



Dental Coverage

The University offers two comprehensive dental plans through Aetna. Both plans cover the same range of services, but differ in price depending on the plan you choose, and the provider you use.

OVERVIEW OF DENTAL PLANS

Aetna Columbia Dental Plan: Choose from a broad range of dentists in three categories, including Columbia University College of Dental Medicine faculty and alumni—the “Columbia Preferred Dental Network”, or dentists in the national Aetna PPO network. You may also see an out-of-network dentist, although your cost may be significantly higher.

Aetna Dental Maintenance Organization (DMO): Under this plan, monthly premiums are generally lower and there is no deductible, or annual or lifetime benefit maximums, for most major services. You must choose a primary care dentist from the Aetna DMO network. Referrals are needed for specialists and there is no out-of-network coverage.

Dental Plan Comparison Chart

Benefit	Aetna Columbia Dental Plan			Aetna DMO Plan*
	Aetna Dental Network	Columbia Preferred Dental Network	Out-of-Network**	Aetna DMO Network
Preventive Care	100%	100%	100%	100%
Basic Restorative Care	80%	100%	80%	100%
Major Restorative Care	50%	60%	50%	60%
Orthodontia	50%	50%	50%	\$2,400 member copay applies per lifetime, plan pays remainder
Orthodontic Lifetime Maximum (per person)	\$1,250	\$1,500	\$1,250	24 months of comprehensive orthodontic treatment, plus 24 months of retention
Annual Deductible (per person)	\$25	None	\$25	None
Annual Maximum Benefit (per person)	\$1,250	\$1,500	\$1,250	None

* The Aetna DMO plan requires that you select a primary care dentist from the list of providers in the Aetna DMO network.

** The percentage paid by Aetna Dental is limited to network-negotiated fees. If you use an out-of-network dentist, reimbursement will be based on network fees.

 Aetna will mail a letter—not an ID card—confirming your enrollment. Share a copy of this letter with your dentist, or simply give your name, date of birth and member ID number (or your Social Security Number). If you prefer to have an ID card, go to aetna.com to download and print.