



Dental Benefits Summary

Columbia University
Effective Date: 1/1/11

	PPO		
	<u>Participating Columbia Network</u>	<u>Participating Aetna Network</u>	<u>Nonparticipating</u>
Annual Deductible*			
Individual	None	\$25	\$25
Family	None	None	None
Preventive Service Covered Percent	100%	100%	100%
Basic Service Covered Percent	100%	80%	80%
Major Service Covered Percent	60%	50%	50%
Annual Benefit Maximum	\$1,500	\$1,250	\$1,250
Office Visit Copay	N/A	N/A	N/A
Orthodontic Services (Adult and Child)	50%	50%	50%
Orthodontic Deductible	None	None	None
Orthodontic Lifetime Maximum	\$1,500	\$1,250	\$1,250

*The deductible applies to: Basic & Major services only

Partial List of Plan Provisions	PPO		
	<u>Participating Columbia Network</u>	<u>Participating Aetna Network</u>	<u>Nonparticipating</u>
Preventive			
Oral examinations	100%	100%	100%
Cleanings, including scaling and polishing	100%	100%	100%
Fluoride	100%	100%	100%
Sealants	100%	100%	100%
Bitewing X-rays	100%	100%	100%
Full mouth series X-rays	100%	100%	100%
Space maintainers	100%	100%	100%
Basic			
Amalgam (silver) fillings	100%	80%	80%
Composite fillings	100%	80%	80%
Scaling and root planing	100%	80%	80%
Uncomplicated extractions	100%	80%	80%
Denture repairs	100%	80%	80%
Major			
Root canal therapy, with X-rays and cultures			
Anterior teeth / Bicuspid teeth / Molar teeth	60%	50%	50%
Osseous surgery	60%	50%	50%
Surgical removal of impacted tooth (partial bony/ full bony)	60%	50%	50%
General anesthesia/intravenous sedation	60%	50%	50%
Incision and drainage of abscess	60%	50%	50%
Surgical removal of erupted tooth	60%	50%	50%
Surgical removal of impacted tooth (soft tissue)	60%	50%	50%
Gingivectomy	60%	50%	50%
Inlays	60%	50%	50%
Onlays	60%	50%	50%
Crowns	60%	50%	50%
Stainless steel crowns	60%	50%	50%
Full & partial dentures	60%	50%	50%
Pontics	60%	50%	50%

Other Important Information

This Aetna Dental® Preferred Provider Organization (PPO) benefits summary is provided by Aetna Life Insurance Company for some of the more frequently performed dental procedures. Under this plan, you may choose at the time of service either a PPO participating dentist or any nonparticipating dentist. With the PPO plan, savings are possible because the PPO participating dentists have agreed to provide care at a negotiated fee schedule. Nonparticipating dentists will only be paid based on the standard negotiated rate provided to participating general dentists in the same geographical area.

Emergency Dental Care

If you need emergency dental care for the palliative treatment (pain relieving, stabilizing) of a dental emergency, you are covered 24 hours a day, 7 days a week. When emergency services are provided by a participating PPO dentist, your copayment /coinsurance amount will be based on a negotiated fee schedule. When emergency services are provided by a non-participating dentist, you will be responsible for the difference between the plan payment and the dentist's usual charge.

Finding Participating Providers

Consult Aetna Dental's online provider directory, DocFind®, for the most current provider listings. Participating providers are independent contractors in private practice and are neither employees nor agents of Aetna Dental or its affiliates. Dentists in the Columbia network are not contracted with or credentialed by Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice. For the most current information, please contact the selected provider or Aetna Member Services at the toll-free number on your ID card, or use the provider directory available at <http://www.aetna.com/docfind/custom/columbia>.

Specific products may not be available on both a self-funded and insured basis. The information in this document is subject to change without notice. In case of a conflict between your plan documents and this information, the plan documents will govern.

In the event of a problem with coverage, members should contact Member Services at the toll-free number on their ID cards for information on how to utilize the grievance procedure when appropriate. All member care and related decisions are the sole responsibility of participating providers. Aetna Dental does not provide health care services and, therefore, cannot guarantee any results or outcomes.

Dental plans are provided or administered by Aetna Life Insurance Company

This material is for informational purposes only and is neither an offer of coverage nor dental advice. It contains only a partial, general description of plan or program benefits and does not constitute a contract. The availability of a plan or program may vary by geographic service area. Certain dental plans are available only for groups of a certain size in accordance with underwriting guidelines. Some benefits are subject to limitations or exclusions. Consult the plan documents (Schedule of Benefits, Certificate/Evidence of Coverage, Booklet, Booklet-Certificate, Group Agreement, Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plan.