COLUMBIA UNIVERSITY
HR Benefits

Columbia Dental Plan for Retired Officers – Summary

The Columbia Dental Plan for Retired Officers is a reduced fee, Dental Preferred Provider Organization (PPO). Everyone enrolled in the Plan is eligible for **two free in-network exams and cleanings as well as a discount of 35% off all other oral healthcare services when visiting a participating office.**

There are no out-of-network benefits. Please contact Aetna Dental at 800-773-9326 for the costs of oral care services.

Dental procedures and/or treatments started prior to your effective date in this Plan are not eligible for the 35% discounted rates.

The monthly cost for this dental coverage is:

- $15 for retiree only;
- $30 for retiree and one dependent; or
- $45 for retiree and more than one dependent.

Your dental coverage will begin on **January 1 of the new plan year**, following the annual Open Enrollment period, or on the **first day of the month following the date your payment is received by EBPA**, the administrator of the Columbia Dental Plan for Retired Officers, whichever is applicable.

Coverage will remain in effect through December 31 of the applicable calendar year, provided all required premium payments are made. Retirees may elect to pay their dental premiums monthly or through a one-time annual lump sum payment.

Please note: The Columbia Dental Plan for Retired Officers is prorated.

Benefit Level	Retiree Dental Network
Preventive Care – includes two routine cleaning and exams per calendar year	Covered at 100%
Basic Restorative Care – includes fillings and extractions	Discounted rate
Major Restorative Care – includes crown, root canals, bridges and dentures	Discounted rate

The Plan's network includes more than 200 dentists and oral surgeons who are faculty and/or alumni of The College of Dental Medicine. Their offices are in the New York metropolitan area. For a directory of participating dentists, go to humanresources.columbia.edu/current-retiree-officers-dental

Columbia University reserves the right to modify, amend, or terminate any of its benefit plans at its discretion. This notice does not constitute a guarantee that the Columbia Dental Plan for Retired Officers or any other retiree benefit plan will continue indefinitely, nor does it guarantee that current coverage, benefits, eligibility requirements, or premium costs will remain unchanged in the future.