Premier [1]

CU Health Plan - Dental Premier is only available to Medicare-eligible participants and gives members access to the Delta Preferred Provider Option (PPO) and Premier networksNetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services [2].

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.

[3] networkNetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services [2] providersProviderAn individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. [4].

Once you meet your \$25 per person plan <u>deductibleDeductibleAn amount that you are</u> required to pay before the plan will begin to reimburse for covered services. [5], you will only be responsible for a percentage of your covered care costs (aka <u>coinsuranceCoinsurance</u> 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%. [6]) up to the plan maximum benefit of \$1,250 per plan year.

Plan details

- CU Health Plan Dental Premier Benefits Coverage Summary [7] (1 page)
- CU Health Plan Dental Premier Full Benefits Booklet (8) (18 pages)
- Right Start 4 Kids Program [9] (1 page)

Find a Dentist [10]

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. [3]

\$1,250 per person

Plan-year benefit

DeductibleDeductibleAn amount
that you are required to pay before
the plan will begin to reimburse for
covered services. [5]
(Children under 13 excluded)

\$25 per person

PreventativePreventative Care
MedicalA routine health care checkup 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. [11] &
diagnostic services

O% 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%. [6] for PPO network dentists or 20% coinsurance for Premier network dentists.

No deductible Deductible
An amount that you are required to pay before the plan will begin to reimburse for covered services. [5] applies.

Groups audience: Employee Services

Right Sidebar:

ES: Benefits & Wellness - OE Enrollment Tool

50% coinsurance payment CoinsuranceThe portion of expenses that you have to pay

example, if the coinsurance rate

Source URL: https://www.cu.edu/employee-services/open-enrollment/401a-medicare-alicibates, calculated as a percentage. For

retirees/premier services

Links

[1] https://www.cu.edu/employee-services/open-enrollment/4is120%icthenia/Quraffectssponsible [2] https://www.cu.edu/es-benefits-glossary/network [3] https://www.cu provider-organization-ppo [4] https://www.cu.edu/es-benefits-plossary/provider [5] https://www.cu.edu/es-benefits-glossary/deductible [6] https://www.cu.edu/es-benefits-glossary/coinsurance [7] https://www.cu.edu/docs/cu-health-plan-premier-dental-benefits-s@nmary [8]

https://www.cu.edu/docs/cu-health-plan-premier-dental-benefits-booklet [9] https://www.cu.edu/docs/rightstart-4-kids-information [10] https://www.deltadentalco.com/gentist-search.html/19-https://www.cu.edu/es-

benefits-glossary/preventative-care-medical

Major services

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%. [6]