Dental Plans [1]

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.

Click on a tile to learn more about each plan.
**Compare plans**
See an apples-to-apples comparison for CU's two dental plans.

[See details](#)

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

[Learn more](#)