

Premier ^[1]

2027 plan year information

This page provides details about the 2027 benefits plan year. For plan year 2026 information (ending Dec. 31, 2026), visit the [Dental Plan page](#) ^[2].

CU Health Plan — Premier Dental is only available to Medicare-eligible participants and gives members access to the Delta Preferred Provider Option (PPO) and Premier networks. The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services ^[3].

You can choose from any dentist, but your out-of-pocket costs are typically lower with [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. ^[4] [The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services](#) ^[3] providers. Provider. An individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. ^[5].

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. ^[6], 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%. ^[7] up to the plan maximum benefit of \$1,250 per plan year.

For plan year 2027, premiums are increasing by \$3 to \$8 per month, depending on coverage level. Visit the rate sheets for more information. ^[8]

Plan details

- [CU Health Plan — Premier Dental Benefits Coverage Summary](#) ^[9] (1 page)

- [CU Health Plan — Premier Dental Full Benefits Booklet](#) ^[10] (18 pages)
- [Right Start 4 Kids Program](#) ^[11] (1 page)

Find a Dentist ^[12]

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. ^[4]

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. ^[6]
(Children under 13 excluded)

\$25 per person

Features & considerations

Groups audience:

Employee Services

Right Sidebar:

ES: Benefits & Wellness - OE Enrollment Tool

Preventive Care - Medical

Source URL: <https://www.cu.edu/employee-services/cu-medicare-open-enrollment/medicare-eligible-surviving-spouses/premier>

A routine health care check-up that will include tests or exams, flu and

Links

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

0% 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%. [7] for PPO network

dentists or 20% coinsurance for

Premier network dentists.

No deductible

An

amount that you are required

to pay before the plan will begin

to reimburse for covered

services. [6] applies.

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%. [7]

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%. [7]

Basic services

Major services