salary. There is an employee contribution portion and a matching employer contribution portion. The contribution rate is 5% which the Institute matches with a 5% contribution. It is possible to exempt your contribution on the first \$8,000 of your salary during Open Enrollment each year for the following calendar year (\$12,000 for Local 153 Clerical Technical members).

There is a two-year waiting period for eligibility into the Pratt Institute Defined Contribution Plan unless proof of prior, eligible service is provided. All employees

may contribute to the Supplemental Retirement Plan, underwritten by TIAA. There is no matching contribution by Pratt Institute for this plan.

Employee Contribution Rates

YOUR SALARY	ADMINISTRATIVE (BI-WEEKLY)			CLERICAL/TECH (BI-WEEKLY)			SECURITY (WEEKLY)		
	<\$34,999	\$35,000- \$49,999	\$50,000+	<\$31,999	\$32,000- \$49,999	\$50,000+	<\$31,999	\$32,000- \$49,999	\$50,000+
MEDICAL									
Pratt Network Choice HSA and HRA** Plans*									
EMPLOYEE ONLY	\$29.05	\$53.25	\$72.61	\$29.05	\$53.25	\$72.61	\$14.52	\$26.62	\$36.31
EMPLOYEE + SPOUSE	\$63.90	\$117.15	\$159.75	\$63.90	\$117.15	\$159.75	\$31.95	\$58.57	\$79.87
EMPLOYEE + CHILD(REN)	\$55.19	\$101.17	\$137.97	\$53.84	\$101.17	\$137.97	\$27.59	\$50.59	\$68.98
FAMILY	\$94.66	\$173.55	\$236.66	\$94.66	\$173.55	\$236.66	\$47.33	\$86.78	\$118.33
DOMESTIC PARTNER	\$580.91	\$580.91	\$580.91	\$580.91	\$580.91	\$580.91	\$290.45	\$290.45	\$290.45

Pratt Your Choice HSA and HRA** Plans*									
EMPLOYEE ONLY	\$42.12	\$77.22	\$105.30	\$42.12	\$77.22	\$105.30	\$21.06	\$38.61	\$52.65
EMPLOYEE + SPOUSE	\$92.67	\$169.89	\$231.67	\$92.67	\$169.89	\$231.67	\$46.33	\$84.94	\$115.83
EMPLOYEE + CHILD(REN)	\$80.03	\$146.72	\$200.08	\$80.03	\$146.72	\$200.08	\$40.02	\$73.36	\$100.04
FAMILY	\$137.28	\$251.68	\$343.20	\$137.28	\$251.68	\$343.20	\$68.64	\$125.84	\$171.60
DOMESTIC PARTNER	\$842.43	\$842.43	\$842.43	\$842.43	\$842.43	\$842.43	\$421.21	\$421.21	\$421.21
DENTAL									
Cigna EPO In-Network – Low Plan									
EMPLOYEE ONLY	\$5.66						\$2.83		
EMPLOYEE + SPOUSE	\$11.27						\$5.63		
EMPLOYEE + CHILD(REN)	\$14.66						\$7.33		
FAMILY	\$21.91						\$10.96		
DOMESTIC PARTNER	\$11.22						\$5.61		
Cigna DPPO Out-of-Network – High Plan									
EMPLOYEE ONLY	\$10.60						\$5.30		
EMPLOYEE + SPOUSE	\$21.09						\$10.55		
EMPLOYEE + CHILD(REN)	\$27.45						\$13.73		
FAMILY	\$41.03						\$20.51		
DOMESTIC PARTNER	\$20.99						\$10.49		

* The cost of vision coverage is included in the medical contribution rates.

** Pratt funds the HRA based on the in-network deductible amount.

Employee Contribution Rates CONTINUED









YOUR SALARY	MAINTENANCE (WEEKLY)			FAC (12)	FAC (10)	CCE (S)
	<\$29,999	\$30,000-\$49,999	\$50,000+	N/A	N/A	N/A
MEDICAL						
Pratt Network Choice HSA and HRA** Plans*						
EMPLOYEE ONLY	\$14.52	\$26.62	\$36.31	\$157.33	\$188.79	\$118.00
EMPLOYEE + SPOUSE	\$31.95	\$58.57	\$79.87	\$346.12	\$415.35	\$259.59
EMPLOYEE + CHILD(REN)	\$27.59	\$50.59	\$68.98	\$298.92	\$358.71	\$224.19
FAMILY	\$47.33	\$86.78	\$118.33	\$512.76	\$615.31	\$384.57
DOMESTIC PARTNER	\$290.45	\$290.45	\$290.45	\$1,258.63	\$1,510.36	\$943.97
Pratt Your Choice HSA and HRA** Plans*						
EMPLOYEE ONLY	\$21.06	\$38.61	\$52.65	\$228.16	\$273.79	\$171.12
EMPLOYEE + SPOUSE	\$46.33	\$84.94	\$115.83	\$501.95	\$602.33	\$376.46
EMPLOYEE + CHILD(REN)	\$40.02	\$73.76	\$100.04	\$433.50	\$520.20	\$325.12
FAMILY	\$68.64	\$125.84	\$171.60	\$743.60	\$892.32	\$557.70
DOMESTIC PARTNER	\$421.21	\$421.21	\$421.21	\$1,825.26	\$2,190.31	\$1,368.95
DENTAL						
Cigna EPO In-Network – Low Plan						
EMPLOYEE ONLY	\$2.83			\$12.27	\$14.72	\$9.20
EMPLOYEE + SPOUSE	\$5.63			\$24.42	\$29.30	\$18.31
EMPLOYEE + CHILD(REN)	\$7.33			\$31.77	\$38.12	\$23.83
FAMILY	\$10.96			\$47.48	\$56.97	\$35.61
DOMESTIC PARTNER	\$5.61			\$24.30	\$429.18	\$18.23
Cigna DPPO Out-of-Network – High Plan						
EMPLOYEE ONLY	\$5.30			\$22.97	\$27.56	\$17.23
EMPLOYEE + SPOUSE	\$10.55			\$45.71	\$54.85	\$34.28
EMPLOYEE + CHILD(REN)	\$13.73			\$59.49	\$71.38	\$44.61
FAMILY	\$20.51			\$88.89	\$106.67	\$66.67
DOMESTIC PARTNER	\$10.49			\$45.47	\$54.56	\$34.10

* The cost of vision coverage is included in the medical contribution

rates.

** Pratt funds the HRA based on the in-network deductible amount.

Contact Information

BENEFIT	ADMINISTRATOR	PHONE NUMBER	WEBSITE	MOBILE APP
ENROLLMENT SITE	Paylocity	1-888-873-8205	pratt.bswift.com	
MEDICAL, DENTAL AND VISION	Cigna	1-800-Cigna24 (1-800-244-6224)	myCigna.com	
ACCIDENTAL INJURY CRITICAL ILLNESS HOSPITAL CARE	Cigna	1-800-754-3207 7 am – 7 pm CT	SuppHealthClaims.com	
FLEXIBLE SPENDING ACCOUNTS	BenefitResource	1-800-473-9595 Monday – Friday 8 am – 8 pm ET	BenefitResource.com	
EMPLOYEE ASSISTANCE PROGRAM	GuidanceResources	1-800-311-4327	guidanceresources.com Web ID: GEN311	
MENTAL HEALTH SUPPORT	Ginger	N/A	ginger.com/cigna Email: help@ginger.com	
	Talkspace	N/A	talkspace.com/cigna	
PERSONAL HEALTH ASSISTANT	MyAdvocate	1-833-968-1775	MyAdvocateServices.com	N/A
COMMUTER BENEFIT	BenefitResource	1-800-473-9595 Monday – Friday 8 am – 8 pm ET	BenefitResource.com	
RETIREMENT PLAN	TIAA	Participant Services: 1-800-842-2776	tiaa.org	

About This Guide

The information in this Guide describes only some of the key features of certain Pratt Institute benefit plans. If there is any conflict between this material and the official plan documents, the plan documents will govern. Pratt Institute has the right to amend or terminate the plans at any time, with or without notice. In addition, this Guide is not an employment contract, and employment is not guaranteed by your participation in any of the plans described in it.



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