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%.

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

Learn more [7]