



Dear Prospective Plan Participant:

Thank you for your inquiry about the Colorado Dental Association Benefit Plan. Enclosed is information on the health plans offered, including a brochure, rate schedules, plan summary, and enrollment materials. The CDA Benefit Plan offers plans to Colorado Dental Association members, their employees and dependents.

The flexibility of the CDA Benefit Plan allows employers to choose three of the five non-medically underwritten plans to offer to their employees. However, please note that if you choose the \$10,000 Deductible Plan as one of your options, you will not be able to enroll anyone in your office in the \$1,250 Deductible Plan. If you choose the Outlook PPO plan, which is medically underwritten, all participants in the office would have to enroll in that plan. The network is the Rocky Mountain Health Plans (RMHP) network in Colorado and Private Health Care Systems (PHCS) outside of Colorado. You can look up RMHP providers on the web at [www.rmhp.org](http://www.rmhp.org) and choose ASO Select as the Plan. Many of the Plans have office copays and drug card benefits. All plans cover well adult and well child benefits. Links to the provider lists and detailed information on the different deductible plans are also available on-line at [www.cnichs.com/CDABP](http://www.cnichs.com/CDABP) or we can mail or e-mail you the detailed information on the deductible plans.

A Certificate of Coverage from the prior insurance company can be submitted to reduce the pre-existing condition limitation.

To enroll, complete the Enrollment Form. For the Outlook PPO plan, you will also need to complete the Outlook PPO Uniform Employee Application. The Agreement for Pre-Authorized Payments form will allow us to establish an electronic fund transfer for monthly payment of premiums. Premiums for employees must be paid through an office account. There is no underwriting or evaluation of medical history. Effective date for coverage can be the first of the month following receipt of the enrollment form. In some cases, the coverage may begin after a longer waiting period.

The Colorado Dental Association Benefit Plan, Inc. is a non-profit organization established to offer medical coverage for CDA member dentists, their employees and dependents. All of the funds collected are used for paying claims and administering the Plan.

Please call with any questions.

Sincerely,

*Sue*

Sue Donovan  
Contract Administration  
303-770-5710 or 800-232-2588 Ext. 1269

The CDA Benefit Plan is administered by CNIC Health Solutions

