

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 networksPremier Delta Dental ProviderA 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 deductibleDeductibleAn 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 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]) 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 and considerations

Plan type

PPO Provider NetworkPreferred 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

Groups audience:	Deductible	An amount that	
Employee Services			
Right Sidebar:			
ES: Benefits & Wellness - Retiree Medicare Eligible			\$25 per person
ES: Benefits & Wellness - IWT 401(a) Medicare Eligible Dental			
ES: Benefits & Wellness - Contact			
Source: https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-medicare-eligible-dental-plan	Preventative Care - Medical	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%.
Links	Preventative Care - Medical		
[1] https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-medicare-eligible-dental-plan	Preventative Care - Medical		
[2] https://www.cu.edu/es-benefits-glossary/preferred-dental-provider	Preventative Care - Medical		
[3] https://www.cu.edu/es-benefits-glossary/premier-delta-dental-provider	Preventative Care - Medical		
[4] https://www.cu.edu/es-benefits-glossary/premier-delta-dental-provider	Preventative Care - Medical		
[5] https://www.cu.edu/es-benefits-glossary/premier-delta-dental-provider	Preventative Care - Medical		
[6] https://www.cu.edu/docs/cu-health-plan-premier-dental-benefits-summary	Preventative Care - Medical		
[7] https://www.cu.edu/docs/cu-health-plan-premier-dental-benefits-summary	Preventative Care - Medical		
[8] https://www.cu.edu/docs/cu-health-plan-premier-dental-benefits-summary	Preventative Care - Medical		
[9] https://www.cu.edu/docs/cu-health-plan-premier-dental-benefits-summary	Preventative Care - Medical		
[10] https://www.cu.edu/es-benefits-glossary/preventative-care-medical	Preventative Care - Medical		

Basic services

Major services

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%.

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