

Choice ^[1]

Under this Delta Dental plan, you may see any dentist. However, your out-of-pocket costs are lower when you use a dentist on Delta's 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] list.

Once you meet the deductible, you'll be responsible for a percentage of your covered costs, known as coinsuranceCoinsuranceThe 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%. ^[3]. Adults age 19 or older are eligible for the orthodontic benefitOrthodontic CoverageA treatment that aligns a person's teeth, which may include the use of braces. ^[4] with this plan.

Plan details

- CU Health Plan - Choice Dental Benefits Coverage Summary ^[5] (1 page)
- CU Health Plan - Choice Dental Full Benefits Booklet ^[6] (19 pages)
- Right Start 4 Kids Program ^[7] (1 page)

Find a Dentist ^[8]

Features and Considerations			
Plan Type	PPO Provider Network	<u>Premier Provider</u> <u>Premier Delta</u> <u>Dental Provider</u> <u>A non-PPO</u> <u>provider that has</u> <u>negotiated a</u> <u>higher fee</u> <u>allowance. You</u> <u>will pay more out-</u> <u>of-pocket</u> <u>expenses.</u> ^[9] <u>Network**</u>	Non-Participating***
Plan Year Benefit	\$2,500*	\$2,500*	\$2,500*
Deductible (Children under 13 exlcuded)	\$25 per person	\$75 per peson	\$75 per person
Preventative & Diagnostic Services	0% coinsurance and no deductible	0% coinsurance and no deductible	0% coinsurance and no deductible

Basic Services
Basic Dental Services
Includes fillings, endodontics (root canal), periodontics (gum disease) and oral surgery (extractions). Refer to each plan's summary for further details. [10]

20-25% coinsurance

40-50% coinsurance

40-50% coinsurance

Major Services
Major Dental Services
Includes crowns, bridges, partials, dentures, implants. Refer to each plan's summary for further details. [11]

25% coinsurance

60% coinsurance

60% coinsurance

Orthodontics
Orthodontic Coverage
A treatment that aligns a person's teeth, which may include the use of braces. [4]

40% coinsurance after deductible

60% coinsurance after deductible

60% coinsurance after deductible

* Combination of in and out-of-network services.
 ** The Premier percentage of benefits is limited to the Premier Maximum Plan Allowance.

*** The non-participating percentage of benefits is limited to the non-participating Maximum Plan Allowance. You will be responsible for the difference between the non-participating Maximum Plan Allowance and the full fee charged by the dentist.

Groups audience:

Employee Services

Right Sidebar:

ES: Benefits & Wellness - OE Enrollment Tool

ES: Benefits & Wellness - OE Resources

ES: Benefits & Wellness - OE Vendor Fair

Source URL: <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/choice>

Links

[1] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/choice> [2] <https://www.cu.edu/es-benefits-glossary/preferred-provider-organization-ppo>

[3] <https://www.cu.edu/es-benefits-glossary/coinsurance> [4] <https://www.cu.edu/es-benefits-glossary/orthodontic-coverage> [5] <https://www.cu.edu/docs/cu-health-plan-choice-dental-benefits-summary>

[6] <https://www.cu.edu/docs/cu-health-plan-choice-dental-benefits-booklet> [7] <https://www.cu.edu/docs/right-start-4-kids-information> [8] <http://www.deltadentalco.com/dentist-search.html>

[9] <https://www.cu.edu/es-benefits-glossary/premier-delta-dental-provider> [10] <https://www.cu.edu/es-benefits-glossary/basic-dental-services> [11] <https://www.cu.edu/es-benefits-glossary/major-dental-services>