

Your Dental and Vision Insurance

If you want to keep both teeth and eyes healthy, getting regular checkups is necessary. That's why Teachers College dental and vision plans include regular checkups – and just about any other type of dental/vision care you might need.

	MetLife Preferred Dentist Program Benefit Summary		Columbia Dental Plan Plus
	In-Network	Out-of-Network	In-Network Only
COVERAGE TYPE:			
Type A - Preventive	100%*	100%**	100% of Scheduled Fee***
Type B - Basic Restorative	80%*	60%**	According to Schedule***
Type C - Major Restorative	50%*	40%**	50% of Scheduled Fee***
Type D - Orthodontics	50%*	50%**	50% of Scheduled Fee***
DEDUCTIBLE:****			
Individual	\$0	\$75	\$0
Family	\$0	\$225	\$0
ANNUAL MAXIMUM BENEFIT:	\$2,000		\$2,000
Per Person	(Combined maximum In- and Out-of-Network)		
ORTHODONTIA LIFETIME MAXIMUM:	\$1,500		\$1,500
Per Person	(Combined maximum In- and Out-of-Network)		

*of PDP fee. PDP refers to the fees that participating Preferred Dentist Program dentists have agreed to accept as payment in full

**of R&C fee. Reasonable & Customary charges are based on the research of a dentist's usual, actual and community average charge as determined by MetLife

***Maximum fee schedule, provided patients use Columbia Dental Plan dentists

****Applies to Type A, B & C Services

Please refer to the applicable plan document for complete details on your Dental Insurance plan.



VISION PROGRAM

The college maintains a reimbursement program. In this program, eye-exams and lenses are available at no cost when purchased through an in-network provider. The plan will also reimburse for glasses and contact lenses purchased in-network. There are also out-of-network benefits available through the program. Please contact the Human Resources Office for complete details on your Vision Plan.