

## The top 5 things you need to know before Open Enrollment <sup>[1]</sup>

April 13, 2017 by [Employee Services](#) <sup>[2]</sup>

Mark your calendars for your annual benefits checkup. Open Enrollment begins at 8 a.m. April 24 and ends at 5 p.m. May 12. This is your chance to continue, waive or enroll in medical, dental, vision, life and disability insurance.

### **#1: We've polished our dental plans**

When the new plan year begins July 1, our dental plans will have new names and features. CU Health Plan – Dental EPO will be CU Health Plan – Essential Dental and CU Health Plan – Dental PPO will be CU Health Plan – Choice Dental.

Here's something to smile about: You'll see increased coverage and a decreased price tag. Some highlighted changes to the new dental plans are listed below.

#### CU Health Plan - Essential Dental

- Kids under age 13 who are enrolled now receive 100% coverage - excluding orthodontic
- Implants now covered
- 100% coverage of periodontal cleanings
- Co-pay schedule now replaced with \$25 annual deductible and coinsurance
- Orthodontic coverage lifetime maximum reduced from \$4,000 to \$2,000
- Adults are no longer eligible for orthodontic benefit
- Diagnostic and preventive services do not accumulate toward annual benefit maximum

#### CU Health Plan - Choice Dental

- Kids under age 13 who are enrolled now receive 100% coverage - excluding orthodontic
- Periodontal cleanings now fully covered
- Posterior composites now covered
- Implants now covered
- Annual deductible has been reduced from \$50 to \$25 a person
- Annual benefit maximum has increased from \$2,000 to \$2,500
- Orthodontic coverage maximum increased to \$4,000 from \$2,000
- Adults are now eligible for orthodontic benefit
- Diagnostic and preventive services do not accumulate toward annual benefit maximum

## #2: CU Health Plan - Dental EPO participants: Say goodbye to co-pays

Those currently enrolled in the CU Health Plan – Dental EPO (CU Health Plan - Essential Dental) plan will no longer have co-pays. This plan has transitioned to a co-insurance structure.

Instead of paying a set rate every time you receive care, you will pay a percentage of the dental bill and insurance will cover the rest after you meet your annual \$25 deductible. In most cases, based on rates from Denver's most highly utilized dentists, this will reduce what you pay out-of-pocket.

## #3: Some plans require re-enrollment, others don't

If you are enrolled in a Health Care Flexible Spending Account or Dependent Care Flexible Spending Account, **you must re-enroll for the 2017-2018 Plan Year** if you wish to keep them.

Aside from these accounts, if you would like to keep your other benefits choices, no action is required and you will be automatically re-enrolled and coverage will continue for dependents you have enrolled today [3]. All current dental plans will automatically transfer to the new corresponding CU Health Dental Plans.

## #4: Changes to medical, vision and dental rates

Two medical plan prices will increase slightly, and two will stay the same. Dental plan rates will decrease or remain the same, and vision rates will not change. Detailed rate sheets will soon be available on the Open Enrollment website.

Open Enrollment website [4]

## #5: Ready to brush up on your benefits?

Attend Benefits Sessions hosted by Employee Services' benefits professionals, learn more about plan changes and ask questions to guide your enrollment decisions. Have additional questions? Insurance plan representatives, Be Colorado and Employee Services benefits professionals will be at each Carrier Fair.

Find your campus session [5]

open enrollment [6], benefits enrollment [7], benefits [8]

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[2] <https://www.cu.edu/blog/work-life/author/10695>

- [3] <https://www.cu.edu/employee-services/auto-enrollment-1>
- [4] <https://www.cu.edu/employee-services/openenrollment>
- [5] <https://www.cu.edu/employee-services/oe-calendar>
- [6] <https://www.cu.edu/blog/work-life/tag/open-enrollment>
- [7] <https://www.cu.edu/blog/work-life/tag/benefits-enrollment>
- [8] <https://www.cu.edu/blog/work-life/tag/benefits>