



Choice Dental Plan

PPOSM plus Premier

CU Health Plan's **Choice Dental Plan** gives you comprehensive dental coverage with the added benefit of access to Delta Dental's dual PPOSM and Premier[®] provider networks. You can visit any licensed dentist, but **you'll get the greatest out-of-pocket savings if you see a Delta Dental PPO provider**. Keep in mind that if you choose to see an out-of-network provider, you will incur additional out-of-pocket expenses, and you will be billed the total amount the provider charges.

New this year:

- **Right Start 4 Kids** covers children's dental services 100% (up to the annual maximum and subject to frequency limitations), and they are not subject to a deductible.
- **Prevention First** helps your benefits go further because diagnostic & preventive services are not subject to the deductible and do not count toward your annual maximum.

ADVANTAGES OF THE CHOICE DENTAL PLAN:

- ▶ **SAVINGS:** You'll save money when you see Delta Dental PPO and Premier providers, but you will get the greatest cost savings if you see a PPO provider (see chart).
- ▶ **SELECTION:** You can see any provider in or out of our network, but you are protected from balance-billing when you see a Delta Dental provider.
- ▶ **SIZE:** Delta Dental's dual network has nearly **95,000 PPO providers** and **148,000 Premier providers** nationwide. In Colorado, 92% of all providers participate in our network.

To find a participating provider or to see if your current provider is in the PPO network, visit our website at www.deltadentalco.com and click on the **Find a Dentist** search tool. Or use our free mobile app.

NEED HELP CHOOSING A PLAN?

Contact customer relations
Monday-Friday 8 a.m.-6 p.m. (MT)
Phone: **1-877-FlossCU** (1-877-356-7728)
Email: customer_service@ddpco.com.

PPO AND PREMIER NETWORKS PPO providers offer you the greatest savings.			
Service: Porcelain Crown (Benefit illustration only. Example assumes deductible has been met.)			
	Greatest Savings ←————→ Least Savings		
	Protected from balance-billing		Not protected from balance-billing
Network	Delta Dental PPO Provider	Delta Dental Premier Provider	Out-of-Network Provider
Deductible	\$25	\$75	\$75
Procedure Cost	\$1,300	\$1,300	\$1,300
Maximum Provider Can Charge Patient	\$850	\$1,150	Unlimited*
Maximum Provider Can Charge Insurance	\$850	\$1,150	\$660
Your Percentage	25%	60%	60%
Delta Dental Pays	\$637.50	\$460	\$264
You Pay	\$212.50	\$690	\$1,036*

*The maximum an out-of-network provider can charge insurance is always lower than in-network, and there is no limit to what they can charge a patient. Delta Dental pays only a portion of the that, which exposes you to balance-billing from an out-of-network provider. So you will likely pay more than this amount.

For more information on plan benefits visit becolorado.org.