October 2023

Dear Cigna Dental Enrollee:

Colorado PERA is pleased to announce that after completing a request for proposal for our dental plans, we will be consolidating the Cigna Dental PPO plan with Delta Dental. This means that your current Cigna Dental PPO coverage will end December 31, 2023, and you will be automatically enrolled in Delta Dental PPO effective January 1, 2024.

The Delta Dental PPO plan has the same benefit structure as the Cigna Dental PPO plan, but Delta Dental has a higher annual benefit maximum of $2,000 (currently $1,500 with your Cigna plan).

Delta Dental is Colorado’s largest dental benefits provider, and they have an extensive network of high-quality PPO providers. In fact, 80% of the providers Cigna enrollees are using are already in Delta’s network. To determine if your dentist is in-network visit deltadentalco.com and click on “Find a dentist” and search for dentists participating in the Delta Dental PPO plan.

Your costs for dental services are lowest if you use a PPO provider. If you’re unable to find a dentist within the PPO network, you also have access to the Delta Dental Premier network. Your costs will be higher than with a PPO dentist, but lower than with a dentist who is out-of-network.

If you have any questions about this change, you can attend a PERACare Open Enrollment meeting. The complete list of PERACare Open Enrollment meetings can be found in your Open Enrollment Guide and on PERA’s website copera.org. Representatives from Delta Dental will be in attendance to answer your questions. If you are unable to attend an Open Enrollment meeting or have additional questions you can call Delta Dental at 800-610-0201 and reference group #11869.

Reminder: You do not need to take any action to be enrolled in Delta Dental for 2024. If you would like to change your dental coverage to the Cigna Dental HMO or cancel your dental coverage altogether you must submit a PERACare Enrollment/Change Form by the open enrollment deadline of November 16, 2023.

Sincerely,

PERA’s Insurance Division