CU’s two Delta Dental plans — Essential Dental and Choice Dental — offer extensive coverage with affordable deductibles [2] and coinsurance [3].

Deductible
An amount that you are required to pay before the plan will begin to reimburse for covered services.

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%.

Payments to keep you and your family smiling bright.

Regardless of which plan you choose, you will have the following coverage:

- 100% preventative care coverage
- Four yearly cleanings (regular and periodontal)
- Two yearly oral exams
- Two fluoride treatments (age 17 and under)
- Right Start 4 Kids Program [4]: Kids under age 13 who are enrolled receive 100% coverage, excluding orthodontic services.

Dual Coverage: You cannot be covered as both an employee and dependent for any CU medical, dental or vision plan.

Learn more about each plan
Compare plans
See an apples-to-apples comparison for CU's two dental plans.

See details [7]

Delta microsite
Find a dentist, request an ID card and set up your personal account.

Learn more [8]

Groups audience:
Employee Services

Right Sidebar:
ES: Benefits & Wellness - Current Employee Sidebar
ES: Benefits & Wellness - IWT Current Employee Dental Plans
ES: Benefits & Wellness - Contact

Sub Title:
Take a bite into CU's dental plans.

Source URL: https://www.cu.edu/employee-services/benefits-wellness/current-employee/dental-plans

Links