

Dental Plan ^[1]

CU Health Plan — Dental Premier is only available to Medicare-eligible surviving spouses and dependent(s) 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] (18 pages)
- [Right Start 4 Kids Program](#) ^[8] (1 page)

Find a dentist ^[9]

Features & considerations

Plan type

PPO Provider Network
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]

Plan-year benefit

\$1,250 per person

DeductibleDeductibleAn amount
that you are required to pay
before the plan will begin to
reimburse for covered services. ^[4]
(Children under 13 excluded)

\$25 per person

PreventativePreventative Care -
MedicalA 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. ^[10] & diagnostic services

0% coinsuranceCoinsurance
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] & no
deductibleDeductibleAn amount
that you are required to pay
before the plan will begin to
reimburse for covered services. ^[4]

Basic services

50% coinsurance payment
CoinsuranceThe 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]

Groups audience:

Employee Services

Right Sidebar:

ES: Benefits & Wellness - SS Medicare Eligible

ES: Benefits & Wellness - IWT SS Medicare Eligible

ES: Benefits & Wellness - Contact

Major Services

Source URL: <https://www.cu.edu/employee-services/benefits-wellness/ss-medicare-eligible/dental-plan>

Links

[1] <https://www.cu.edu/employee-services/benefits-wellness/ss-medicare-eligible/dental-plan> [2] <https://www.cu.edu/es-benefits-glossary/preferred-provider-organization-ppo> [3] <https://www.cu.edu/es-benefits-glossary/premier-delta-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/dentist-search.html> [10] <https://www.cu.edu/es-benefits-glossary/preventative-care-medical>

50% coinsurance payment

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%.