CU’s two Delta Dental plans — Essential Dental and Choice Dental — offer extensive coverage with affordable **deductibles** and **coinsurance**. **Deductible** is an amount that you are required to pay before the plan will begin to reimburse for covered services. **Coinsurance** is 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 (age 17 and under)
- **Right Start 4 Kids Program**: 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]

Groups audience:
Employee Services

Right Sidebar:
ES: Benefits & Wellness - Current Employee Sidebar
ES: Benefits & Wellness - IWT Current Employee Dental Plans
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Sub Title:
Take a bite into CU's dental plans.

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