

Dental Plan ^[1]

CU Health Plan — Dental Premier is only available to Medicare-eligible CU retirees and gives its members access to the Delta Preferred Provider Option (PPO) Preferred Provider Organization (PPO) A health care plan that has a contractual agreement with providers to offer health care services at discounted, negotiated fees within a network. The PPO plans may require some cost-sharing with deductibles, copays and/or coinsurance. ^[2] and Premier networks Premier Delta Dental Provider A non-PPO provider that has negotiated a higher fee allowance. You will pay more out-of-pocket expenses. ^[3] You can still choose any dentist you like, but your out-of-pocket costs are typically lower with PPO network providers Preferred Provider Organization (PPO) A health care plan that has a contractual agreement with providers to offer health care services at discounted, negotiated fees within a network. The PPO plans may require some cost-sharing with deductibles, copays and/or coinsurance. ^[2]

Once you meet your \$25 per person plan deductible Deductible An amount that you are required to pay before the plan will begin to reimburse for covered services. ^[4], you will only be responsible for a percentage of your covered care costs (aka coinsurance Coinsurance The portion of expenses that you have to pay for certain covered services, calculated as a percentage. For example, if the coinsurance rate is 20%, then you are responsible for paying 20% of the bill, and the insurance company will pay 80%. ^[5]) up to the plan maximum benefit of \$1,250 per plan year.

Plan details

- CU Health Plan - Dental Premier Benefits Coverage Summary ^[6] (1 page)
- CU Health Plan - Dental Premier Full Benefits Booklet ^[7] (20 pages)
- Right Start 4 Kids Program ^[8] (1 page)

Find a dentist ^[9]

Features and considerations

Plan type	<u>PPO Provider Network Preferred Provider Organization (PPO)</u> A health care plan that has a contractual agreement with providers to offer health care services at discounted, negotiated fees within a network. The PPO plans may require some cost-sharing with deductibles, copays and/or coinsurance. ^[2]
Plan-year benefit	\$1,250 per person

Groups audience:

Employee Services

Deductible An amount that you are required to pay before the plan will begin to reimburse for covered services.

ES: Benefits & Wellness - Retiree Medicare Eligible

ES: Benefits & Wellness - IWT 401(a) Medicare Eligible Dental

ES: Benefits & Wellness - Contact

\$25 per person

Preventative Care - Medical

Preventative Care - Medical A routine health care check-up that will include tests or exams, flu and routine shots, and patient counseling to prevent or discover illness, disease or other health problems. All recommended preventive services would be covered as required by the Affordable Care Act (ACA) and applicable state law.

Diagnostic services

[1] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-medicare-eligible/>

[2] <https://www.cu.edu/es-benefits-glossary/preferred-provider-organization/>

[3] <https://www.cu.edu/es-benefits-glossary/premier-dental-provider/>

[4] <https://www.cu.edu/es-benefits-glossary/deductible/>

[5] <https://www.cu.edu/es-benefits-glossary/coinsurance/>

[6] <https://www.cu.edu/docs/cu-health-plan-premier-dental-benefits-summary/>

[7] <https://www.cu.edu/docs/cu-health-plan-premier-dental-benefits-booklet/>

[8] <https://www.cu.edu/docs/right-start-4-kids-information/>

[9] <https://www.deltadentalco.com/CU/>

[10] <https://www.cu.edu/es-benefits-glossary/preventative-care-medical/>

Coinsurance The portion of expenses that you have to pay for certain covered services, calculated as a percentage. For example, if the coinsurance rate is 20%, then you are responsible for paying 20% of the bill, and the insurance company will pay 80%.

Deductible An amount that you are required to pay before the plan will begin to reimburse for covered services.

Coinsurance payment The portion of expenses that you have to pay for certain covered services, calculated as a percentage. For example, if the coinsurance rate is 20%, then you are responsible for paying 20% of the bill, and the insurance company will pay 80%.

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Basic services

Major services