

Columbia University Student Plan

Dental & Vision Plan



Enroll now for coverage effective 1/1/2018 through 8/14/2018!

FUSION: THE ULTIMATE CHOICESM : The Columbia University Student Plan combines dental and eye care benefits in one easy-to-use plan that combines the annual maximum between the dental and eye care plans.

- The member can use up to \$1,500 toward any covered dental expense.
- The member can use up to \$100 towards any covered eye care expense.
- Total benefits paid between the two coverages will not exceed \$1,500.

Dental Summary

Plan Benefit	
Type 1 (includes exams, cleanings, x-rays, sealants, fluoride)	100%
Type 2 (includes fillings, simple extractions, denture repairs)	80%
Type 3 (includes complex extractions, oral surgery, treatment of gum disease, crowns, bridges, dentures)	50%
Deductible	<p>\$50 per person per coverage period 1/1/18 thru 8/14/2018</p> <p>The Deductible is waived for Type 1 procedures.</p> <p>After \$150 in accumulated deductibles has been met within a family, we will waive the entire deductible or any remaining portion of the deductible for any other family members for the rest of the coverage period.</p>
Dental Maximum (per person)	\$1,500 for the coverage period 1/1/18 thru 8/14/2018
PPO	<p>Members are free to use any dentist.</p> <p>This plan includes access to Ameritas' PPO network for additional out of pocket savings. Reimbursement for in network or out of network claims is based on Ameritas' Discounted Fee</p>

Eye Care Summary

Vision Maximum (per person)	\$100 for the coverage period 1/1/18 through 8/14/2018
Deductible	None
Exam or Material Frequency Network	None
	None – Members are free to select any eye doctor, pay the doctor for all services, and then submit a claim form and receipt to Ameritas of New York for reimbursement.

Full plan cost for coverage effective 1/1/2018 through 8/14/2018

Students Only	\$238.20
Student + Spouse	\$487.20
Student + Children	\$596.70
Student + Spouse & Children	\$845.70

Students enrolling in this plan will have coverage effective 1/1/2018 through 8/14/2018. Premium is paid for the entire coverage period, and benefits are available during this period regardless of changes to student status. Enrollment cannot be prorated for a portion of the coverage period.

Rx Savings - Extra value for Ameritas of New York plan members

- It's no secret that prescription medications can be one of the biggest - and most important - health care expenditures a person, family or organization faces. Not to mention, when a person requires long-term maintenance medications, it can become a serious budgeting issue.
- Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.
- Members can receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescription combined.
- To receive the Rx discount, Ameritas of New York plan members just need to visit us at ameritas.com and sign into (or create) a secure member account. That's where they can access and print an online-only Rx discount savings ID card.

Eyewear Savings at Walmart Vision Centers

- Ameritas of New York plan members may receive up to 15% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart.
- This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium.
- To receive the eyewear savings identification card, Ameritas of New York plan members can visit ameritas.com and sign-in (or create) a secure member account. Members must present the Ameritas Eyewear Savings Card at time of purchase to receive the discount.

Dental Cost Estimator

Ever wonder what a dental procedure usually costs? The answer can be found using the Ameritas group division's Dental Cost Estimator tool located in our Secure Member Account portal.

Members can search by ZIP Code for a specific dental procedure and see fee range estimates for out-of-network general dentists in that area. Of course, we always suggest that members partner with their dentists, so they know what's involved in any recommended treatment plan.

The estimator tool is powered by Go2Dental and uses FAIR Health data that is updated annually. Please note, cost estimates do not reflect discounted rates available through provider networks, and the estimator does not include orthodontic estimates at this time.

In addition, when members are in their Secure Member Account, they can:

- Go paperless with electronic Explanation of Benefits statements and reduce the clutter in their mailboxes
- View their certificate of insurance and specific plan benefits information
- Access value-added extras like the Rx discount ID card

Worldwide Support

When our members travel abroad, they'll have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas of New York offers its dental and vision plan members 24-hour access to dental or vision provider referrals when traveling outside the U.S.

Immediately after a call is made to AXA, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas of New York for reimbursement consideration based on applicable plan benefits. Contact AXA Assistance USA toll free by calling 866-662-2731, or call collect from anywhere in the world by dialing 1-312-935-3727.